



John M. Barrett

President and CEO
First Citrus Bank

John M. Barrett is the President and Chief Executive Officer of First Citrus Bank, a \$250 million dollar financial institution. He also serves on the First Citrus Bank Board of Directors and is President and Chief Executive Officer of First Citrus Bancorporation. A Tampa native, John has served as a Tampa banker for over 20 years. He received his BS in Finance with a minor in Accounting as well as his MBA from the University of Tampa.

John held senior positions with The Merchant Bank of Florida in the early 1990s and Southern Exchange Bank in the late 1990s. While with Merchant Bank, he was responsible for financial and regulatory reporting, compliance, asset liability analysis and management, investment portfolio management, internal audit, armored courier service, correspondent bank relationships, and regulatory relations with the Federal Reserve Bank of Atlanta. As senior loan officer for Southern Exchange Bank, he was responsible for the bank's overall loan portfolio growth, asset quality, directing the bank's business development program, promulgating loan policy guidelines, managing interest rate pricing and term structure, managing commercial loan officers within the bank, and presenting loan requests to the Loan Committee. In addition, John was that bank's litigation representative and managed its legal relationships.

John's current and past community involvement include Chairman of the Risk Management Association Tampa Bay, Director of the Florida Bankers Association, member of the Board of Trustees at the University of Tampa, and Trustee of the St. Joseph's Hospital Foundation.