

Michael J. Brown, Sr., a resident of Fort Pierce, has served as Chairman and Chief Executive Officer of HCBF since 2010, as well as the Chairman and Chief Executive Officer of Harbor Community Bank since 2011. From 1976 until its sale to National City Corporation in 2006, Mr. Brown served as President, CEO of Harbor Federal Savings and Loan Association ("Harbor Federal"). He joined Harbor Federal in 1974 after having served as Senior Vice President and Chief Financial Officer for University Federal Savings and Loan Association in Coral Gables, Florida since 1972. Mr. Brown began his banking career with Prudential Savings and Loan in Clayton, Missouri in 1964, including serving as its Chief Financial Officer. Mr. Brown received a bachelor's degree in finance from St. Louis University in 1962. He has served on numerous community, state and national organizations, including serving as Director of America's Community Bankers, Director of the Florida Bankers Association, and member of the Advisory Board of the Federal Home Mortgage Corporation. Mr. Brown also completed a two-year appointment on the Thrift Institutions Advisory Council to the Federal Reserve Board of Governors.

Additionally, Mr. Brown has served as President of the St. Lucie Chamber of Commerce, St. Lucie EDC and the Florida Savings & Loan League. He has also been a Board member and Treasurer of the Treasure Coast Hospice and Pelican Yacht Club.