



PLEASE MARK VOTES AS IN THIS EXAMPLE

# REVOCABLE PROXY FIRST TRUST BANK

## APPOINTMENT OF PROXY SOLICITED BY THE BOARD OF DIRECTORS

The undersigned hereby appoints Bruce H. Berryhill, Elaine M. Lyerty and Francis Armistead "Steady" Cash, Jr., or any of them, as attorneys and proxies, with full power of substitution, to vote all shares of the common stock of First Trust Bank (the "Bank") held of record by the undersigned on March 17, 2010, at the Annual Meeting of Shareholders of the Bank to be held at the main office of the Bank, 1420 East Third Street, Charlotte, North Carolina, at 10:00 a.m. on May 20, 2010, and at any adjournments thereof. The undersigned hereby directs that the shares represented by this appointment of proxy be voted as follows on the proposals listed below:

1. **ELECTION OF DIRECTORS:** Proposal to elect four directors of the Bank for three-year terms

For	With- hold	For All Except
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### NOMINEES

Gary C. Baucom  
Erman J. Evans, Jr.  
James E. Harris, Jr.  
Elizabeth Nisbet Miller

**INSTRUCTION:** To withhold authority to vote for any individual nominee(s), write that nominee's name on the line below.

2. **RATIFICATION OF INDEPENDENT ACCOUNTANTS:** Proposal to ratify the appointment of Dixon Hughes PLLC, as the Bank's independent registered public accounting firm for 2010.

For	Against	Abstain
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

3. **OTHER BUSINESS:** On such other matters as may properly come before the Annual Meeting, the proxies are authorized to vote the shares represented by this appointment of proxy in accordance with their best judgment.

**THE SHARES REPRESENTED BY THIS APPOINTMENT OF PROXY WILL BE VOTED AS DIRECTED ABOVE. IN THE ABSENCE OF ANY DIRECTION, SUCH SHARES WILL BE VOTED FOR PROPOSAL 2 AND FOR THE ELECTION OF EACH OF THE NOMINEES LISTED IN PROPOSAL 1 BY CASTING AN EQUAL NUMBER OF VOTES FOR EACH SUCH NOMINEE. IF, AT OR BEFORE THE TIME OF THE MEETING, ANY NOMINEE LISTED IN PROPOSAL 1 HAS BECOME UNAVAILABLE FOR ANY REASON, THE PROXIES ARE AUTHORIZED TO VOTE FOR A SUBSTITUTE NOMINEE. THIS APPOINTMENT OF PROXY MAY BE REVOKED BY THE HOLDER OF THE SHARES TO WHICH IT RELATES AT ANY TIME BEFORE IT IS EXERCISED BY FILING WITH THE SECRETARY OF THE BANK A WRITTEN INSTRUMENT REVOKING IT OR A DULY EXECUTED APPOINTMENT OF PROXY BEARING A LATER DATE OR BY ATTENDING THE ANNUAL MEETING AND ANNOUNCING HIS OR HER INTENTION TO VOTE IN PERSON.**

Please be sure to date and sign this proxy card in the box below.

Date

Sign above

Detach above card, sign, date and mail in postage paid envelope provided.

**FIRST TRUST BANK**  
1420 East Third Street • Charlotte, North Carolina 28204  
(704) 377-3936

**Instruction:** Please sign above exactly as your name appears on this appointment of proxy. Joint owners of shares should both sign. Fiduciaries or other persons signing in a representative capacity should indicate the capacity in which they are signing.

**IMPORTANT:** TO ENSURE THAT A QUORUM IS PRESENT, PLEASE SEND IN YOUR APPOINTMENT OF PROXY WHETHER OR NOT YOU PLAN TO ATTEND THE ANNUAL MEETING. EVEN IF YOU SEND IN YOUR APPOINTMENT OF PROXY, YOU WILL BE ABLE TO VOTE IN PERSON AT THE MEETING IF YOU SO DESIRE.

**PLEASE DATE AND SIGN THIS APPOINTMENT OF PROXY  
AND RETURN IT IN THE ENVELOPE PROVIDED.**

IF YOUR ADDRESS HAS CHANGED, PLEASE CORRECT THE ADDRESS IN THE SPACE PROVIDED BELOW AND RETURN THIS PORTION WITH THE PROXY IN THE ENVELOPE PROVIDED.

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