

REVOCABLE PROXY

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

**APPOINTMENT OF PROXY
SOLICITED BY THE BOARD OF DIRECTORS**

The undersigned hereby appoints Bruce H. Berryhill, Erman J. Evans, Jr. and Elizabeth Nisbet Miller, 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 18, 2011, 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 19, 2011, 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 three directors of the Bank for three-year terms

NOMINEES

Francis Armistead "Steady" Cash, Jr.
Elaine M. Lyerly
William D. Shuford, Jr.

FOR all nominees listed (except
as indicated otherwise below)

WITHHOLD AUTHORITY to
vote for all nominees listed

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 2011.

FOR

AGAINST

ABSTAIN

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.

**PLEASE DATE AND SIGN THIS APPOINTMENT OF PROXY
ON THE REVERSE SIDE AND RETURN IN THE ENVELOPE PROVIDED**

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.

Dated: _____, 2011

Signature

Signature if held jointly

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.