

Justin Forehand Named Capital City Bank President of Jefferson County

MONTICELLO Fla., September 4, 2025 – <u>Capital City Bank</u> has named Justin Forehand president of Jefferson County. A long-time Jefferson County resident, Forehand is a trusted local banker whose deep community ties and financial expertise have made him a familiar and respected leader among area residents and businesses.

With more than 30 years of experience in banking and financial services, Forehand brings a wealth of knowledge and a proven track record in client experience, market leadership and commercial lending. His specialties include small business lending, commercial loans, equipment financing, lines of credit and owner-occupied real estate. He is also committed to helping individuals and families access flexible financial solutions, including personal loans and credit card options designed to support everyday needs and long-term goals.

"Justin's leadership and long-standing ties to the Jefferson County community make him an excellent fit for this role," said Don May, regional market executive for North Florida and South Georgia. "His deep understanding of the local market and commitment to relationship banking support the Capital City Bank purpose of empowering clients and helping communities thrive."

Forehand began his Capital City Bank career managing an office in Tallahassee and has since held leadership roles across several North Florida markets, including Jefferson, Madison and Taylor counties. Most recently, he served the business community in Leon County as a business banker since 2022. Now he returns to Jefferson County, bringing his experience, relationships and leadership to once again guide the Capital City Bank local team of bankers in serving the community's needs.

He earned an associate degree from Tallahassee Community College and completed undergraduate studies at Illinois State University, where he earned his bachelor's degree in politics and government. He also completed the Graduate School of Banking, a three-year specialized program run by the Louisiana Bankers Association at Louisiana State University.

Active in the community, Forehand is a past board member of The Learning Pavilion, formerly known as The Dick Howser Center for Childhood Services and Aucilla Christian Academy. He currently serves as treasurer of the Jefferson County Cattlemen's Association. He has lived in Jefferson County for nearly 25 years with his wife, Rhea, where they raised their four children.

Founded in 1895 and headquartered in Tallahassee, Florida, Capital City Bank provides a full range of consumer, wealth management, business and commercial banking services. The Bank has repeatedly been selected best bank or financial institution in multiple communities across its footprint, including Tallahassee, Crawfordville, the Emerald Coast and Palatka, Florida, and Cairo, Georgia. Additionally, the Company has been chosen for

Florida Trend magazine's "Best Companies to Work For in Florida" 14 years in a row and the American Banker magazine's "Best Banks to Work For" every year since the list's inception in 2013.

About Capital City Bank Group, Inc.

Capital City Bank Group, Inc. (NASDAQ: CCBG) is one of the largest publicly traded financial holding companies headquartered in Florida and has approximately \$4.4 billion in assets. We provide a full range of banking services, including traditional deposit and credit services, mortgage banking, asset management, trust, merchant services, bankcards, securities brokerage services, and financial advisory services, including the sale of life insurance, risk management and asset protection services. Our bank subsidiary, Capital City Bank, was founded in 1895 and now has 62 banking offices and 107 ATMs/ITMs in Florida, Georgia and Alabama. For more information about Capital City Bank Group, Inc., visit www.ccbg.com.

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