

7667575

2007 Annual Report on Form 10-K



Filings Services
April 21, 2008
SNL Financial, LC
1-800-969-4121

Shareholder Information

Corporate Headquarters

TIB Financial Corp.
599 Ninth Street N., Suite 101
Naples, FL 34102

Bank Headquarters

TIB Bank
6435 Naples Blvd.
Naples, FL 34109

Stock Listing

The common stock of TIB Financial Corp. is listed on the NASDAQ Stock Market and traded under the ticker symbol TIBB.

Shareholder Description

As of December 31, 2007, there were 590 shareholders of record and 1,737 beneficial owners of the Company's common stock.

Dividend Reinvestment Plan

TIB Financial Corp. offers a Dividend Reinvestment & Direct Stock Purchase and Sale Plan that allows shareholders to purchase the Company's common stock and reinvest their dividends in additional common stock at the prevailing market price. A prospectus and enrollment form may be obtained upon request by writing to American Stock Transfer & Trust Company, Dividend Reinvestment Dept., P.O. Box 922, Wall Street Station, New York, New York, 10269-0560, or by calling toll-free at 1-877-276-7516. Information may also be received by visiting the web site www.amstock.com.

Financial Information

The Annual Report on Form 10-K is filed with the Securities and Exchange Commission (SEC). Copies of this document and other filings, including exhibits thereto, may be obtained electronically at the SEC's home page at www.sec.gov or at the Company's home page at www.tibfinancialcorp.com.

Transfer Agent, Registrar and Dividend Disbursing Agent
American Stock Transfer Company
59 Maiden Lane
New York, New York 10038

Independent Auditors

Crowe Chizek and Company LLC
6750 North Andrews Avenue, Suite 200
Fort Lauderdale, Florida 33309-2180

SEC and Regulatory Counsel

Smith Mackinnon, P.A.
Attn: John P. "Jack" Greely
Citrus Center
255 S. Orange Avenue, Suite 800
Orlando, FL 32801

Board of Directors & Executive Officers

BOARD OF DIRECTORS

TIB Financial Corp.

Richard C. Bricker, Jr.
President, Bricker & Associates, LLC

Paul O. Jones, Jr., M.D.
Anchor Health Centers, Inc.

Edward V. Lett
Chief Executive Officer & President, TIB Financial Corp.

Thomas J. Longe
President & Chief Operating Officer, The Trianon Companies

John G. Parks, Jr.
President, John G. Parks, Jr., CPA, P.A. and
Partner, Oropeza & Parks Certified Public Accountants

Marvin F. Schindler
Retired, U.S. Army

David F. Voigt
Chairman and Founder, The Bank of Venice

Otis T. Wallace, Esquire
Mayor, Florida City, Florida

EXECUTIVE OFFICERS

TIB Financial Corp.

Edward V. Lett
Chief Executive Officer & President

Stephen J. Gilhooly
Executive Vice President & Chief Financial Officer/Treasurer

Millard J. Younkens, Jr.
Executive Vice President & SW Florida Relationship Executive

Vicki L. Walker
Corporate Secretary

TIB Bank

Michael D. Carrigan
Chief Executive Officer & President

Alma R. Shuckhart
Senior Executive Vice President & Chief Credit Officer

Edward J. Crann
Executive Vice President & Chief Administrative Officer

David P. Johnson
Executive Vice President & Treasurer

Andrew D. Wallace
Executive Vice President & Chief Information Officer

Michael H. Morris
Executive Vice President & CEO/President, Naples Capital Advisors, Inc.

The Bank of Venice

David F. Voigt
Chairman of the Board

Mack R. Wilcox, Jr.
Chief Executive Officer & President

Naples Capital Advisors, Inc.

Michael H. Morris
Chief Executive Officer & President

John M. Suddeth, Jr., CFA
Executive Vice President & Chief Investment Officer

Paul A. Belfore
Executive Vice President



www.tibfinancialcorp.com

NASDAQ: TIBB – Member FDIC