



**Keith Costello**  
**Locality Bank**  
**Co-Founder, Chairman,**  
**President & CEO**

Keith Costello is the Chairman, President, CEO, and co-founder of Locality Bank, a new digital first community bank which opened in Fort Lauderdale, FL on January 12, 2022. It was the first new bank opened in South Florida since 2009. Keith brought over 30 years of experience in the banking industry to Locality, as a seasoned executive, entrepreneur, and investor. He has started 2 community banks in Florida and successfully exited 2 as CEO.

His expertise spans commercial banking, community banking, de novo banking, investment management, and fintech. He served as the President & CEO of First Green Bank, a community bank headquartered in Orlando, Florida from 2016 until its sale in 2018. He was also President, CEO, and an organizing director of Broward Bank of Commerce, a new bank chartered in Florida on January 12, 2009. He has held senior roles at Bank of Florida, City National Bank and Nations Bank over his career.

Keith has a BS in Business Management from the University of Tampa, an MBA from The University of Miami, and holds The Chartered Financial Analyst (CFA) designation. He is an Army veteran, and he and his wife Denice have 7 children and live in Fort Lauderdale, FL.