Bob Morgan began his banking career in 1994 as a branch manager at First Union. In 1999, he became a partner at Advantage Home Mortgage. While with Advantage Mortgage, Bob opened and managed the company's Sebastian operations for ten years. He received his B.A. in Finance from Florida Atlantic University and his lived in Vero Beach with his wife and three sons since 1985.

Bob joined Marine Bank & Trust as Assistant Vice President, Residential/Commercial Lending in 2014 and is now Vice President of Residential Lending at Marine Bank & Trust. Bob serves the whole of Indian River County in addition to southern Brevard County with a focus on Sebastian.

Bob is fully committed to serving his clients and community. He is a past chair and is currently serving his second term as Treasure for the Sebastian River Area Chamber of Commerce Board of Directors.