

**CAPITAL MARKETS ANNOUNCEMENT**

**Community & Southern Bank (Private: Carrollton, GA) Completes Capital Raising Transaction and Acquires the Assets and Deposits of First National Bank of Georgia (Carrollton, GA) from the Federal Deposit Insurance Corporation ("FDIC")**

**Sandler O'Neill + Partners, L.P. acted as lead placement agent for Community & Southern Bank in connection with their private placement transaction.**

Community & Southern Bank, a newly formed Georgia state bank, has acquired certain assets and deposit liabilities of the First National Bank of Georgia, Carrollton, Georgia ("First National Bank") from the Federal Deposit Insurance Corporation, as receiver for First National Bank. First National Bank was closed by the Office of the Comptroller of the Currency at the close of business on Friday, January 29, 2010 and the FDIC was appointed receiver. Community & Southern Bank will begin operating First National Bank's branch offices as Community & Southern Bank offices immediately.

"We're very pleased to announce the acquisition of the First National Bank of Georgia from the FDIC. This is an excellent example of a successful private-public partnership that will save jobs and provide much needed stability to First National Bank customers and the communities it has served for nearly 100 years," said Community & Southern Bank's President and Chief Executive Officer, Patrick M. Frawley. "Following our recently completed capital raise, we are poised to pursue additional opportunities to help with the recovery of the banking system as we strive to create one of the strongest, healthiest, and most well-managed banks in the State of Georgia," added Mr. Frawley.

John Spiegel, Chairman of the Board of Directors of Community & Southern Bank and former Chief Financial Officer of SunTrust Bank, added, "The customers and employees of First National Bank of Georgia can rest assured knowing that there will be no disruption to the operations and services provided by their bank. We look forward to providing our customers with exemplary customer service and meeting all of their banking needs."

As of September 30, 2009, First National Bank of Georgia had approximately \$832.6 million in total assets and \$757.9 million in total deposits. Community & Southern Bank will pay the FDIC a premium of 1.25 percent to assume all of the deposits of First National Bank of Georgia. In addition to assuming all of the deposits of the failed bank, Community & Southern Bank agreed to purchase essentially all of the assets, where the FDIC and Community & Southern Bank entered into a loss-share transaction on \$607.4 million of First National Bank of Georgia's assets. Community & Southern Bank will share in the losses on the asset pools covered under the loss-share agreement.

**About Community & Southern Bank**

Community & Southern Bank is Georgia's newest bank with substantial capital resources and a Georgia-based management team positioned to build upon the long and community-focused history of First National Bank. Community & Southern Bank's philosophy is to operate in a diversified, risk-averse manner, and to offer its customers exemplary customer service and a broad array of products to meet their banking needs.

***This announcement is for informational purposes only and does not constitute an offer to buy or the solicitation of an offer to sell securities.***

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