

FOR IMMEDIATE RELEASE

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CoastalStates Bank (CSB" Announces Expansion into Atlanta Market

ATLANTA, GA., - Further enhancing its commitment to provide best in class bankers to serve and strengthen local communities, CoastalStates Bank is pleased to announce the expansion of its commercial banking team into the Atlanta market.

"Following a wave of consolidation in banking in Atlanta, we believe that the timing is right for CSB to enter the Atlanta market," said Steve Stone, Chief Executive Officer of CoastalStates Bank. "The Atlanta banking landscape currently has a void that CSB, as a strong, nimble, community bank will step in and fill. As a community-focused institution, we believe our core values and relationship-based approach to banking will be very successful in Atlanta."

Led by Gary Dowell, Atlanta Regional President, CSB's commercial and private banking team includes: David Ascher, Deposit Banker and Treasury Professional; Tonya Rutenburg, Private Banker; Harold Liles, Commercial Banker; Jennifer Miller, Commercial Banker; David Johnson, Commercial Banker; Jim Andersen, Commercial Banker and Shirley Parrott, Banking Assistant.

"We have assembled an experienced team of local bankers to serve our Atlanta market," said Dowell. "We have a tremendous opportunity to serve clients who desire a strong business connection with their bank. Our top priority is to provide our clients timely and well-defined financial solutions while delivering an exceptional level of service."

While the new employees will initially operate out of a commercial banking center located at 3350 Riverwood Parkway, Suite 750 in Cobb Country, CSB intends to establish a full-service branch in the near future.

"Local. And Proud of It. That is our tagline and our value proposition," said Stone. "We hire smart local bankers with deep roots in the communities they serve and we empower them to take care of clients. Our new Atlanta team members come from a variety of organizations, but each of them share a passion for community banking. Our bankers have a proven history of commercial lending success and we could not ask for a better group to spearhead this new and exciting venture for CoastalStates Bank."

About CoastalStates Bank

CoastalStates Bank ("CSB") builds relationships by providing a full range of banking services designed for businesses, their owners, and individuals looking for a local banking partner. With a community bank presence in the Lowcountry of South Carolina (Hilton Head Island and Bluffton), Savannah, Atlanta, and North Georgia (Cumming and Dawsonville), CSB also serves communities across the country through its Government Guaranteed Lending, Senior Housing, and Mortgage Banker Finance lines of business.

CSB - Local, And Proud of It.

For additional information regarding CSB visit www.coastalstatesbank.com.

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