

COMMUNITY REINVESTMENT ACT NOTICE

UNDER THE FEDERAL COMMUNITY REINVESTMENT ACT (CRA) THE FEDERAL DEPOSIT INCURANCE CORPORATION (FDIC) EVALUATES OUR RECORD OF HELPING MEET THE CREDIT NEEDS OF THIS COMMUNITY CONSISTENT WITH SAFE AND SOUND OPERATIONS. THE REGULATORS ALSO TAKE THIS RECORD INTO ACCOUNT WHEN DECIDING ON CERTAIN APPLICATIONS SUBMITTED BY US.

YOUR INVOLVEMENT IS ENCOURAGED.

YOU ARE ENTITLED TO CERTAIN INFORMATION ABOUT OUR OPERATIONS AND OUR PERFORMANCE UNDER THE CRA, INCLUDING, FOR EXAMPLE, INFORMATION ABOUT OUR BRANCHES, SUCH AS THEIR LOCATIONS AND SERVICES; THE PUBLIC SECTION OF OUR MOST RECENT CRA PERFORMANCE EVALUATION, PREPARED BY THE FDIC; AND COMMENTS RECEIVED FROM THE PUBLIC RELATING TO OUR PERFORMANCE IN HELPING TO MEET COMMUNITY CREDIT NEEDS, AS WELL AS OUR RESPONSES TO THOSE COMMENTS. YOU MAY REVIEW THIS INFORMATION TODAY.

AT LEAST 30 DAYS BEFORE THE BEGINNING OF EACH QUARTER, THE FDIC PUBLISHES A NATIONWIDE LIST OF THE BANKS THAT ARE SCHEDULED FOR CRA EXAMINATION IN THAT QUARTER. THIS LIST IS AVAILABLE FROM THE REGIONAL DIRECTOR, DIVISION OF SUPERVISION AND CONSUMER PROTECTION (DSC), FDIC, ATLANTA, REGIONAL OFFICE, 10 TENTH STREET NE, SUITE 800, ATLANTA, GA 30309-3906. YOU MAY SEND WRITTEN COMMENTS ABOUT OUR PERFORMANCE IN HELPING TO MEET COMMUNITY CREDIT NEEDS TO PRESIDENT, THE SOUTHERN BANK COMPANY, P.O. BOX 1130 GADSDEN, ALABAMA 35902 AND THE FDIC REGIONAL DIRECTOR. YOU MAY ALSO SUBMIT COMMENTS ELECTRONICALLY THROUGH THE FDIC'S WEBSITE AT WWW.FDIC.GOV/REGULATIONS/CRA. YOUR LETTER, TOGETHER WITH ANY RESPONSE BY US, WILL BE CONSIDERED BY THE FDIC IN EVALUATING OUR CRA PERFORMANCE AND MAY BE MADE PUBLIC.

YOU MAY ASK TO LOOK AT ANY COMMENTS RECEIVED BY FDIC REGIONAL DIRECTOR CONCERNING CRA. YOU MAY ALSO REQUEST FROM THE FDIC REGIONAL DIRECTOR AN ANNOUNCEMENT OF OUR APPLICATIONS COVERED BY THE CRA FILED WITH THEM. WE ARE AN AFFILIATE OF THE SOUTHERN BANC COMPANY INC., A BANK HOLDING COMPANY. YOU MAY REQUEST FROM THE OFFICER IN CHARGE OF SUPERVISION, FEDERAL RESERVE BANK OF ATLANTA, 1000 PEACHTREE STREET NE, ATLANTA, GA 30309-4470 AN ANNOUNCEMENT OF APPLICATIONS COVERED BY THE CRA FILED BY BANK HOLDING COMPANIES.