

FOR IMMEDIATE RELEASE

Heritage Bank Adds Cindy Kelley as Senior Commercial Lender

JONESBORO, Ga. (March 05, 2006)--In an ongoing effort to better serve its communities, Heritage Bank is pleased to announce the addition of Cindy Kelley as Group Vice President and Senior Commercial Lender for Clayton County. Heritage Bank has tapped into the expertise of the 25 year veteran to expand the banks business development initiative in Clayton County.

As an South Atlanta native, Kelley is very familiar with the southern crescent communities she serves. Her experience includes small business banking, commercial lending and residential construction lending. Kelley graduated from Headland High School, and attended Clayton College and State University. She is active in youth work at Sharon Baptist Church. Kelley and her husband have two sons and live in McDonough.

Excited about her new position, Cindy explains that she enjoys “the personal relationship that is established by guiding my clients through the changes in their business cycle.”

Heritage Bank’s business programs include customizing solutions to meet the needs of small businesses in the three county market it serves. “Heritage Bank has always been dedicated to helping its customers reach their business and personal financial goals,” says Leonard Moreland, President of Heritage Bank. “By hiring Cindy, we have an addition to our team with the expertise we need to help the businesses in the marketplace we serve. We are fortunate to have her on our team.”

For more information on Heritage Bank’s business products, Kelley, or how other Heritage Bank members can meet your banking needs, please call 770-478-8881.

Heritage Bank, a state chartered commercial bank, has been serving metro Atlanta’s Southern Crescent since 1955. The independent community bank features a well-rounded offering of commercial and consumer products, and is an active, involved member of the community it serves. The Bank has seven full service offices. The company’s stock is traded on The Nasdaq Small Cap Market under the symbol “CCFH.” For more information, visit the Heritage Bank website at www.heritagebank.com.

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