

FOR IMMEDIATE RELEASE

**Heritage Bank Adds New Position for
Expanded Mortgage Program**

JONESBORO, Ga. (June __, 2005)--In an ongoing effort to better serve its communities, Heritage Bank is pleased to announce the addition of Stewart Esary as Assistant Vice President and Manager of the bank's Mortgage Department. Heritage Bank has tapped into the expertise of the six-year home loan veteran to expand the mortgage offerings of the bank.

A Griffin native, Esary is very familiar with the southern crescent communities he serves. He graduated from Griffin High School, and attended the University of Georgia where he earned degrees in Real Estate and Finance before pursuing a career in the mortgage industry.

Excited about his new position, Esary explains that he enjoys "the personal relationship that is established by guiding my clients through the home loan process."

Heritage Bank's mortgage programs now include FHA and VA loans for qualified buyers, in addition to its existing mortgage options. With a variety of down payment options and alternative credit scoring options, the FHA loans make it easier for first-time homebuyers, as well as those with blemished credit, to finance a home. Heritage's addition of a VA loan offers veterans the ability to obtain a home loan on favorable financing terms without a down payment. Heritage also offers conventional and jumbo home loans.

"Heritage Bank has always been dedicated to helping its customers reach their personal and financial goals," says Leonard Moreland, President of Heritage Bank. "By offering these loan programs, we will help more people in our communities own the home of their dreams."

For more information on Heritage Bank's home loans, Esary, 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

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well-rounded offering of commercial and consumer product, 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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