

**For Immediate Release**

**HERITAGE BANK PROMOTES EXECUTIVE OFFICERS**

**JONESBORO, Ga. (January 17, 2006)** — Heritage Bank has promoted Leonard Moreland from President of Heritage Bank to Chief Executive Officer and President of Heritage Bank. Mr. Moreland also serves on the board of Heritage Bank's parent company, CCF Holding Company, as an Executive Vice President. Mr. Moreland has been with the bank since 1996. A Clayton County native, Mr. Moreland graduated from Morrow High School and West Georgia College. He serves on the Board of Directors for the Clayton County Chamber of Commerce and Board of Trustees for Clayton State University, and serves as Vice Chairman of the Board of Directors of the Good Shepherd Clinic in Clayton County.

David Turner was promoted from a Board of Directors Member at Large position and Chief Executive Officer to Chairman of the Board for Heritage Bank. Mr. Turner has served on the board since 1989, and also serves as President and Chief Executive Officer of the bank's parent company, CCF Holding Company. He started working for Heritage Bank as an escrow clerk in 1971. He is an active supporter of Habitat for Humanity, Historical Jonesboro/ Clayton County, and First Families of Clayton County, and is a former president of Historical Jonesboro/ Clayton County.

"David and I are excited about Heritage Bank's accomplishments and where the bank is headed," said Moreland. "Our commitment to unparalleled customer service is being noticed by our growing client base, and we are well positioned to be the undisputed business bank of choice in the markets we serve."

For more information on Heritage Bank's business bank strategy and 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 has seven full service offices, features a well-rounded offering of commercial and consumer products, and is an active, involved member of the community it serves. 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](http://www.heritagebank.com).

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