

FOR IMMEDIATE RELEASE

**Heritage Bank Helps Non-Profits with
Free Community Checking Accounts**

JONESBORO, Ga. (July __, 2005)—Non-profits, civic associations and local clubs depend on every dollar raised to positively affect their communities. To aid such local organizations, Heritage Bank has added the free Community Checking Account to its list of services.

Designed for clubs, civic associations and non-profit organizations, the Community Checking Account serves local groups that don't carry high balances or have a large number of transactions. With no monthly fees or balance requirements and free telephone and online banking, the account already is serving the needs of several community organizations.

Dr. Edward Judy, Senior Pastor for Forest Park United Methodist Church, found the Community Checking Account was exactly what he was looking for. Dr. Judy opened the account in the name of the Forest Park Ministry Association, a non-profit association whose mission is to unite and rebuild the community and provide housing for those in need.

Fayette County's Team New Hope also found assistance in the Community Checking Account. An organization dedicated to raising funds to fight cancer, Team New Hope benefits from the affordable checking with no monthly base fee. The Fayette County Track Association also utilizes the Community Checking Account to handle their club's financial needs.

"Heritage Bank has always been involved in our local communities," says Leonard Moreland, President of Heritage Bank. "The Community Checking Account helps us to take a more active role in assisting local clubs and organizations."

The free service is available at every Heritage Bank branch in Clayton, Fayette and Henry Counties. For more information on the Community Checking Account or other Heritage Bank services, 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 communities it serves. The Bank has seven full service offices. The company's stock is traded on The Nasdaq SmallCap Market under the symbol "CCFH." For more information, visit the Heritage Bank website at www.heritagebank.com.

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