

STATE BANK

& Trust Company

Welcome to our newest clients from Piedmont Community Bank.

I am pleased to introduce myself and State Bank & Trust Company to you.

On Friday, October 14, Piedmont Community Bank was closed by the Georgia Department of Banking and Finance and the FDIC was appointed receiver. Subsequently, State Bank agreed to acquire certain assets and deposits of Piedmont Community Bank.

On October 15, both former offices of Piedmont Community Bank became branches of State Bank, one of Georgia's largest, strongest community banks.

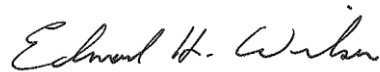
There are several important points I want to share with you:

- **Your deposits are safe, sound and readily accessible.** You can continue to write and cash checks as always, and do not need to change any of your normal banking activities.
- **State Bank has restored your bank's financial footing, and we are ready to start a new chapter.** After raising almost \$300 million in capital coupled with earnings to date, State Bank has over \$374 million in capital and is among the best capitalized banks in Georgia.
- **State Bank has a strong foundation in Middle Georgia.** Under the leadership of State Bank Chairman and CEO Joe Evans, our management team has many years of experience working together in Georgia community banks. Collectively we have the skills and experience to make State Bank one of the most significant, strongest financial institutions in Georgia.

For more information, we invite you to visit our Web site at www.stateBT.com, call us at 1.800.414.4177, or stop in a Middle Georgia State Bank branch and talk with us about your banking needs.

On behalf of our entire team, it's my pleasure to welcome you as a client of State Bank.

Sincerely,



Edmond H. "Eddie" Wilson
Middle Georgia Regional President

Member FDIC