

A CAPITAL IDEA:
A GREAT
COMMUNITY
BANK
SERVING
A GREAT
COMMUNITY

Over the course of the past three years, many banks across our nation have been challenged by the downturn in the economy. In addition to the conditions occurring in the natural economic climate, new regulations defined capital expectations for banks.

As a result, many banks in Georgia and across America have closed or been forced into acquisitions by regulatory agencies. Many banks have attempted capital campaigns and have failed in their efforts.

But Peach State Bank is not among these banks. We have succeeded and surpassed expectations in our recent stock offering. With a goal of raising \$3.5 million in new capital, to date we have more than \$4.5 million in new capital.

To our new and existing shareholders, we thank you for your support, your trust and your confidence in our mission of service as a true community bank. And, for each customer who graces our doorway, you may rest assured in our fiscal strength and integrity. We are uniquely well-positioned for future growth with a strong and stable capital base.

We will continue to embrace time-tested and proven banking principles as we work to serve your financial future.



www.peachstatebank.com • 770-536-1100



WILLIAM HOUSE
Chairman of the Board



RON QUINN
President and CEO



ANDY FULLER



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