



January 2012

Dear Tracie,

We hope your Christmas was merry and you have enjoyed your holidays with family and friends. Be sure to check out our exciting news below! Also check the Business Link in the January 3rd edition of the Gainesville Times.

Remember, Peach State will be closed on Monday, January 2nd to bring in the new year with our families and also on Saturday, January 14th and Monday, January 16th in observance of the Martin Luther King Jr. holiday.

"A Capital Year"

We believe being strong and secure is a "*capital idea*".

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 been closed or have been forced into acquisitions by regulatory agencies. Many banks have attempted capital campaigns and have failed in their efforts.

But Peach State Bank & Trust 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, we have concluded the offering with more than \$4.5 million in new capital. This will allow us to maintain high capital standards, aggressively resolve any problem loans, maintain adequate Loan Loss Reserves and maintain a strong liquidity position.

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.

January Community Calendar

Jan. 1st: - Happy New Year

Jan. 8th: NE Ga History Center - Family Day - "The Southern Table" jcarson@brenau.edu

Jan. 10th: NE Ga History Center - "Lyendecker & The Saturday Evening Post" jcarson@brenau.edu

Jan. 12th: Nights out for Nature, Toasted & Tapped. Elachee

Jan. 16th: Martin Luther King Jr Holiday

Jan. 19th: Buy Local Expo - Ga Mountain Center 1:00pm - 6:00pm mwiley@ghcc.com

Jan. 19th: Relay for Life Kickoff 6:00 pm - The Oaks - Lanier Charter Academy

Jan. 28th: Intimate Evening of Jazz, Lynn Arriale, 8pm. www.theartscouncil.net

Jan 31st: State Tour of GTA's "The Grapes of Wrath". 678-717-3624



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Lobby Hours:
Mon-Fri 9am-4pm

Drive Thru Hours:
Mon-Thurs 8:30am-5pm
Fri 8:30am-6:00pm
Sat 9am-Noon

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