



FOR IMMEDIATE RELEASE

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**CertusBank, N.A. Assumes Deposits and Purchases Assets of
Hometown Community Bank**
Hometown Community Bank is Now Part of CertusBankSM

Greenville, SC – November 16, 2012 -- CertusHoldings, Inc., announced today that its wholly owned subsidiary, CertusBank, N.A., a nationally chartered bank, has assumed the deposits and certain other liabilities and purchased certain related assets of the Hometown Community Bank, located in Braselton, Georgia, in a Purchase and Assumption Agreement with the Federal Deposit Insurance Corporation (FDIC).

At the close of business on Friday, November 16, 2012, Hometown Community Bank was closed by the Georgia Department of Banking and Finance, and the FDIC was appointed Receiver. Simultaneously CertusBank assumed the deposits and certain other liabilities and purchased certain related assets of the bank.

To protect deposits, customers will automatically become depositors of CertusBank. All locations of Hometown Community Bank will be open during normal business hours, and customers will have full access to their deposits. All customer deposits continue to be insured up to \$250,000 under the FDIC's general deposit insurance rules. Customers and other interested stakeholders can learn more about the terms of the transaction by contacting the FDIC toll free at 1-877-ASK-FDIC or at www.fdic.gov.

K. Angela Webb, President of CertusBank, commented "We are pleased to welcome the customers of Hometown Community Bank to CertusBank, and we want to assure customers that their deposits are safe and accessible. Existing checks, debit cards, ATM cards and online banking and bill pay services will continue to work, allowing customers to access their money without interruption. Checks drawn on the bank will continue to be processed as usual and loan customers should continue to make their payments as they do today."

CertusBank representatives will be at both branches to assist customers with questions. For their convenience, customers may also visit www.certusbank.com for answers to many common questions, or call a representative at 1-800-596-7100. In addition, deposit customers will receive a letter providing additional details concerning their accounts within seven days.

As a result of this transaction, CertusBank expands its existing footprint across Georgia and maintains its assets at \$1.8 billion.

Hometown Community Bank of Braselton, Georgia operates two branch locations with assets of \$125 million at the time of its closure by the FDIC. There is no loss-share arrangement with the FDIC with respect to this transaction.

In January 2011, CertusBank acquired certain assets of CommunitySouth Bank & Trust of Easley, South Carolina through a transaction with the FDIC. In May 2011, CertusBank also acquired certain assets of First Georgia Banking Company and Atlantic Southern Bank. Today CertusBank operates 31 branches in South Carolina, North Carolina, Georgia, and Florida.

“We’re truly excited about our continued growth in Georgia,” said CertusBank Executive Chairman, Milton H. Jones Jr., whose 30-plus-year banking career includes serving as Georgia market president for Bank of America. “The State of Georgia remains strategic to us. Our footprint covers some of the most economically diverse and promising markets in the country, and we enjoy being an integral part of the communities we serve.”

About CertusBank

CertusBank is building a strong, sustainable, best-in-class banking franchise focused on delivering an unparalleled customer experience. The company has the management know-how and long-term capital support to be a leader in providing financial products and services. Additionally CertusBank seeks to drive economic growth and stability in the markets served by the company. Learn more about CertusBank by going to www.certusbank.com.

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