

Commerce Street Capital Assists in Completion of Secondary Offering for First Century Bank, N.A.

DALLAS, TX (May 20, 2009) Commerce Street Capital LLC, an investment banking firm that focuses on financial institutions, has assisted First Century Bancorp, the holding company for First Century Bank, N.A., in raising the last \$2,071,000 in a private secondary offering, making the total capital raised by the bank \$4,899,543. The offering, which began December 10, 2008, was closed on May 15, 2009. This announcement was made by Lee Bradley, managing director of Commerce Street Capital's bank development group.

"This is a busy time for our firm as community banks continue to turn to us to help them raise more capital," stated Bradley who has seen an increase this year in the number of secondary offerings his firm has been assisting in. "Banks continue to raise for various reasons, including the desire to remain healthy."

Since 1987, Commerce Street Capital and its predecessor firms have helped raise more than \$1.4 billion for 130 community banks across the United States.

Jeff Amershadian, a senior vice president at Commerce Street Capital, worked closely on site with Chairman, President and CEO William R. "Bill" Blanton and other bank directors. First Century Bank is a full-service community bank headquartered in Gainesville, Ga., with loan production offices in Oakwood and Bogart, Ga.

About Commerce Street Capital

Commerce Street Capital, LLC is a privately held investment banking firm headquartered in Dallas, Texas, focused on serving financial institutions across the United States through three lines of business: investment banking, bank development and fund management. For more than 20 years, the firm's leadership has built their reputation as leading investment bankers, financial advisors and investors in community banks across the United States. For more information, visit www.commercestreetcapital.com. Commerce Street Capital is a member of FINRA/SIPC.

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