

Commerce Street Capital Completes Capital Raise for De Novo Bank in Winder, Ga. *Assisted in Raising Final \$10 million in 90 days*

DULUTH, GA (October 30, 2008) Commerce Street Capital LLC (CSC) has assisted and advised Verity Capital Group, Inc. (the holding company for Verity Bank, of Winder, Ga.), with its initial capital raise. The total capital raised was \$21.7 million and the de novo bank opened its doors for business on Monday, October 27, 2008. Commerce Street Capital's announcement was made today by Lee Bradley, managing director of the bank development group.

"We are very proud of our work with Verity Bank and pleased with how well their team consistently stayed on top of the efforts," stated Bradley who has been raising capital for banks in all types of market conditions since 1987. "We are still helping de novo banks get through tough economic times."

Verity Bank now has less than 100 shareholders and at least 80% of them are local to the Winder area. "When I think about our success in raising \$21.7 million in five months in this environment, it still humbles me," said Steven F. Smith, President and CEO of Verity Bank and resident of Winder. "Partnering with Commerce Street Capital proved to be a wise decision. With their advice and expertise we completed the last \$10 million of the capital campaign in just 90 days."

Michael Richter, Senior Vice President of Commerce Street Capital, worked closely on-site with the bank's organizing team. Richter stated, "The entire Verity Bank team was engaged and dedicated and willing to do what was needed in order to reach their capital goal. Steven Smith had a goal to meet every investor personally which, I believe, is a generous action on his part and one not often demonstrated by proposed bank presidents."

Besides working closely with Smith, both Bradley and Richter advised and worked with Chairman John L. Lewis and all of the bank's organizers and directors. The bank's headquarters are located at 94 West Athens Street in Winder, Georgia.

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

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