



FOR IMMEDIATE RELEASE

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CertusBank Acquires Quadrant Financial, Inc. and becomes the #1 SBA 7A lender based in the state of South Carolina

CertusBank, N.A., announced its acquisition of Quadrant Financial, Inc. The Greenville, SC based bank entered into a definitive agreement to purchase Quadrant Financial, Inc., enabling CertusBank to become the 22nd largest SBA 7A lender (by dollar volume) in the nation and the #1 SBA lender based in the state of South Carolina.

"I'm thrilled about this acquisition," says Walter L. Davis, Co-CEO of CertusBank. "It positions us perfectly to expand our small to mid-size business platform in the southeast, especially in our headquartered state of South Carolina. We are most excited about the executives and co-founders of Quadrant Financial, John Handmaker and George Vredeveld. They are proven leaders in the industry and have developed a strong team of small business lending professionals. We believe that with their continued leadership and our strong capital position, we'll grow stronger moving us forward to becoming the most admired financial institution in the country."

Quadrant Financial, Inc. is a subsidiary of First Chatham Bank of Savannah, Georgia. CertusBank agreed to acquire 100% of the business. John Handmaker and George Vredeveld co-founded Quadrant Financial, in 2001 because of their passion for small business lending. Quadrant Financial is a nationwide SBA/USDA lender with offices in eight states and has originated in excess of 750 million dollars in loans to assist small businesses across the United States.

"We've been privileged to serve the financing needs of our small business customers the past 11 years. Because of our exceptional team, we've experienced another record year. Looking forward, we are excited and honored to be part of CertusBank." says Co-Founders, Handmaker and Vredeveld.

The acquisition is pending regulatory approval.

About CertusBank, N.A.

CertusBank, N.A., is a subsidiary of CertusHoldings, Inc. (formerly Blue Ridge Holdings, Inc.) and has \$1.8 billion in assets, 31 branch locations, 3 operations centers and offices in South Carolina, North Carolina, Georgia and Northern Florida. In 2011, the bank acquired the franchises of the former Community South, First Georgia and Atlantic Southern Banks. CertusBank is one of the best capitalized banks in the country and has plans to grow aggressively throughout the southeast. The principals of the bank have a long history of running small and large institutions. CertusBank remains committed to providing unparalleled customer service and innovative solutions. Visit us online at www.certusbank.com.

About CertusHoldings, Inc.

Additionally, in 2011 CertusHoldings, Inc. purchased SAGE Southeastern Securities, Inc., an Atlanta, Georgia based registered broker-dealer.