

CRESCENT BANK

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NEWS RELEASE

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CODY SIFFORD JOINS CRESCENT BANK AS CUSTOMER SERVICE REPRESENTATIVE

July 13, 2007, Myrtle Beach, S.C. – Representatives from Crescent Bank today announced the addition of Cody Sifford as a customer service representative at the bank's Myrtle Beach branch, which is located at 991 38th Avenue North.

Sifford's responsibilities include handling customer transactions and assisting with the day-to-day financial needs of banking customers. He is a graduate of the College of the Ozarks in Branson, Missouri, with a degree in philosophy and religion. A Myrtle Beach native, Sifford has been with Crescent Bank part time since May 2004.

"We are very pleased to bring Cody aboard full time," said M.J. Huggins, III, president of Crescent Bank. "He's served our customers well for the past three summers and we are sure he will continue to provide this quality service."

About Crescent Bank

Formed in 2000, Crescent Bank is a Myrtle Beach-based community-minded bank. Since opening its doors to the public on July 2, 2001, Crescent Bank offers its customers the most complete line of banking products and services available, including commercial loans, consumer loans, mortgage loans, checking accounts, savings accounts, money markets, certificates of deposit, ATMs and online banking with bill pay.

With assets totaling more than \$390 million, Crescent Bank has offices in Myrtle Beach, North Myrtle Beach, Garden City and Conway, S.C. Crescent Bank is also the parent company of Crescent Mortgage Group LLC, a mortgage company which offers various residential mortgage products.

Crescent Bank's main branch and mortgage operation center is located at 991 38th Avenue North in Myrtle Beach. A second bank branch and mortgage office is located at 700 Main Street in North Myrtle Beach. The bank's Conway branch is located at 2069 East Highway 501 and its Garden City location is at 2636 Highway 17 South. For additional information about Crescent Bank, call (843) 626-2200 or visit crescentbankcarolina.com.

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