

PRESS RELEASE

For Immediate Release

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AB&T ANNOUNCES PLANS TO CONVERT TO A STATE CHARTER

Luke Flatt, President and CEO of AB&T National Bank, a subsidiary of Community Capital Bancshares, Inc. (ALBY), has announced that the bank plans to file an application to convert from a national bank charter to a state bank charter. The proposed conversion is subject to approval of the Georgia Department of Banking and Finance and, if approved, is expected to become effective in the first quarter of 2017. Upon approval, we expect the bank's legal name will change from AB&T National Bank to simply "AB&T."

"Given our focus and commitment to community banking, we feel that a state charter better aligns with the interests of our local community. Furthermore, our promise of providing 'gold standard service' remains unchanged," explained Flatt. He went on to say, "Our customers will not see any change in our associates who serve them or in the way they transact business with the bank. Their deposits will continue to be insured by the Federal Deposit Insurance Corporation (FDIC) just as they are today. Once the change is completed, customers might notice that we have dropped the words "National Bank" from the name, but that should be the only apparent difference."

Currently, the primary regulator for AB&T National Bank is the Office of the Comptroller of the Currency (OCC) in Washington, D.C. As a state bank, AB&T's regulators would be the Georgia Department of Banking and Finance based in Atlanta, but with a local office in Southwest Georgia, and the Federal Deposit Insurance Corporation.

Flatt went on to say, "We view bank regulators as our partners in enabling us to serve the community and look after the interests of our customers. We look forward to enjoying the same strong and mutually respectful relationship with the Georgia Department of Banking and Finance and FDIC that we have enjoyed with the Office of the Comptroller of the Currency."

With this conversion AB&T will join a number of its primary competitors in the area, such as Flint Community Bank, Renasant Bank, SB&T and Suntrust that operate under state bank charters.

AB&T opened its doors in 1999 as Albany Bank & Trust and focuses on providing customers with local decision-making and exceptional client service. AB&T has three locations in Albany and Leesburg with average assets in the 2nd quarter of 2016 of more than \$143 million.