PRESS RELEASE from Heritage Bank & Trust

For Immediate Release

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The Heritage Bank & Trust Board of Directors is pleased to announce promotions in its executive management team. Jim Robinson has been named President & Chief Executive Officer, Brent Wheeley has been named Executive Vice President, Chief Operating & Credit Officer, and Shelli Golden has been named Senior Vice President & Chief Risk Officer.

"We are proud to announce the restructuring of our executive management team," stated Tommy Yokley, Chairman of the Board of Directors. "We appreciate the vital role that each of these individuals have played in the recent successes of Heritage Bank & Trust as we celebrated record earnings in 2014."

Jim Robinson, CPA, obtained his bachelors and masters degrees from Auburn University. He also holds a master's degree in religion from Lipscomb University. He has served the bank as Chief Executive Officer since 2010 and is now assuming the role of president of the bank. Mr. Robinson began his career in public accounting with Rayburn, Bates & Fitzgerald, P.C., where he specialized in community banks. In 2002, he joined Farmers & Merchants Bank in Clarksville as Controller before returning to Columbia to serve on the Senior Management team with Heritage Bank & Trust, at its organization in 2005 as the Chief Financial Officer.

Brent Wheeley has been promoted to Executive Vice President of the bank. Mr. Wheeley has been with the bank since its organization in 2005 serving as a loan officer, and most recently as Chief Credit Officer. He will also be assuming the role of Chief Operating Officer in addition to his previous duties. Mr. Wheeley began his banking career with First Farmers & Merchants Bank after receiving his BS from University of North Alabama. He was a branch manager and loan officer with Community First Bank & Trust before joining Heritage. He is a graduate of the LSU Graduate School of Banking.

Shelli Golden has been promoted to Senior Vice President of the bank. Ms. Golden has also been with the bank since its organization in 2005 serving as Compliance Officer. She will be assuming the duties of Chief Risk Officer in addition to her role as Compliance Officer for the bank. She holds a BS from Lipscomb University, was a bank examiner for the FDIC and also worked as an asset manager for the Resolution Trust Corporation. Ms. Golden is a Certified Regulatory Compliance Manager (CRCM).