

BANKING “CENTS”

A PUBLICATION FOR CUSTOMERS OF WEST CENTRAL GEORGIA BANK

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MESSAGE FROM THE PRESIDENT	<p>I am very pleased to announce that West Central Georgia Bank has once again been recognized by the Independent Community Bankers of America (ICBA) as an outstanding top performing community bank qualifying in the asset range of \$100 million to \$250 million. This year's "ICBA 400" highlights the 20 top community bank performers in the country. We were the only bank in the state of Georgia to earn this recognition</p> <p>In these uncertain times, we believe it is very important for our customers and our community to have absolute confidence in our decision-making, which leads to fiscal strength, stability and safety. We will continue to operate West Central Georgia Bank in a manner consistent with time-tested and proven banking principles.</p> <p>I want to thank all of our loyal customers who helped us celebrate our 36th year of service. We are certainly aware that our success is due to the loyalty of you, our friends and neighbors. The winners of our birthday drawing are listed later in this newsletter.</p> <p>Our recent Kid's Day was one of the best ever. We love teaching our "little savers" the fundamentals of banking. Be sure to check out our Kid's Day column to see the winners in our drawings.</p> <p>We would like to congratulate all of our graduating seniors, both high school and college. Find a checking account that fits your needs. We have accounts that can take care of you for a lifetime, from free checking accounts to interest bearing accounts. Come and check us out.</p> <p>Our Banking Buddies are still on the go and having fun. Be sure to check out our Banking Buddies column to see what is going on with them.</p> <p>We are always open to suggestions for ways to better serve you. Be sure to contact us with your comments..</p>	<p>.We are pleased to announce the winners of our 36th birthday celebration which was held on April 15 and 16, 2010.</p> <p>1st Prize.....4 Piece Patio Set Jack Barham</p> <p>2nd Prize.....Weber Grill Era Pollard</p> <p>3rd Prize.....Sony Blue Ray DVD Harold Daniel</p> <p>4th Prize.....\$100.00 Savings Bond Dave Piper</p> <p>Congratulations to all of our winners. We appreciate your loyalty and support over our 36 years and we know that everyone is a winner when they bank with West Central Georgia Bank.</p>	
HOLIDAYS			BIRTHDAY WINNERS
KID'S DAY WINNERS			VISA GIFT CARD
TELLER RECIPE			BANKING BUDDIES
EMERGENCY PREPAREDNESS	HOLIDAYS	KID'S DAY WINNERS	
INVESTMENT CORNER	<p>Our annual Kid's Day was held on May 8, 2010 and it was one of the best we have had. We had beautiful weather and a great turn out. In addition to having their own banking experiences, the children got to see first hand all of the emergency vehicles, police and firemen. They got to see that the police, firemen and EMT's are there to help them and they need not be afraid of them. We had games, refreshments and prizes for everyone as well as our main drawings.</p> <p>We had drawings in three different age groups and the winners are listed below:</p> <p>Birth-4 Years.....Red Wagon Lily Stewart</p> <p>5—10 Years.....Nintendo DS James Metcalf</p> <p>11—14 Years.....Digital Camera Elizabeth Hanson</p>	<p>CONGRATULATIONS TO ALL OF OUR WINNERS</p>	
AVOIDING CREDIT AND CHARGE CARD FRAUD			LABOR DAY
Member FDIC			COLUMBUS DAY
EQUAL HOUSING LENDER	Monday, September 6, 2010	VISA GIFT CARD	
Member FDIC	Monday, October 11, 2010	<p>The DeluxeCard Visa Gift Card is a prepaid gift card that can be used anywhere Visa debit cards are accepted. They make ideal graduation or wedding gifts.</p>	
EQUAL HOUSING LENDER	<p>WEST CENTRAL GEORGIA BANK WILL BE CLOSED IN OBSERVANCE OF THESE HOLIDAYS</p>	<ul style="list-style-type: none"> • Give \$20.00—\$75.00 per gift card • No more worrying about wish lists • Instantly receive the pre-activated gift card 	
Member FDIC		<p>All recipients receive access to phone and online support 24/7 to check balance and report a lost card and more.</p>	
EQUAL HOUSING LENDER			

TELLER RECIPE

PEACHES AND CREAM MUFFINS



2 Cups self-rising flour
1 cup (2 sticks) unsalted butter, melted
1 cup sour cream
1/4 cup sugar
1 tsp. vanilla
1 (15 oz) can sliced peaches, drained and chopped into 1/4 inch pieces

Preheat oven to 350 degrees. Coat the cups of a 12 cup muffin tin with cooking spray and set aside.

In a large bowl, mix together the flour, butter, sour cream, sugar and vanilla. Gently fold in the peaches.

Divide the batter evenly among the prepared muffin cups. Bake until golden and a toothpick inserted in the center of a muffin comes out clean. (about 30—35 min.). Let cool in the muffin tins for 10 min.

Yield 12 muffins

BANKING BUDDIES

Our Banking Buddies continues to grow with each meeting.

The Banking Buddies have just returned from our Canada/ New England Cruise and had a great time.

A few of the things upcoming for the Banking Buddies:

Oct. 6, 2010...California Rail Discovery
(This is a 7 day trip featuring San Francisco, Lake Tahoe & the Napa Valley Wine Train.) It includes roundtrip airfare, 6 nights first class hotels, 10 meals and much more.

Oct. 29, 2010...Halloween Social

Nov. 4, 2010...White Christmas at The Fox

We are working on a few trips for 2011. We will be taking our much requested cruise to Hawaii as well as a trip to Australia.

We are always open to suggestions for trips and speakers. If you have something in mind, be sure to let us know.

Our Banking Buddies love to meet together. We have seen so many things, made lots of memories on our trips and made many new friends. If you need information on our Banking Buddies or would like to register for one of our trips, please give Julie Peyton a call at 706-647-8951.

EMERGENCY PREPAREDNESS

In order to prepare for an emergency or unexpected event, here are some tips to help put your banking and financial documents in order.

- Keep marriage and family records, including adoption papers, property deeds, birth certificates, wills, insurance policies, passports, social security cards, immunization records, credit card account numbers, car titles or lease contracts, bank and investment account numbers and three years of tax returns in a safe-deposit box.
- Inventory and keep a list and photographs of household valuables.
- Start and regularly contribute to an emergency fund that can cover at least three to four months of expenses. This fund should be separate from your savings or investment account.
- Stash extra cash with your emergency kit, which should include a three day supply of water and food, first-aid kit, can opener, flashlights, radio and extra batteries or a battery-free radio.
- Keep names and contact numbers for executors, trustees and guardians in a safe place.
- Identify the records that you keep only on your computer. They may not be available if electrical power fails. Make a printout and safeguard them.

INVESTMENT CORNER

Whether it's seeing your dentist every six months or your mechanic every 3,000 miles, periodic check-ups are an important part of everyone's life. Periodic maintenance of your current investment plan may be just as important.

Have you thought about how certain life altering changes can trigger the need to review your current plan? Some changes could be:

- New addition to the family
- Education or college costs
- Lump-sum distributions
- Divorce
- Caring for elderly parents/grandparents
- Layoff
- Death of spouse
- Inheritance

Pam Watkins, our registered UVEST Financial Consultant, can work with you to review your current investment plan and offer sensible recommendations to help you achieve your goals and objectives. For more information, simply stop by our main office and ask a bank employee to arrange a free, no-obligation appointment or call her directly at 706-647-8951.

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Not FDIC Insured	Not Bank Guaranteed	May Lose Value
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AVOIDING CREDIT AND CHARGE CARD FRAUD

Credit and charge card fraud costs cardholders and issuers hundred of millions of dollars each year. While theft is the most obvious form of fraud, it can occur in other ways. For example, someone may use your card number without your knowledge.

It is not always possible to prevent credit or charge card fraud from happening. But there are a few steps you can take to make it more difficult for a crook to capture your card or card number and minimize the possibility.

DO:

- Sign your cards as soon as they arrive.
- Carry your cards separately from your wallet.
- Keep a record of your account numbers, expiration dates and the phone number and address of each company in a secure place.
- Keep an eye on your card during a transaction, and get it back as quickly as possible.
- Void incorrect receipts.
- Destroy carbons
- Save receipts to compare with billing statements.
- Open bills promptly and reconcile accounts monthly.
- Report any questionable charges promptly and in writing to the card issuers.
- Notify card companies in advance of a change of address.

If you lose your credit or charge cards or if you realize they have been lost or stolen, immediately call the issuer in order to minimize your possible losses.