

# Thank You Thomasville.

## To Our Community

Twenty years ago today, Thomasville National Bank opened its doors. Customers soon discovered that we were different, more innovative, more willing to serve people in ways that other banks couldn't. TNB began because local people believed our community needed and deserved a locally owned bank. The growth of TNB – rising steadily for twenty years – confirms this belief.

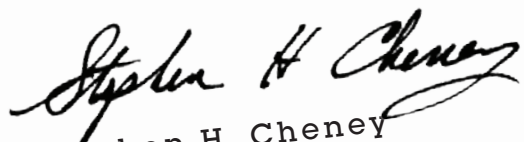
Since our opening, over 4,000 families and businesses have moved their banking business to TNB. They quickly realized that a truly local bank can be different. We began with a simple operating philosophy:

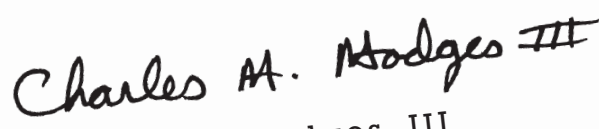
- Hire the best employees and empower them to make decisions.
- Keep “bureaucracy out” and “common sense in”.
- Use the latest technology to improve personal service, not to replace it.
- Treat our customers like friends and neighbors, because that's exactly what they are.

We are fiercely loyal to these principles. Our people simply want to provide the very best financial services possible with a “Common Sense” personal touch. They take great pride in the results they are achieving for our customers, shareholders, and community.

Our bank was recently recognized as one of the top 10 community banks in the United States by American Banker magazine. While we are certainly proud of this recognition and pleased with our past results, we firmly believe the best days for TNB are ahead. While other banks become increasingly alike and distant, we deepen our commitment to this community. We are able to meet *all* of our customers' financial needs – not only banking, but also financial planning, estate planning, trusts, and investments with an unmatched level of personal service and expertise.

There is only one possible way to close this letter: with sincere and heartfelt thanks. We thank our shareholders – for having confidence in us, our concept, and our local economy. And most of all, we thank our customers. You have given us the opportunity to provide a level of service available only in a true community bank.

  
Stephen H. Cheney  
CEO

  
Charles H. Hodges, III  
President



We Are Thomasville.