



Contact:

Joellyn Sargent
CenturyPoint Mortgage
877-998-9900
jsargent@mycenturypoint.com

First Century Bank, N.A. Launches Online Lending Division

CenturyPoint Mortgage to serve borrowers nationwide

January 31, 2008 – GAINESVILLE, GA – First Century Bank, N.A. today announced the launch of its new online lending division, CenturyPoint Mortgage.

CenturyPoint Mortgage is an Internet-based lender with offices located in Atlanta, Georgia. Century Point will serve borrowers in all fifty states and the District of Columbia, offering a full line of mortgage products, including loans for purchase or refinancing of primary residences, second homes and investment property, as well as home equity loans. The company will also offer reverse mortgages, which unlock home equity, providing access to cash for senior Americans without requiring the sale of their home.

With a focus on applying the latest technology to make home borrowing an easy and efficient process, CenturyPoint has harnessed innovations that streamline the mortgage process and facilitate communication with borrowers.

Borrowers can search rates and apply for a mortgage online through CenturyPoint's mortgage website at www.CenturyPointMortgage.com. The website contains detailed information about loan products, as well as educational information about mortgages, home buying and consumer credit.

"We're excited about this opportunity to expand our reach to borrowers throughout the country," said R. Allen Smith, President and Chief Executive Officer of First Century Bank. "The hometown service our local customers have enjoyed for years will be a hallmark of our service to borrowers from coast to coast."

First Century Bank customers can apply online to access the great rates offered by CenturyPoint Mortgage. CenturyPoint Mortgage can also be reached toll free at 877-998-9900.

About First Century Bank, N.A.

First Century Bank, (www.myfirstcenturybank.com) a full service community bank located in Gainesville, GA was established in 2002. Formerly The National Bank of Gainesville, First Century Bank's mission is to create a banking environment that will constantly deliver quality personal service to clients. As members of the community, First Century Bank takes pride in getting involved in local projects that make Hall County a better place to live, work and play.



P. O. Box 1378 ■ Gainesville, Georgia 30503
(770) 297-8060 **Telephone** ■ (678) 450-8000 **Fax**
www.myfirstcenturybank.com

