



A Division of Yadkin Valley Bank and Trust Company

For Immediate Release
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**HIGH COUNTRY BANK, A DIVISION OF YADKIN VALLEY BANK & TRUST, PARTNERS
WITH WATAUGA COUNTY SCHOOLS**
Save Up Program Teaches Children the Value of Saving

BOONE, NC, August 31, 2011— High Country Bank, a division of Yadkin Valley Bank & Trust, has partnered with the Watauga County School District to help teach elementary school children the value of saving money through the bank's Save Up program. In conjunction with the school district's participation in the Save Up program, the bank made a donation of \$500 to the district for the purchase of a Smart Board.

Save Up is a fundraising program sponsored by High Country Bank. Each time a member of a participating organization enrolls in one of the bank's savings plans, High Country Bank will make a donation to the organization, up to \$50 per family. Qualifying enrollments can come from children or adults, and the bank offers a wide variety of savings plans from which to choose. The plans feature exciting components such as triple interest for the first year, no monthly fees, and fun rewards when families come into the bank.

"Our Save Up program is a great way to help children and families save money, while at the same time raising money for the participating organization," said David Edwards, Vice President and Boone City Executive at High Country Bank. "We are glad to partner with the Watauga County Schools and with Superintendent Marty Hemric."

The bank has also committed to make a second donation of \$500 in 2012 for a second Smart Board, as the school district continues to participate in the Save Up program. For more information on the program, visit your local High Country Bank branch.

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About Yadkin Valley Financial Corporation

Yadkin Valley Financial Corporation is the holding company for Yadkin Valley Bank and Trust Company, a full-service community bank providing services in 34 branches throughout its three regions in North Carolina and South Carolina. The Western Region (formerly Yadkin Valley Bank division and High Country Bank division) serves Avery, Watauga, Ashe, Surry, Wilkes, and Yadkin Counties. The Central Region (formerly Piedmont Bank division and Cardinal State Bank division) serves Durham, Orange, Granville, Iredell and Mecklenburg Counties. The Southern Region (formerly American Community Bank division and the Huntersville and Cornelius branches of the Piedmont division) serves Mecklenburg and Union Counties in North Carolina, and Cherokee and York Counties in South Carolina. The Bank provides mortgage-lending services through its subsidiary, Sidus Financial, LLC, headquartered in Greenville, NC. Securities brokerage services are provided by Main Street Investment Services, Inc., a Bank subsidiary with four offices located in the branch network. Yadkin Valley Financial Corporation's website is www.yadkinvalleybank.com. Yadkin Valley shares are traded on NASDAQ under the symbol YAVY.