



A Division of Yadkin Valley Bank and Trust Company

For Immediate Release  
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**DANNY LLOYD PROMOTED TO GREATER DURHAM MARKET EXECUTIVE  
AT CARDINAL STATE BANK**

Durham, NC April 5, 2012 — Cardinal State Bank, a division of Yadkin Valley Bank & Trust, proudly announces the promotion of Danny Lloyd to Greater Durham Market Executive. He previously served as Hillsborough City Executive for Cardinal State Bank. He continues his commercial banking duties and takes on the role of Market Executive, which will allow him to oversee both retail and commercial operations in Durham and the surrounding area and build strong community relationships.

Over Lloyd's 25 year banking career, he has served in various leadership roles at several community and regional banks in the Durham/Orange County market. He joined Cardinal State Bank in 2005 as the Hillsborough City Executive. In addition to his banking experience, Lloyd is also active with the Friendly North State Sertoma Club, Durham Crimestoppers, and the Hillsborough/Orange County Chamber of Commerce.

"We are pleased to announce Danny's promotion to Market Executive. With his extensive banking background and knowledge of the Durham area, we know he will provide great leadership in this market," said Rick Patterson, Chief Banking Officer at Yadkin Valley Bank.

Lloyd, a native of Durham, is a graduate of East Carolina University with a degree in business administration and finance. He lives in Hillsborough with his wife and children.

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#### **About the Yadkin Valley Financial Family**

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 two regions in North Carolina and South Carolina. The Western Region serves Avery, Watauga, Ashe, Surry, Wilkes, Yadkin, and Iredell Counties. The Southern Region serves Durham, Orange, Granville, 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 Greensboro, 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](http://www.yadkinvalleybank.com). Yadkin Valley shares are traded on NASDAQ under the symbol YAVY.

#### **Forward-Looking Statements**

Certain statements in this news release contain "forward-looking statements" within the meaning of the Private Securities Litigation Reform Act of 1995, such as statements relating to future plans and expectations, and are thus prospective. Factors that could cause our results to differ materially from those described in the forward-looking statements can be found in our reports (such as Annual Reports on Form 10-K, Quarterly Reports on Form 10-Q and Current Reports on Form 8-K) filed with the SEC and available at the SEC's Internet site ([www.sec.gov](http://www.sec.gov)). All subsequent written and oral forward-looking statements concerning Yadkin Valley or any person acting on its behalf is expressly qualified in its entirety by the cautionary statements above. We do not undertake any obligation to update any forward-looking statement to reflect circumstances or events that occur after the date the forward-looking statements are made.