For Immediate Release
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MARY LOUISE ROBERTS PROMOTED TO REGIONAL SALES AND SERVICE MANAGER AT YADKIN VALLEY BANK

ELKIN, NC, September 14, 2012— Yadkin Valley Bank proudly announces the promotion of Mary Louise Roberts to Regional Sales and Service Manager for the Western Region of Yadkin Valley Bank and its divisions. In this position, Roberts will oversee the retail banking managers of the 18 branches in the Western Region, which includes Watauga, Ashe, Avery, Surry, Yadkin, Wilkes, and Iredell Counties in North Carolina.

Roberts has held several management positions over her 29-year banking career at Wachovia and First Citizens Bank before coming to High Country Bank, a division of Yadkin Valley Bank, in 1999 as a Commercial Banker. She is active in the Boone community with Boone United Methodist Church and as a board member of the Appalachian State University Finance, Banking, and Insurance Advisory Board. She is also a past member of the Watauga Education Foundation and a previous leader with the local Girl Scouts.

“We are pleased to announce this promotion of Mary Louise. As we focus on enhancing our customers' experience throughout the region, she will be an integral part of our retail banking strategy," said Ed Marxen, Yadkin Valley's Western Regional President.

A native of Lenoir, North Carolina, Roberts holds both a bachelor's degree and a master's degree from Appalachian State University. She lives in Boone with her husband and daughter.

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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. 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). 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.