



For Immediate Release
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**LISA DELLINGER PROMOTED TO COMMERCIAL RELATIONSHIP SPECIALIST
MANAGER AT YADKIN VALLEY BANK**

ELKIN, NC, September 25, 2012— Yadkin Valley Bank proudly announces the promotion of Lisa Dellinger to Commercial Relationship Specialist Manager. In this position, Dellinger will oversee the Commercial Relationship Specialists (CRS) throughout the bank's footprint. Based in the Monroe office of American Community Bank, a division of Yadkin Valley Bank, Dellinger will ensure consistent training, communication, and customer service standards for the CRS team in supporting commercial bankers.

Over Dellinger's 28 year banking career, she has held positions in loan operations, mortgage operations, and mortgage origination. She joined American Community Bank in 1999 as a Mortgage Loan Originator in Monroe. Immediately prior to her promotion, she served as a Commercial Relationship Specialist supporting the commercial loan portfolio in Union County.

"We are excited to announce Lisa's promotion to this new position. She has deep knowledge and expertise in commercial banking and customer service, and we look forward to her contributions to our internal and external goals," said Danielle Stallings, Yadkin Valley's Treasury Services Manager and Dellinger's supervisor.

A native of Union County, Dellinger is a graduate of Sun Valley High School and Central Piedmont Community College's Financial Institute. She lives in Monroe 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.