



For Immediate Release
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MELISSA WINTERS PROMOTED TO COMMERCIAL BANKER AT PIEDMONT BANK

STATESVILLE, NC, December 6, 2012— Piedmont Bank, a division of Yadkin Valley Bank & Trust, proudly announces the promotion of Melissa Winters to Commercial Banker in the Statesville market. In this role, she will serve commercial customers in Statesville and the surrounding areas. Winters will be located in the Commercial Lending Building in Statesville on Elm Street, near the Front Street branch of Piedmont Bank.

Winters has spent her entire banking career with Yadkin Valley. She began in 2008 as a Credit Analyst, working primarily with credit risk review and credit administration. She then transitioned to the commercial credit team, spreading financials and performing cash flow analysis on commercial customers. Most recently, she worked as a Commercial Relationship Specialist, serving customers throughout Statesville and helping to build strong relationships. Winters is also active in the Statesville community as a member of the 2013 Leadership Statesville group with the Chamber of Commerce and as the Treasurer of the Iredell Friends of the Library Board in Statesville.

“We are excited to announce Melissa's promotion to Commercial Banker. As we grow our commercial team in the Statesville market, she will be an integral part of our relationship banking strategy,” said Doug Hendrix, Statesville Market Executive at Piedmont Bank.

A native of Miami, Florida, Winters earned both her bachelor's degree and her MBA from Lenior-Rhyne College. She lives in Statesville.

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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.