

PRODUCTS & SERVICES

LOCATIONS

POSSIBILITIES

THE SIGNATURE BANK NEWSLETTER

FIRST QUARTER 2008

Checking Accounts

Savings Accounts

Certificate of Deposits

Individual Retirement Accounts

Credit Solutions

Retirement/Succession Planning Consultations

Courier Service

Night Depository

Remote Deposit Capture

Merchant Services

Cash Management Solutions

Online and Telephone Banking

CDARS®



Signature Bank

DUNWOODY FINANCIAL CENTER*

1449 Dunwoody Village Parkway
Dunwoody, Georgia 30338

Phone: 770-391-1400, Fax: 770-391-1403
Mon. - Fri. 8:30-4:30 and by appointment

Market Executive and Small Business Lender: David Perlis
Financial Center Manager: Patrick Burkhalter, Jr.

SANDY SPRINGS FINANCIAL CENTER*

6065 Roswell Road, Suite 110
Sandy Springs, Georgia 30328

Phone: 404-256-7700, Fax: 404-256-7739
Mon. - Fri. 8:30-4:30 and by appointment

Sandy Springs Market Executive and
Senior Commercial Relationship Manager: Erik Bykat
Financial Center Manager: Denise Hunt

FORSYTH FINANCIAL CENTER*

505 Peachtree Parkway
Cumming, Georgia 30041

Phone: (770) 292-8000, Fax: (770) 292-8010
Mon. - Fri. 8:30 - 4:30 and by appointment

Community Executive: Caroline Croft
Financial Center Manager: Lori Smith

*SIGNATURE ATM LOCATION

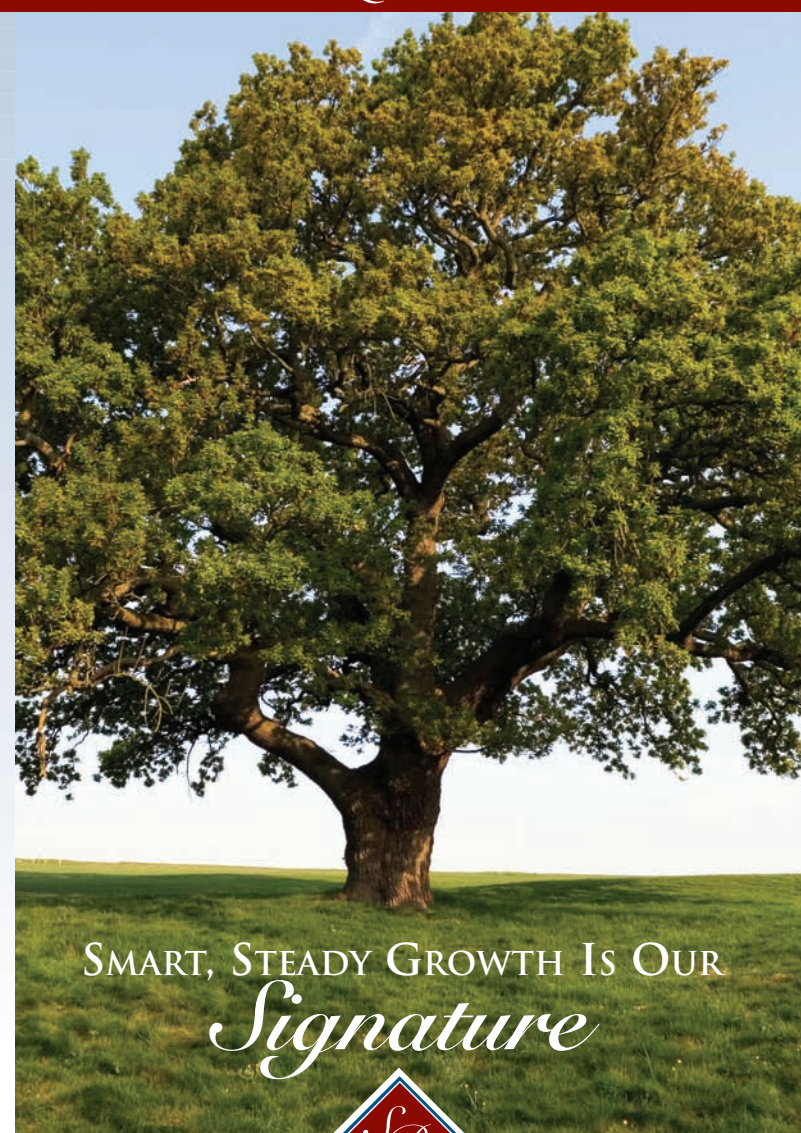
We are pleased to provide access to the following networks for the convenience of Signature Bank clients with no usage charges:

AllPoint • Pulse • Presto • Cirrus



Signature Bank

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SMART, STEADY GROWTH IS OUR

Signature



Signature Bank

A KEY PART OF YOUR LIFE

A MESSAGE FROM THE PRESIDENT

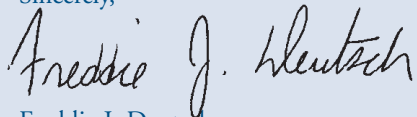
Spring has Sprung....and as most of us think about this season, we associate it with a time of change and rebirth. Just look around and you can see Mother Nature has made a lot of changes; just read the newspaper or watch the news and you can see the economy has changed; and just talk with friends and family and you can probably see changes in their lives too!

Well Signature Bank is no exception! We have opened up our new Sandy Springs drive through facility, a new financial center in Forsyth County, and enhanced our website. We have even hired some new team members. However we have not changed our dedication and focus on providing excellent service and solutions to our customers, and adding value for our team members and shareholders.

So yes, all things must change, and the changing economy has not been so kind to banking, but Signature Bank is as strong as ever, and is committed as ever to our vision, values, business ethics and relationship banking.

We hope that you will check in with us frequently, and continue to promote Signature Bank within your circle of influence.

Sincerely,



Freddie J. Deutsch,
President and Chief Executive Officer

FINANCIAL HIGHLIGHTS (As Of 03/31/2008, Unaudited)

Total Loans:	\$146 Million
Total Investments:	\$26.5 Million
Allowance Loan Loss:	\$1.7 Million
Total Assets:	\$178 Million
Total Deposits:	\$124 Million
Total Capital:	\$21 Million
Net Income MTD:	\$11 Thousand
Net Income YTD:	\$62 Thousand



**THE FORSYTH FINANCIAL CENTER,
AT 505 PEACHTREE PARKWAY IN CUMMING,
OPENED ITS DOORS FOR BUSINESS ON APRIL 14, 2008.**

Lori Smith will serve as Financial Center Manager. Assisting team members will be Darla Ash, as Teller/Client Specialist, and Brenda McKnight, who will serve as a Personal Banker/Concierge. Additionally, a qualified team of commercial bankers have been relocated from our previous Loan Production Office to the new location.

“We have created a new brand of banking at Signature Bank; one which speaks to the truest concept of responsive, relationship-based banking”, Freddie Deutsch said. “Now, we are proud to introduce our unique style of banking in Forsyth County and the greater Cumming area.”

IN THE NEWS

SIGNATURE LEADERSHIP ENHANCES UNITED WAY EFFECTIVENESS THROUGHOUT THE AREA



Signature Bank and its employees have long embraced the investments of United Way in our community. Two of our own have earned leadership positions in the charitable organization with Caroline Croft serving as President for the United Way of Forsyth County and four-year Board member, while Bert Durand serves on the Board and assists with the Allocations Committee.

In September, 2007, the United Way held its annual kickoff with the prosperous goal of raising \$1.6 million. To date, pledges have exceeded that goal. During the past year, United Way provided more than \$1.1 million throughout the county supporting programs addressing child abuse, domestic violence, special needs citizens and alcohol/drug abuse programs. Also during the past year, the organization supported Credit Recovery programs in local high schools, in tandem with the No Child Left Behind initiative, to assist students in graduating.

Additionally, United Way provided Christmas presents and clothing for over 300 children and their families this past holiday season. Bert was also involved in the local Miracle League, also served by United Way, as a buddy for handicapped children. These are just part of the 16 agencies and programs who will receive more than \$1 million in 2008 and reflects our local United Way as one of the most efficient in the nation, with 91 cents of every dollar donated given back to the community.

YOU ARE CORDIALLY INVITED TO ATTEND OUR ANNUAL SHAREHOLDERS' MEETING

Wednesday, May 21, 2008 at 3:30 in the afternoon
Forsyth Financial Center
505 Peachtree Parkway, Cumming, Georgia 30041

Please RSVP to Marie Arjomand at 404-256-7705.



Signature Bank

WWW.SIGNATUREBANKGA.COM