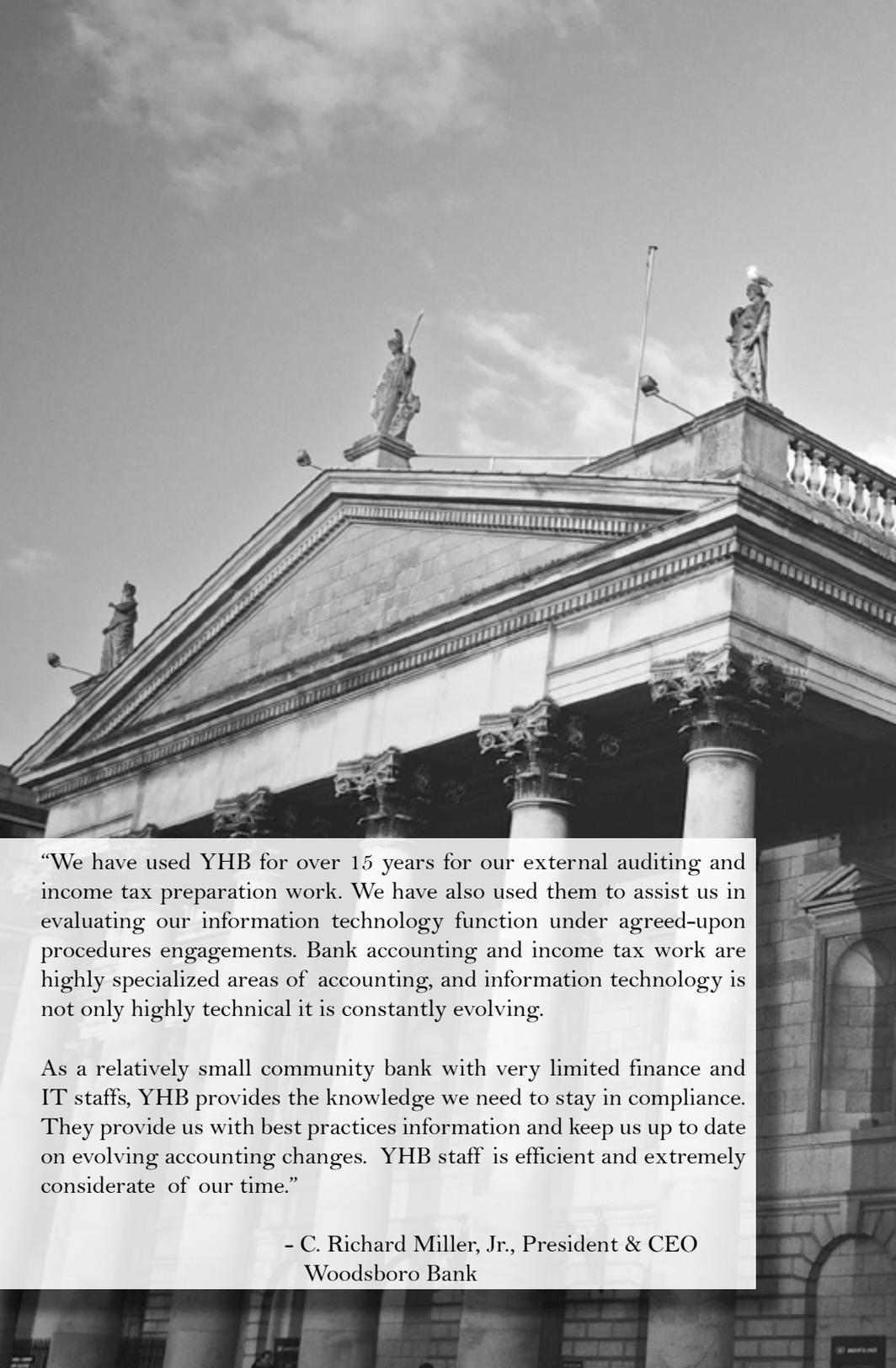


Community Bank Solutions



WE HELP
COMMUNITY BANKS
GROW CONFIDENTLY

YHB *Yount
Hyde &
Barbour*
Certified Public Accountants
and Consultants



“We have used YHB for over 15 years for our external auditing and income tax preparation work. We have also used them to assist us in evaluating our information technology function under agreed-upon procedures engagements. Bank accounting and income tax work are highly specialized areas of accounting, and information technology is not only highly technical it is constantly evolving.

As a relatively small community bank with very limited finance and IT staffs, YHB provides the knowledge we need to stay in compliance. They provide us with best practices information and keep us up to date on evolving accounting changes. YHB staff is efficient and extremely considerate of our time.”

- C. Richard Miller, Jr., President & CEO
Woodsboro Bank

Grow Confidently

At Yount, Hyde & Barbour, P.C. (YHB), we recognize that managing a financial institution is a challenge in today's changing environment and that more is needed from accounting firms than traditional audit and tax services. At YHB we offer new perspectives, creative solutions and objective expertise that will help your community bank grow responsibly and confidently.

Our principals maintain a high level of involvement with our experienced staff to provide real solutions to each financial institution we serve. We match teams with the best skill set to serve the assignment and to develop lasting relationships.

Expertise You Can Bank On

Our Community Bank Services Team focuses exclusively on serving financial institutions of all sizes, both public and private. In addition to 70 years of experience in serving banks throughout the region, we have an exceptionally deep knowledge of industry regulations and issues acquired through continuing professional education and active involvement in various banking industry associations.



VIRGINIA BANKERS
ASSOCIATION



VACB
Virginia Association of
Community Banks



NCBANKERS
NORTH CAROLINA BANKERS ASSOCIATION



CBWW
Community Banks of West Virginia
"In Where Banking Matters"



MBAMBA
Maryland Bankers Association



AICPA
American Institute of CPAs

Quality

YHB has strict policies to protect the quality of our audits and the independence of the firm. The Firm is a member in good standing with the Center for Public Company Audit Firms Peer Review Committee. We have been subject to these reviews for over 30 years, and have always received the highest rating. These reports can be found on the AICPA website at www.aicpa.org.

We are also a registered firm with the Public Company Accounting Oversight Board (PCAOB). Since its inception in 2002, the inspection of our firm by the PCAOB has always resulted in an unqualified report with no public findings. These reports can be found on the PCAOB website at www.pcaobus.org.



CISSP
Certified Information
Systems Security
Professional



CISA
Certified Information
Systems Auditor
an ISACA® Certification



CPA CITP
Certified Information Technology Professional

FDICIA/Sarbanes-Oxley 404 Compliance

Through working with many financial institutions, as both consultant and auditor, the Community Bank Services Team has developed expertise in applying the provisions of the Sarbanes-Oxley Act and FDICIA requirements to community banks.

YHB is able to assist institutions in:

- documenting the overall control environment of the entity
- documenting key operational and financial processes
- testing the entity's key controls over financial reporting
- designing cost effective control remediation plans

We aim to make the compliance process manageable for your institution and provide recommendations for improvement in your controls and overall operational efficiencies.

Internal Audits

The YHB Community Bank Services Team supports clients by:

- developing an effective and efficient risk assessment
- outsourcing the internal audit function
- training existing or new internal auditors

We begin each internal audit engagement by performing a risk assessment specifically tailored to your financial institution. When performing an outsourced internal audit engagement, we develop an audit plan based on our approved risk assessment. We perform the appropriate audit procedures and present our findings and recommendations in a detailed written report to the audit committee.

Our team will also work closely with banking regulators to ensure their approval of our product.



YHB

Audits

Since 1947, YHB has been providing quality audit services to clients with community banking being one of the first industries served.

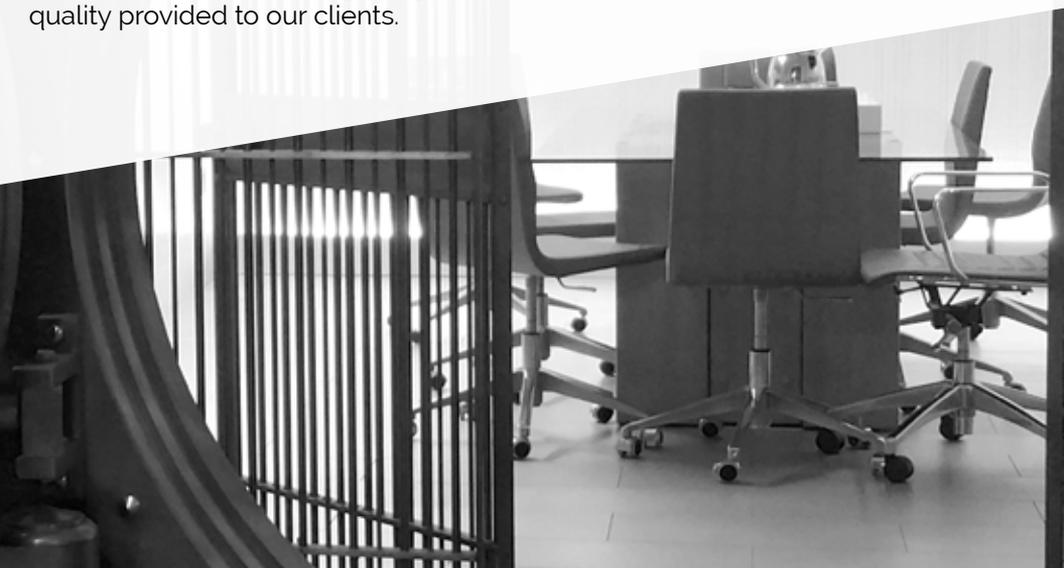
Understanding each financial institution is unique, YHB tailors the audit and accounting services to fit the risk and circumstances of your institution. We have found this approach provides a value-added audit.

We look beyond the traditional audit function to provide real solutions and opportunities for profit, efficiency, and control enhancement. Our Peer Review reports, PCAOB reports, and client testimonials reflect the high degree of quality provided to our clients.

SEC Filings

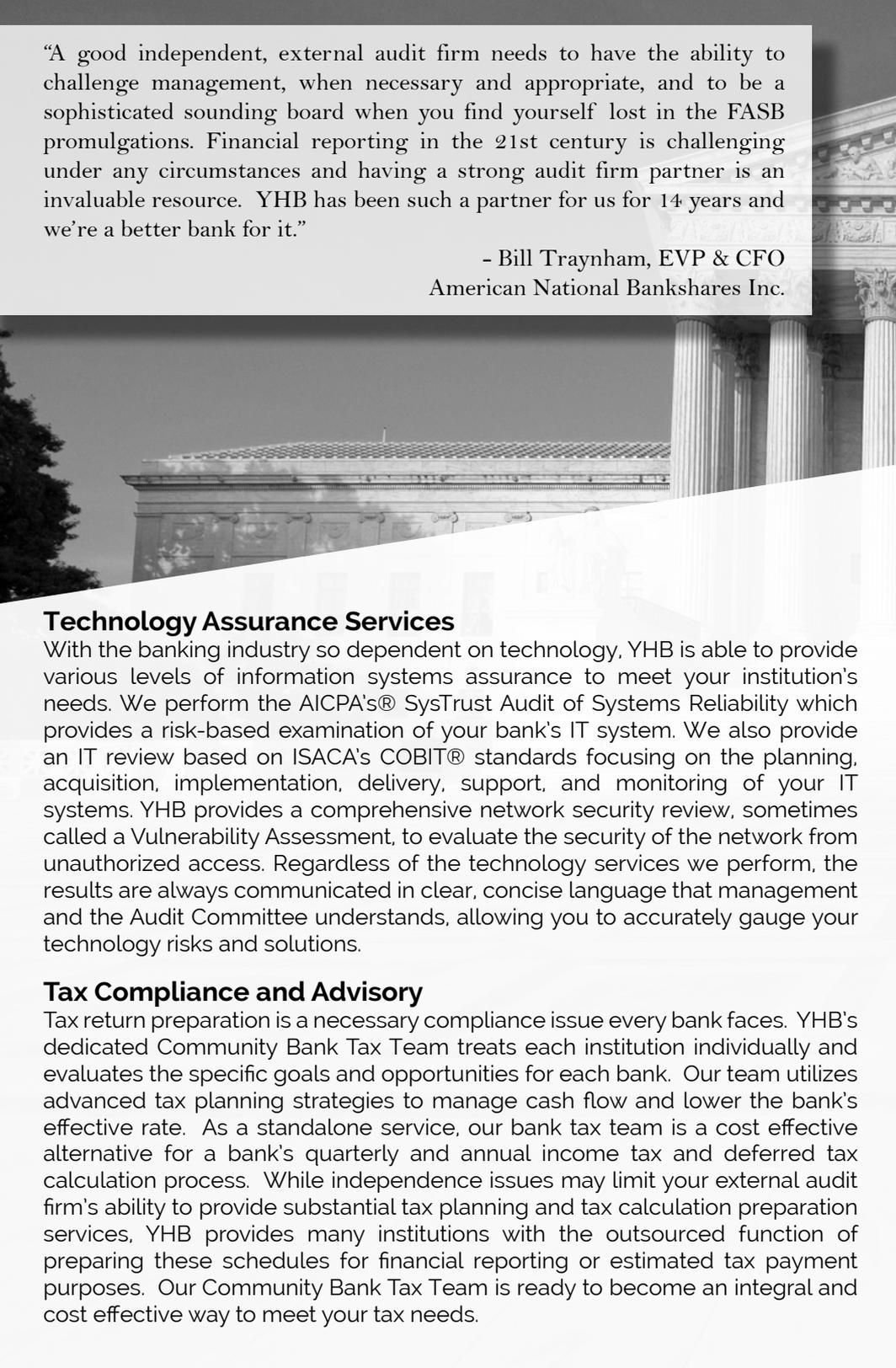
The YHB Community Bank Services Team is proud to assist your bank with both the preparation or review of 1934 Act filings such as Forms 10-K, 10-Q, and 8-K.

We assist numerous institutions with public offerings, mergers and acquisitions and the completion of the required 1933 Act filings such as Forms S-1, S-2, S-4 and S-8. We also provide assistance in responding to SEC comment letters and have developed valuable experience working with the leading legal firms of the region and with the Chief Accountant's Office of the SEC.



“I have used the bank audit services of YHB for nearly twenty years. Through that time, and through the partner rotations that have occurred, we have had auditors with great familiarity and understanding of our Bank. Additionally, they have grown as Middleburg Financial has grown in its complexity providing us with consistent top notch services.”

- Gary R. Shook, President & CEO
Middleburg Bank



“A good independent, external audit firm needs to have the ability to challenge management, when necessary and appropriate, and to be a sophisticated sounding board when you find yourself lost in the FASB promulgations. Financial reporting in the 21st century is challenging under any circumstances and having a strong audit firm partner is an invaluable resource. YHB has been such a partner for us for 14 years and we’re a better bank for it.”

- Bill Traynham, EVP & CFO
American National Bankshares Inc.

Technology Assurance Services

With the banking industry so dependent on technology, YHB is able to provide various levels of information systems assurance to meet your institution’s needs. We perform the AICPA’s® SysTrust Audit of Systems Reliability which provides a risk-based examination of your bank’s IT system. We also provide an IT review based on ISACA’s COBIT® standards focusing on the planning, acquisition, implementation, delivery, support, and monitoring of your IT systems. YHB provides a comprehensive network security review, sometimes called a Vulnerability Assessment, to evaluate the security of the network from unauthorized access. Regardless of the technology services we perform, the results are always communicated in clear, concise language that management and the Audit Committee understands, allowing you to accurately gauge your technology risks and solutions.

Tax Compliance and Advisory

Tax return preparation is a necessary compliance issue every bank faces. YHB’s dedicated Community Bank Tax Team treats each institution individually and evaluates the specific goals and opportunities for each bank. Our team utilizes advanced tax planning strategies to manage cash flow and lower the bank’s effective rate. As a standalone service, our bank tax team is a cost effective alternative for a bank’s quarterly and annual income tax and deferred tax calculation process. While independence issues may limit your external audit firm’s ability to provide substantial tax planning and tax calculation preparation services, YHB provides many institutions with the outsourced function of preparing these schedules for financial reporting or estimated tax payment purposes. Our Community Bank Tax Team is ready to become an integral and cost effective way to meet your tax needs.



Benefit Plan Audits

YHB's Retirement Plan Audit Team is dedicated exclusively to conducting benefit plan audits. Our professionals are highly experienced in auditing various types of retirement plans for banks of all sizes, both public and private. We leverage our specialized experience to perform an audit efficiently and effectively.

Mergers & Acquisitions

In our relationships with numerous banks, YHB has provided consulting services regarding mergers and acquisitions including assistance with regulatory and SEC filings as well as acquisition accounting issues.

Regulatory Assistance

YHB regularly interacts with the Federal Reserve Board, Federal Deposit Insurance Corporation, Office of the Comptroller of the Currency, and the various state banking agencies. Our Community Bank Services Team stays abreast of current regulatory issues and industry trends. Our knowledge allows us to provide assistance in regulatory reporting, applications, examination responses, and compliance with regulatory orders. Some of the areas where YHB is prepared to provide specialized assistance include the Bank Secrecy Act and USA Patriot Act, ACH audits, interest rate risk reviews, liquidity, and capital planning.

Trust Companies & Departments

YHB provides examination and advisory services to trust companies and departments. We perform examinations in accordance with regulatory guidelines including asset verification, compliance testing, and administrative reviews of trust account management. YHB is also available to advise and assist trust management and personnel on the wide variety of issues facing their institutions and clients.

YHB is a leading certified public accounting and consulting firm with 7 strategic locations. Established in 1947, YHB offers comprehensive accounting, auditing, tax and risk advisory services to clients. In addition to serving individuals, estates and trusts, the firm has extensive experience in working with both public and private businesses.

Our Community Bank Services Team is ready to help your bank grow responsibly and confidently.

Dedicated to Trust and Excellence