SOUTHERN NATIONAL BANKS, INC.

(and its subsidiaries and affiliate companies)

EQUAL OPPORTUNITY POLICY STATEMENT

Southern National Banks, Inc., (referred to as the "Company") is firmly committed to Equal Employment Opportunity (EEO) and to compliance with all Federal, State and local laws that prohibit employment discrimination on the basis of race, color, religion, sex, sexual orientation, gender identity, national origin, protected veteran status or status as an individual with a disability and other protected classifications. This policy applies to all employment decisions including, but not limited to, recruiting, hiring, training, promotions, pay practices, benefits, disciplinary actions and terminations.

As a government contractor, the Company is also committed to taking affirmative action to hire and advance minorities and women as well as qualified individuals with disabilities and protected veterans.

We invite employees who are disabled or protected veterans and who wish to be included under our Affirmative Action Program to self-identify as such with the EEO Coordinator. This self-identification is strictly voluntary and confidential and will not result in retaliation of any sort.

Employees of and applicants to the Company will not be subject to harassment, intimidation, threats, coercion, or discrimination because they have engaged or may engage in filing a complaint, assisting in a review, investigation, or hearing or have otherwise sought to obtain their legal rights related to any Federal, State, or local law regarding EEO for qualified individuals with disabilities or qualified protected veterans.

As Chairman & CEO of Southern National Banks, Inc., I am committed to the principles of Affirmative Action and Equal Employment Opportunity. In order to ensure dissemination and implementation of equal employment opportunity and affirmative action throughout all levels of the Company, I have selected Joanne Wallace, EVP of Human Resources as the EEO Coordinator for the Company. One of the EEO Coordinator's duties will be to establish and maintain an internal audit and reporting system to allow for effective measurement of the Company programs.

In furtherance of the Company's policy regarding Affirmative Action and Equal Employment Opportunity, a written Affirmative Action Program has been developed which sets forth the policies, practices and procedures. The Company is committed to applying these practices and procedures to ensure that its policy of non-discrimination and affirmative action for qualified individuals with disabilities and qualified protected veterans is accomplished.

This Affirmative Action Program for qualified individuals with disabilities and qualified protected veterans is available for inspection by any employee or applicant for employment upon request, on Mondays between 2:00PM and 4:00PM (CST) at the Human Resources department.

John J. Tringas Chairman & CEO