



**FOR IMMEDIATE RELEASE**

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OCEAN SPRINGS, MS – Greg Cronin, Chief Executive Officer of Charter Bank announced that Charter is expanding with plans to open a full service office in December 2009, located at 2206 Bienville Boulevard in the Gulf Breeze Shopping Center.

"A large number of Ocean Springs customers already use Charter Bank, and with our two existing offices being in Pascagoula (1511 Jackson Avenue) and in Biloxi (1721 Medical Park Drive, Suite 103), it was a very logical decision to be there," stated Cronin, "Our service capacities continue to expand. This new office is reflective of our commitment to build our customer base and expand customer relationships."

"Ocean Springs is a growing, exciting area of the coast, and our research confirms that even in this economy, the viability is extremely strong," stated Pam Lindsey, Charter's Area President, who is based at the Pascagoula office. Lindsey continued, "Ocean Springs is the perfect fit for Charter as we are both very community-minded. It's due to our involvement in the Ocean Springs community and other communities along the Gulf Coast that has helped us become successful. Our team members are encouraged to get involved in their communities at every opportunity."

Charter has plans to build a new office in Ocean Springs by 2012, as well as additional offices in other Coast communities. Charter is a state chartered community bank and is headquartered in Biloxi, Mississippi. Charter is unmatched in professional staffing to serve individual consumers, small-and middle-market businesses and large corporations with a full range of banking, and other financial and risk management products and services. For more information about Charter Bank, visit the web at [www.mycharterbank.com](http://www.mycharterbank.com).

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