

NEWS RELEASE

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LUMBEE GUARANTY BANK PAYS A CASH DIVIDEND

Pembroke, NC - On November 17, 2011, The Board of Directors of Lumbee Guaranty Bank declared that shareholders of record as of December 8, 2011 will be paid \$.08 per share with a payment date of December 19, 2011.

Lumbee Guaranty Bank is dedicated to being the Community Bank of our region. With over \$290 million in Assets, Lumbee Guaranty Bank offers a full array of investments, loan and deposit products to meet the needs of our customers in the communities we serve. For 40 years, Lumbee Guaranty Bank has been committed to providing quality products and services to the people of Robeson, Cumberland and surrounding counties.