



(L to R); Rick Frank, Executive Vice President & Specialty Lending Manager; Karen W. Turner, Senior Vice President & Corporate Banking Manager; Alvin Carpenter of Carpenter, Francisco & Associates; Mark R. Warner, U.S. Senator for the Commonwealth of Virginia; Gretchen M. Weinnig, Corporate Relationship Manager; and Ronald E. Bew, Richmond District Director of the Small Business Administration, gather in Roanoke to congratulate Mr. Carpenter on the purchase of a local CPA firm. Innovative programs from the Small Business Administration and the programs at StellarOne Bank were combined to provide funding to purchase the company.

StellarOne Supports Growth in Communities

StellarOne, one of the largest financial services providers headquartered in Virginia, continues in their dedication to local communities with increased focus on loans offered through the Small Business Administration.

SBA loan volume at StellarOne from 2008 to 2009 is up 93%, indicating StellarOne's commitment to use these programs to bolster the local economies. All fees associated with the SBA loan programs have been waived temporarily by the American Recovery and Reinvestment Act of 2009, making the programs particularly attractive to borrowers.

Some of the most popular SBA loans offered through StellarOne include:

- 504 Program: Provides long term and fixed rate financing for fixed assets to growing businesses.
- 7(a) Loans: The flagship SBA business loan program providing guarantees on loans up to \$2 million.
- SBAExpress: Receive streamlined processing and in-house decisioning with SBAExpress.
- Patriot Express: Loan program for active military personnel and veterans offering enhanced guarantees and quick turnaround.

- ARC Loan: America's Recovery Capital Loan Program can provide short term relief for small businesses facing financial hardship due to the current economic environment.

StellarOne understands local businesses are the lifeblood of the communities in which they serve. They have established a suite of products and a team of business professionals with the capabilities, experience and flexibility to help small businesses succeed.

StellarOne Excellence. Partnership. Service.

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StellarOne serves a contiguous market through the New River Valley and Roanoke Valley, Shenandoah Valley and Central and North Central Virginia in more than 40 communities and over 65 ATMs.