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DELTA COMMUNITY NAMES NEW LEADERSHIP OVER LENDING OPERATIONS

Bob Walsh Joins as Chief Lending Officer, And Pam Davis Is Promoted to Deputy Chief Lending Officer

ATLANTA – (May 13, 2013) – Delta Community Credit Union, Georgia's largest credit union, today announced changes in the leadership structure of its personal and commercial lending operations. The Credit Union hired Robert (Bob) Walsh, Jr. as Senior Vice President and Chief Lending Officer and promoted Pam Davis to Vice President, Retail Lending and Deputy Chief Lending Officer. The changes are effective immediately. Walsh now serves on Delta Community's executive team and reports to Hank Halter, Chief Executive Officer, while Davis reports to Walsh.

"Bob and Pam greatly enhance our senior leadership team," Halter said. "They are both highly experienced lending professionals who share a passion for helping consumers find the right loan for their needs. Credit unions have been an excellent alternative for consumers over the past few years as the availability of credit tightened in the marketplace. I have no doubt that Bob and Pam will succeed in furthering Delta Community's presence in the communities we proudly serve."

Walsh joins Delta Community having most recently served as President and CEO of United Community Bank's Cobb County and Paulding County operations. Prior to United Community Bank, Walsh worked for Synovus Bank. At Synovus, he served as President and CEO of Cohutta Banking Company and earlier as Group Vice President, Retail Banking Division for Athens First Bank & Trust. He also worked in a number of lending roles during a five-year stint at NationsBank. Walsh holds a Bachelor of Science degree in Industrial Management from Clemson University and a certification from the Graduate School of Banking at Louisiana State University. He lives in Cobb County.

Davis has worked at Delta Community for 11 years as Vice President, Real Estate Services, where she has helped to grow the Credit Union's real estate loan portfolio from \$668 million in 2002 to \$1.2 billion today. Prior to Delta Community, she held lending positions at a number of other credit unions, including Georgia Telco Credit Union (now Georgia's Own), Peninsula Community Federal Credit Union, Federal

Employees Credit Union and Westop Credit Union. Davis holds a Master of Business Administration degree from Clayton State University and a Bachelor of Science degree in Business Administration from the University of Alabama. She lives in Fayette County.

Delta Community offers a diverse line of credit card, auto, personal, mortgage, construction and home equity loans. During 2012, the Credit Union originated more than 31,000 direct auto, personal, mortgage and home equity loans totaling over \$553 million in outstanding balances.

About Delta Community Credit Union

Delta Community Credit Union is Georgia's largest credit union serving over 270,000 members. It was founded in 1940 and today serves the entire metro Atlanta area, including residents of the 11 surrounding counties and employees of top businesses, such as Delta Air Lines, Chick-fil-A, UPS and Racetrac. Delta Community is a state-chartered credit union regulated by the Georgia Department of Banking and Finance, and its deposit accounts are federally insured through the National Credit Union Share Insurance Fund. As a not-for-profit credit union, Delta Community uses its earnings to invest in its operations and maintain strong financial reserves. Unlike a for-profit bank, Delta Community is owned by its members, not individual or institutional investors. Customers become member-owners when they open and maintain an account. Please visit www.DeltaCommunityCu.com to learn more or follow us on Facebook at www.facebook.com/DeltaCommunityCu.com and Twitter at @deltacommunity.

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