



NEWS RELEASE

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Critical Point Group Founded to Turn Community Banks into Marketing Companies

- Meets community banking industry's need for a profitable strategy to attract, reward consumers -

CHARLOTTE, N.C., June 7, 2006 – Critical Point Group (CPG), a Charlotte, N.C.-based company, was recently founded to help community banks deliver a new value proposition for their customers to create real differentiation in the marketplace.

CPG offers community banks and similar financial organizations the solutions they need to uniquely brand themselves by choosing their own combination of offerings from CPG's entirely new class of financial products that protect customers' wealth. CPG enables banks to better understand the needs of their customers; redefine the role banks plays in their customers' lives and effectively define their own, unique value proposition to better differentiate themselves from competitors. CPG delivers its own proprietary financial products as well as a variety of third-party products individually selected by banks, which are available through CPG's Secondary Application Services Platform (SASP).

SASP is a technology platform that is used to customize non-core bank product promotions and facilitate the necessary accounting and reporting for these products that fall outside normal core processing. Currently, many banks are prohibited from using a variety of highly desirable third party/non-core fee generating consumer and small business offerings because of the integration issues these vendors requirements foist on an already overburdened IT staff. CPG's platform provides the bank and third-party vendors a common connection point, greatly reducing the time and expense of testing a variety of third party products to find just the right mix for a particular bank and its customers.

"The larger banks that dominate the industry offer a wider variety of products and services than ever before and the volume of innovative, new products is only going to increase, causing community banks additional competitive pressure," said Kenneth Long, co-founder, president and CEO of Critical Point Group. "CPG was founded to establish a new value proposition for community banks to offer the retail and small business base in the communities they serve. Competition with larger banks has led many community banks to abandon the retail consumer and focus on select, small businesses and high net worth consumers connected to those businesses. This is a dangerous strategy in the long run, since the consumer is at the heart of everything it means to be a community bank. "

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Long has more than 35 years experience in the financial services and technology industries. Previously he founded three other companies, including: Click Tactics, Protocorp International and Backroom Systems Group. Long also co-founded American Community Bank in Monroe, NC in 1998, where he served as chairman.

Terry Nelson, co-founder and Banking Solutions group president, brings nearly 30 years of experience in product development, sales, sales management, executive management and entrepreneurial endeavors. Prior to CPG, Nelson served as founder and CEO of Financial Systems Group, a provider of loan collections and recovery software solutions, and president and CEO of Infoscore, Inc., a remittance processing software company. Nelson also served as senior vice president, and a member of the corporate accounts group at Fiserv, America's leading provider of technology products and services to the financial services industry.

About Critical Point Group

Critical Point Group (Charlotte, N.C.) enables community banks and other financial institutions to enhance marketing and cross-selling capabilities to gain a competitive edge over the larger banks that dominate the industry. The company's Secondary Applications Services Platform pulls information from legacy systems to promote additional products to bank customers. For more information about Critical Point Group, visit www.criticalpointgroup.com.