

## United Security Bancshares, Inc. Declares Cash Dividend

THOMASVILLE, Ala., Nov. 20 /PRNewswire-FirstCall/ -- United Security Bancshares, Inc. (Nasdaq: [USBI](#)) announced today that the Board of Directors declared a quarterly cash dividend of \$0.11 per share. The dividend is payable on January 4, 2010, to shareholders of record on December 11, 2009.

"Our Board of Directors approved a cash dividend payment of \$0.11 per share as part of our program to return a portion of our earnings to shareholders," stated R. Terry Phillips, President and Chief Executive Officer of United Security Bancshares, Inc. "We continue to balance our desire of maintaining our strong capital position during this weak economic environment with building long-term value for United Security shareholders. We will evaluate our dividend program on an ongoing basis so it is consistent with protecting our capital base and our expectations for United Security's earnings and changes in the economy."

### About United Security Bancshares, Inc.

United Security Bancshares, Inc. is a bank holding company that operates nineteen banking offices in Alabama, through First United Security Bank. In addition, the Company's operations include Acceptance Loan Company, Inc., a consumer loan company, and FUSB Reinsurance, Inc., an underwriter of credit life and credit accident and health insurance policies sold to the bank's and ALC's consumer loan customers. The Company's stock is traded on the Nasdaq Capital Market under the symbol "USBI."

### Forward-Looking Statements

**This press release contains forward-looking statements as defined by federal securities laws. Statements contained in this press release that are not historical facts are forward-looking statements. These statements may address issues that involve significant risks, uncertainties, estimates and assumptions made by management. USBI undertakes no obligation to update these statements following the date of this press release, except as required by law. In addition, USBI, through its senior management, may make from time to time forward-looking public statements concerning the matters described herein. Such forward-looking statements are necessarily estimates reflecting the best judgment of USBI's senior management based upon current information and involve a number of risks and uncertainties. Certain factors that could affect the accuracy of such forward-looking statements are identified in the public filings made by USBI with the Securities and Exchange Commission, and forward-looking statements contained in this press release or in other public statements of USBI or its senior management should be considered in light of those factors. There can be no assurance that such factors or other factors will not affect the accuracy of such forward-looking statements.**

SOURCE United Security Bancshares, Inc.

