

United Security Bancshares, Inc.

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UNITED SECURITY BANCSHARES, INC. DECLARES CASH DIVIDEND

THOMASVILLE, Ala. (November 18, 2015) -- United Security Bancshares, Inc. (Nasdaq: USBI) announced that the Board of Directors, at a meeting held today, declared a quarterly cash dividend of \$0.02 per share. The dividend is payable January 4, 2016, to shareholders of record at the close of business on December 11, 2015.

“Our Board of Directors is pleased to pay a quarterly cash dividend to our shareholders,” stated James F. House, President and CEO of United Security Bancshares, Inc. “We will continue to evaluate any future dividend payments so that they will be consistent with maintaining our strong capital base,” concluded Mr. House.

About United Security Bancshares, Inc.

United Security Bancshares, Inc. is a bank holding company that operates twenty banking offices in Alabama through First US 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. Specifically, with respect to statements relating to loan demand, growth and earnings potential and the adequacy of the allowance for loan losses for USBI, these factors include, but are not limited to, the rate of growth (or lack thereof) in the economy, the relative strength and weakness in the consumer and commercial credit sectors and in the real estate markets and collateral values. There can be no assurance that such factors or other factors will not affect the accuracy of such forward-looking statements.