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**FIRST UNITED SECURITY BANK ASSISTS THE IRS TO OFFER
VOLUNTEER INCOME TAX ASSISTANCE IN CHOCTAW COUNTY**

It's a natural partnership. First United Security Bank is the state's first financial institution to partner with the Internal Revenue Service (IRS) to connect rural residents to its Volunteer Income Tax Assistance (VITA) program. Its Choctaw County branch offices will become intake sites for the VITA program. FUSB commits to this partnership to offer services for low-to-moderate income individuals and families in Choctaw County.

VITA sites have been set up throughout the state in recent years to help those who can't afford the cost of a tax preparer, and thereby possibly showing them deductions that they might have otherwise overlooked.

"We want to reach every working individual who may qualify for the Earned Income Tax Credit (EITC)", said IRS Senior Tax Consultant Elizabeth Skiba. According to Mel Ann Sullivan, Community Development Officer of First United Security Bank, in today's economy, more workers may qualify due to reduced income levels. For them to benefit from the EITC they have to know about it. FUSB hopes its partnership with the VITA program will make this program available to the Choctaw County residents that may qualify. "We want to do all we can to partner with the IRS and organizations that provide services to low-to-moderate income individuals and families."

Although the bank can't offer "tax advice", they can be a go between for individuals who qualify for this free income tax service. New accounts representatives at the Butler and Gilbertown branches have been trained to connect the resident to the non-profit organization preparing the return. Any individuals interested in the program should contact one of these representatives to learn more and receive information regarding whether they may qualify based

on income level, current or past employment status, and other factors. According to VITA coordinators, the full amount of a direct deposit refund can be in the hands of the tax filer in as few as seven days. “We see value in the program to have a filer’s full refund available to them for vital financial needs,” Sullivan said. “We have checking, savings and Visa™ Prepaid Reloadable Cards all available to receive a direct deposit refund – credited to the account in far less time than by mail, and much safer than cashing the check and keeping it at home or in your wallet.”

Established in 1952, First United Security Bank serves it’s customers through its 19 offices in Brent, Butler, Calera, Centreville, Coffeerville, Columbiana, Fulton, Gilbertown, Grove Hill, Harpersville, Jackson, McCalla, Thomasville, Tuscaloosa and Woodstock. The bank holds more than \$675 million in assets, is a member of the Federal Deposit Insurance Corporation and is an Equal Housing Lender. First United Security Bank’s holding company is United Security Bancshares, Inc. Its stock is publicly traded on NASDAQ under the symbol: USBI. For more information about First United Security Bank, visit the bank’s website at: www.firstusbank.com. Blog address: <http://firstusbank-usbi.blogspot.com/>. Or write to: First United Security Bank, P.O. Box 249, Thomasville, AL 36784.