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### **Homebuyer's Workshop to Be Held in Silas**

Gilbertown, AL – A homebuyer's workshop will be held at the Silas Municipal Complex, in Silas, on Tuesday, February 15<sup>th</sup>, from 11:30 to 1:00 pm. First United Security Bank, in partnership with the Alabama Cooperative Extension System will provide this free workshop, entitled, "Repairing Your Credit Score". Rick Zapata and Lovie Parks, Regional Extension Agents, will cover the basics of the credit score and how it affects the amount of interest you pay, which affects the amount of your house payment.

Rick Zapata, Regional Extension Agent for the Alabama Cooperative Extension Service, has more than twenty years experience in financial literacy training. "I wrote the credit repair workshop to help folks understand the process and help them use the system to save money on loans in the future," said Zapata.

According to Mel Ann Sullivan, community development officer for First United Security Bank, getting a home mortgage is an educational experience in itself. "When my husband and I bought our first home, I had no idea just how much I would learn in the process," Sullivan said. "We did not have the opportunity to be a part of any homebuyer's education, and I wish we had. We'd have been more prepared up front. We want to do everything to make access to credit available in the areas we serve, and to help folks achieve their dream of homeownership."

Established in 1952, First United Security Bank serves its customers through its 19 offices in Brent, Butler, Calera, Centreville, Coffeetown, 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, visit the bank's website at: [www.firstusbank.com](http://www.firstusbank.com). Blog address: <http://firstusbank-usbi.blogspot.com/>. Or write to: First United Security Bank, P.O. Box 249, Thomasville, AL 36784.