

SUMNER BANK & TRUSTS BREAKS GROUND ON MAIN OFFICE

GALLATIN, Tenn.—July 12, 2006 –Sumner Bank & Trust broke ground on their Main Office located at 1355 Nashville Pike, former home of Randy Wood.

The bank plans to convert the existing residence into the Main Office for Sumner Bank & Trust's branch system. This groundbreaking signifies the beginning of the renovation process scheduled to be completed in the 1st Quarter 2007. Companies involved with the renovation include Curtis Construction, Matchett & Associates and Wil Cheyne, Engineer.

“The Nashville Pike property was purchased not only for its prime location, but for its historical significance in the community,” Mike Cook, President and CEO of Sumner Bank & Trust, explained. “Randy Wood, with his record shop, truly made Gallatin, Tennessee known worldwide. We want to preserve his legacy by keeping his home intact as much as possible.”