



Students of the Lighthouse Charter School in Jacksonville, AR

Mission News

Fourth Quarter 2009

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President's Message

Phil Baldwin, President & CEO of Southern Bancorp

Southern Expands Banking, Community Development into New Communities

Southern Bancorp became a \$1 billion bank in 2009, allowing it to reach more than 200,000 individuals and families who live in distressed rural communities in Arkansas and Mississippi. Southern is expanding its banking and community development services into new communities, even as many other providers are forced to scale back their efforts due to the economy.



In 2010, Southern will introduce its community development services in Coahoma County, Mississippi, building on its existing local banking activity. Coahoma County will join Phillips and Clark counties in Arkansas and Sunflower County in Mississippi as key communities targeted for revitalization. As described below, Southern is also expanding its free tax preparation services in 2010, aiming to serve over 1,800 families.

[> Learn more about Southern's mission](#)

Comprehensive Community Revitalization Set to Launch in Coahoma County, MS
Southern Bancorp, in partnership with the Walton Family Foundation, has launched comprehensive community revitalization in Coahoma County, Mississippi. Diverse leaders from all sectors – business, public and nonprofit – have come together to begin the community engagement process, all sharing a common desire to make Coahoma County a better place to live. Residents will establish a common vision and community goals, culminating in a strategic community plan. Southern Bancorp will work with the Coahoma County team to facilitate the process.

[> Learn more about our community development projects](#)



Ruleville, Mississippi - Coming Back to Life

After coordinating a ten-month strategic community planning process in Ruleville, Mississippi, the community is bustling. Southern funded the renovation of fourteen storefronts, which will aid in attracting entrepreneurs to locate their businesses in downtown Ruleville. Because of this and other community development activities, Ruleville recorded a net increase in residents, a rare occurrence in the Mississippi Delta.



> [Learn more about our community development projects](#)

Southern Gears up for Tax Season

Southern is set to begin providing free tax preparation to at least 1,800 low income individuals residing in rural Arkansas and Mississippi. This program is available to households earning less than \$49,000 a year and helps those who qualify for the Earned Income Tax Credit keep more money in their pockets and local economies. Last year Southern helped more than 1,500 families file their taxes and generated over \$2.3 million in Earned Income Tax Credits and refunds.



> [Learn more about our Free Tax Assistance](#)

Lighthouse Charter School Opens

Jacksonville Lighthouse Charter School, an open enrollment public charter school in Jacksonville, Arkansas, opened its doors this fall to 345 students from kindergarten through 6th grade.



The arts-infused charter school plans on expanding the enrollment to 8th grade in the near future. Southern provided Lighthouse construction and permanent financing, helping to bring this successful charter school network to Arkansas.

> [Read more about Southern's work in education](#)

Learn More About Southern Bancorp

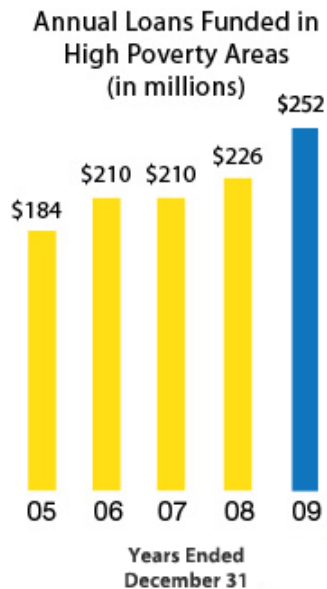
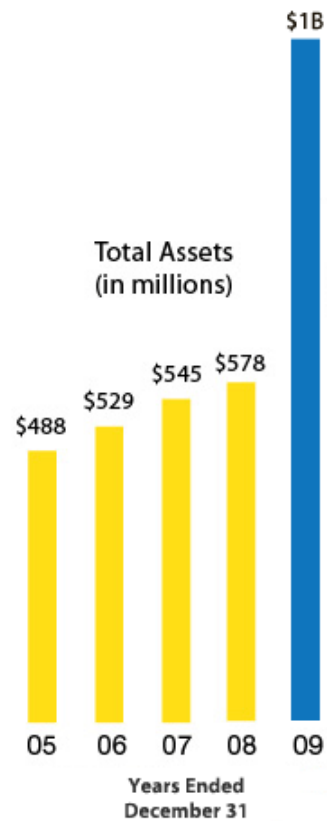
Southern news updates are available through Twitter and Facebook for current news articles and events relating to Southern and its mission.

Twitter - <http://twitter.southernbancorp.com>

Facebook - <http://facebook.southernbancorp.com>

Watch our recent video (right), featuring Bill Clinton, Rob Walton, and Muhammad Yunus, to learn more about Southern Bancorp and our mission.

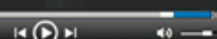
Southern Bancorp 2009 Growth and Impact



Watch to learn more about
Southern Bancorp



Featuring
Bill Clinton
42nd U.S. President



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