



Diamond Lakes Regional
Visitor Center

Mission News

Third Quarter 2010

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President's Message

Phil Baldwin, President & CEO of Southern Bancorp

Southern Bancorp: Helping Communities Fulfill Strategic Goals

A key action step in the Clark County Strategic Community Plan was to develop a fully staffed tourist information and welcome center in Caddo Valley. Southern Bancorp donated and equipped the \$1 million facility for the Diamond Lakes Regional Visitor Center expected to attract tourism and create new economic opportunities.



To improve the educational attainment in Phillips County, Arkansas, Southern Bancorp helped construct a new \$1.6 million, 13,000 square foot library in downtown Helena-West Helena, a key goal in the Phillips County Strategic Community Plan.

As our economic recovery continues to be uncertain, Southern's commitment to the communities we serve remains certain. Stay tuned for announcements about the largest grant in Southern's grantmaking history and see below a few highlights of the difference we're making.

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

DeSoto County Branch Construction

Southern continues to expand its banking presence in Mississippi. Southern's first full-service branch in DeSoto County, to be located in Hernando, is under construction and scheduled to open in the spring of 2011. Southern's Hernando branch will be the first Leadership in Energy and Environmental Design (LEED) certified bank branch in North Mississippi. Southern currently has two loan production offices in DeSoto County — one in Hernando and the other in Southaven.



Earlier this year, Southern put down solid roots on the Gulf Coast by opening a full service bank branch in Picayune.

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

Civil War Helena Interpretive Exhibits

As part of the Delta Bridge Project in Phillips County, Arkansas, residents launched the Civil War Helena plan to develop 27 historic sites. Southern helped secure funding to finance development of interpretive exhibits at each of the sites. When completed in 2013, this project is expected to attract at least 90,000 tourists and \$4.5 million to Phillips County each year, strengthening the local economy and fulfilling a key goal in the county's strategic plan.



[> Learn more about the Civil War Helena Plan](#)

KIPP Blytheville College Preparatory School Opens For Classes

The first class of 60 fifth-graders has started classes at the KIPP Blytheville College Preparatory School. The school is housed in a renovated building made possible in part by a \$60,000 matching grant from Southern Bancorp. Blytheville KIPP is the second Arkansas school opened by KIPP Delta Public Schools, which got its start in Helena-West Helena in 2002 and has since demonstrated that all children can excel by consistently scoring in the 80th to 90th percentile of national tests in math and literacy.



[Learn more about KIPP Blytheville](#)

Hot Springs Branch Opening

Southern Bancorp continues to expand its services in rural communities by opening a second Hot Springs banking location.



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eStem High Public Charter School Gets a New Home

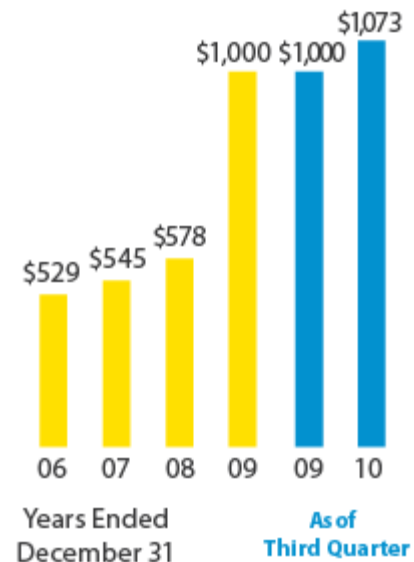
Governor Mike Beebe, Robert Hopkins, Senior Branch Executive of the Little Rock branch of the Federal Reserve Bank of St. Louis, and other dignitaries recently commemorated the opening of new facilities for the eStem High Public Charter School in Little Rock. eStem High's new home is in the remodeled and refurbished historic building that was once occupied by the Little Rock branch of the Fed. The former Fed building was acquired and renovated by Southern Bancorp CDC, a nonprofit subsidiary of Southern Bancorp. Southern works to reduce high school dropout rates by supporting a series of innovative public charter schools across Arkansas that are raising the bar of educational performance for students.



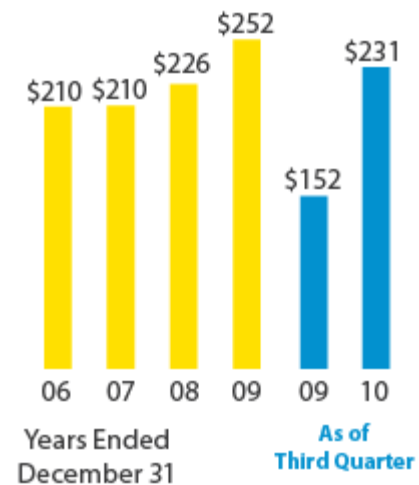
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Southern Bancorp Growth and Impact

Total Assets
(in millions)



Annual Loans Funded
in High Poverty Areas
(in millions)



CeCe Dixon

CeCe Dixon of Helena-West Helena came to Southern with a dream of owning her own home. However, a challenging credit rating and other issues kept this dream unfulfilled. CeCe heard about Southern's homebuyer counseling classes and enrolled. With the help of Southern's homebuyer counselors, CeCe was able to improve her credit and pay down her debt. CeCe, her husband and their daughters recently found their "dream home" and with the family's improved financial position, qualified for a home mortgage. Assistance received through Southern's homebuyer counseling helped "pave the way to the purchase of our very first home, and for that, we will be forever grateful," CeCe said.

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