

Board Of Directors

Don Brooks, *Chairman*
Gene Chambers
Dr. Greg Goggans
Francis Lott
Kerry Van Moore
Luke Morgan
Stuart Smith
Joel Spivey

Bank Officers

Stuart S. Smith *President/CEO*
Luke E. Morgan *EVP/Senior Lender*
Tonia Gaff *Chief Financial Officer*
Julie Harper *Vice-President*
Ellen Deen *Vice-President*
Connie Peacock *Banking Officer*
Regina Rollins *Banking Officer*
Angela Meeks *Banking Officer*
Liz Grantham *Banking Officer*
Chad Guthrie *Banking Officer*

Lobby Hours

Mon. - Thurs. 9:00 am - 4:00 pm
Friday 9:00 am - 5:00 pm

Drive-Thru Hours

Mon. - Thurs. 8:30 am - 4:30 pm
Friday 8:30 am - 5:30 pm

24 Hour ATM available at no charge to DNB customers

Address

211 East Ward Street
Douglas, Georgia 31533
912-384-2233
www.dnbdouglas.com

BIRTHDAYS



Stuart SmithNovember 15
Debbie YoumansNovember 23
June SmithDecember 16
Angela MeeksJanuary 19
Debra RobertsMarch 2
Debbie TaylorMarch 13
Clearetha Littleton.....March 14
Diann HarperMarch 21
Ellen DeanMarch 27
Lakeshia WilliamsMarch 29

DNB JOURNAL

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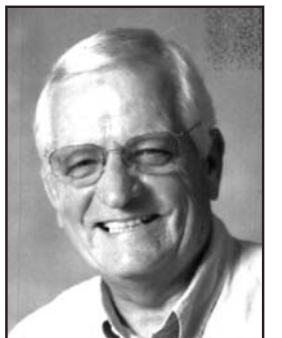
As we welcome you to this edition of the DNB Journal, I am pleased to provide year-end performance numbers. At December 31, 2005, Douglas National Bank recorded more than \$107 million in Total Assets. We are well-capitalized at \$9 million and earned Net Income of \$1.95 million, a 37% increase over 2004. While, by any standard, these numbers are impressive, we firmly believe we have achieved this performance by never losing sight of the fact that behind each dollar is a real person; a customer whose financial well-being it is our mission to serve. We will always embrace personal service and responsiveness as our way of doing business. It's a formula which has worked well for us and will continue to do so in the years ahead. By taking care of our customers, the numbers tend to take care of themselves.

Stuart S. Smith, *President*

Director's Spotlight...

In February, 2001, Gene Chambers joined our Board of Directors and brings with him a wealth of professional experience and a litany of community involvement.

Mr. Chambers is Chairman and CEO of MarCraft, Inc., a company he founded in 1977 which makes and distributes marble products across the nation. An Illinois native, he graduated from Bradley University with a degree in Mechanical Engineering, from which he began a five-year stint with General Electric. In 1964, he moved to Douglas as co-founder and Vice President of Douglas Foods, a chicken-processing operation which later merged with Flowers Industries.



Gene Chambers

In 1974, Mr. Chambers entered the purebred cattle business, breeding and raising Barzona cattle on Crestmark Ranch in Coffee County. He has served on the Executive Committee of the Georgia Cattleman's Association and founded the South Georgia Cattleman's Association, serving as its first President. A private pilot, he has served on the Douglas Airport Commission as Chairman and is a member of the Board of Trustees of South Georgia College. Additionally, he has served as Chairman and President of the Coffee County Chamber of Commerce and on the Renovation Committee of the Martin Center. By appointment of Governor Busbee, he served on the Coastal Plains Commission for National and Community Service and is a member of The Ben-Hill Irwin Tech Foundation. Mr. Chambers was also a SunTrust Bank Board member from 1995 to 2001.

He is married to the former Sylvia Hughes, who is co-owner and a Board member of MarCraft, Inc. They have four married children: Buck and Janice Chambers, L.J. and Gina Chambers, Kim and Ed Voyles, and Stephanie and Jason Childers. The Chambers are active members of First Presbyterian Church where he has served as both Deacon and Elder. In his free time, he enjoys traveling, spending time with his family, playing golf and flying.



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Farewell to Cam Patterson



Cam Paterson



Cam Patterson was a charter employee of DNB. He and his wife, Pam, lived in Douglas for the past 8 years, and before that they had lived in Jacksonville for 23 years. They have now returned to Florida where he has started a new job with CenterBank of Jacksonville. We miss you, Cam, and wish you good luck with your new job!

Fail to Plan or Plan to Spend?

At the end of each month, many Americans ask the following question: What happened to the money that I was going to save? One of the best ways to gain control of your money is by developing a written spending plan.

A spending plan can help you to:
See where your money goes.
Reduce unnecessary expenses.
Evaluate needs and wants.
Locate money in your budget for large expenses, emergencies and long-term goals.

Here's how to begin building your financial framework:
Discover where your money goes. For one month make notes of all expenditures. Get out last year's checkbook register to determine what you paid for those items that are not predictable on a monthly basis (entertainment, hobbies, travel, etc.)

Categorize your expenses by areas (i.e. food, clothing, childcare, utilities, and transportation). Write down everything, even the popcorn you had at the movies. You'll be surprised where those hard-earned dollars go.

Prioritize your financial goals and determine how much you'll need to save each month. Think long-term and short-term goals.

Bring your goals in line with your income (i.e. new car, less expensive car, wait another year for a car). Putting off a purchase is called "delayed gratification."

Make the written plan realistic. Over a few months time you can get your spending on track and make progress toward your specific financial goals.

- Ellen Deen

RAYMOND JAMES

FINANCIAL SERVICES, INC.
Financial Institutions Division
Member NASD/SIPC

Stocks • Bonds • Mutual Funds • Annuities • Insurance

LOCATED INSIDE:



Douglas
National Bank

Not FDIC insured
May lose value
No bank guarantee

How Are We Doing?

NET LOANS	89,000,000
TOTAL ASSETS	107,000,000
TOTAL DEPOSITS	94,400,000
TOTAL EQUITY CAPITAL	9,000,000
NET INCOME	1,950,000

Effective As of December 2005



Southeastern Community Blood Center visits DNB.



Douglas National Bank encourages saving with our younger customers and gives them a piggy bank when they open a Future Savers Account. Above: Julie Harper helps Zane and Alyssa Adams with their DNB piggy banks. Zane and Alyssa have filled their banks and are making their first deposit.

DNB Little League Baseball Team

We are very proud of all the boys and know they will work hard towards a winning season.

Coach: Michael Joyce

Jaydrien Davis
Victor Gilbert
Cole Dorsey
Cameron Faulk
Christopher Joyce
Justin Kitchens
Brandon Wiggins
Kodi Worrell
Alex Miller
Devin Paulk
Ashley Price
Dontevius Sheppard

Schedule:

Tuesday April, 4th
Tuesday April, 11th
Tuesday April 18th
Thursday April 27th
Tuesday May 2nd
Tuesday May 9th
Thursday May 11th
Tuesday May 16th
Thursday May 18th
Tournament Dates:
June 1, 2, 5, 6, 8, 9, & 12

Community



DNB's Liz Grantham visits with pre-kindergarten students from Ambrose Elementary School. The students recently took a field trip, and on their lunch break they stopped by McDonald's to have a bite to eat...while enjoying the restaurant's playground.

-EMPLOYEE GUIDELINES-

Douglas National Bank staff members carry a card which states our commitment to service quality. In summary, the card states that: It is the responsibility of each employee to create a positive work environment with emphasis on teamwork and efficiency in meeting customers' needs. We will think and act with a sense of urgency so that our customers will feel that we've truly done the best job possible. Whoever hears or receives a complaint will own it and see that it gets resolved. We will always speak positively about our bank and our team members. All of our actions will be guided by honesty, integrity, fairness and respect for every individual. We will be professional in our actions, our attitude and our appearance at all times. We will always provide a friendly, relaxed and welcoming atmosphere for our customers to enjoy. Our goal is to have our customers remember our pleasant smiles, our friendly handshakes and our sincere desire to please.