

## **KS Bank Partners with Capital Investment Companies**

### **KS Bank Offers Expanded Brokerage Services**

**Smithfield, N.C. (November 19, 2009)** – The Board of Directors of KS Bank, Inc. announces its partnership with Capital Investment Companies, one of the largest independent financial services and brokerage firms in the Southeast. Headquartered in Smithfield, N.C., KS Bank is a full-service community bank offering traditional banking products with state-of-the-art technology supporting online banking and cash management services.

Capital Investment Companies partners with a number of community banks across the Southeast in order to bridge the gap between banking and investments through Capital Bank Affiliates. These partnerships allow participating banks to offer various services including traditional brokerage, money management, investment banking, insurance and estate planning, trusts, no-load mutual fund management, retirement plans and mortgages. The program also provides participating banks with resources, knowledge and tools to enhance customer relationships, increase revenue and expand marketing and brand awareness programs.

“In this day and age, it is very important that we continue to demonstrate our commitment to the community as well as to the protection and growth of clients’ assets,” said Richard K. Bryant, president of Capital Investment Companies. “This partnership enables us to support KS Bank’s relationship with their customers and the community by offering quality brokerage advice and counsel.”

“Our association with Capital Investment Companies is a perfect match for our customers,” said KS Bank President and CEO Harold T. Keen. “Capital offers the same personal support and attention that we at KS Bank strive to bring to our customers. Capital Investment Companies is a strong financial company with a regional focus and the belief that integrity, honesty and fairness are of utmost importance in any business relationship. For 25 years they have proven that they can be trusted.”

Donna Allen represents Capital Investment Companies in the KS Bank office in Smithfield, but she is available to meet with clients in any of KS Bank’s nine offices by appointment. Allen is an Accredited Asset Management Specialist with 12 years experience in the financial and investment industries. She is a native of Johnston County. Allen has her series 7, 63, 66, Life & Health, Variable and Long Term Care licenses. She is a member of Barbour’s Chapel Church in Four Oaks. Contact Donna Allen at [dallen@capital-invest.com](mailto:dallen@capital-invest.com) or by calling (919) 938-2682.

#### **About Capital Investment Companies**

Capital Investment Companies is comprised of Capital Investment Brokerage, Inc. and Capital Investment Group, Inc., registered broker/dealers (Members FINRA/SIPC), and their affiliates. Capital Investment Companies ([www.capinvestco.com](http://www.capinvestco.com)) is one of the largest independent financial services and brokerage organizations in the Southeastern United States, and for 25 years has been headquartered in Raleigh, N.C. The firm offers a wide variety of financial services including: traditional investment brokerage, money management, investment banking, trust services, no-load mutual fund management, mortgage services, estate planning, insurance

services, retirement plans and a community foundation. They offer their services to individuals, corporations, and the CPA and banking community.

### **About KS Bank**

KS Bank ([www.ksbankinc.com](http://www.ksbankinc.com)) is celebrating its 85<sup>th</sup> year in business, having been chartered in 1924 as Kenly Building & Loan Association in Kenly, N.C. KS Bank has been a member of the Federal Home Loan Bank since 1936. In addition, the Bank is a member of the Federal Deposit Insurance Corporation (FDIC), the American Bankers Association, the North Carolina Bankers Association, and the Independent Community Bankers Association. KS Bancorp, Inc. is a bank holding company for KS Bank, Inc. The stock is listed on the OTC Bulletin Board and trades under the symbol "KSBI". KS Bank hosts nine retail offices in Johnston, Wake, Wilson and Wayne counties and employs nearly 100 people in eastern North Carolina. As of September 30, 2009 the company's total assets were \$342.7 million.

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