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FIRST COMMERCIAL BANK
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For Immediate Release

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Southaven-Based DeSoto County Bank Merges Into First Commercial Bank of Jackson

JACKSON, MISSISSIPPI - April 30, 2015 – Officials of First Commercial Bank announced it has successfully completed the transaction today involving the merger of Southaven-based DeSoto County Bank with and into First Commercial. The merger is effective immediately, but DeSoto County Bank will continue to operate under its current name until some time in the third quarter of this year.

It is expected DeSoto County Bank's customer accounts will be converted to First Commercial's computer systems in October. Until then, it's business as usual for customers of both banks. DeSoto County Bank customers should continue to use their same checks, debit cards, and online banking services.

"Customers will receive notifications regarding the progress of the consolidation well in advance of any changes. Our goal is to make this transition as smooth as possible for our new customers," said Alan Walters, President & CEO of First Commercial Bank. "If customers have questions, I invite them to contact their local office," he added.

"Further, we are pleased to announce that Bill Renovich, President & CEO of DeSoto County Bank, will remain as the DeSoto County Market President for First Commercial Bank," continued Walters. "One of the key things we recognized--in addition to the fact this is a great opportunity for expanded service and convenience for our customers in Mississippi--is the exceptional level of talent of the management and staff at DeSoto County Bank.

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FCB ACQUIRES DESOTO COUNTY BANK

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“We are delighted to advise that every staff member of DeSoto County Bank has come on board with First Commercial and will continue to serve their customers with care and dedication as they have done in the past. I can assure without reservation that we pledge to maintain the same level of great customer service, and are fully committed to supporting and meeting the financial needs of the DeSoto County area,” Walters concluded.

About First Commercial Bank

First Commercial Bank was established in 2000, and is a community bank owned by the privately held holding company, First Commercial Bancshares, Inc. headquartered in Jackson, Mississippi. With the merger of DeSoto County Bank, First Commercial Bank has approximately \$380 million in total assets. First Commercial Bank is Mississippi’s first and foremost bank for businesses and professionals, having pioneered the business- and professionals-only banking model in the state. FCB offers a full range of deposit and trust services, as well as business, commercial real estate, construction, mortgage, residential and consumer loans. For more information visit www.firstcommercialbk.com.

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