

FACT SHEET

601-709-7777 • 1300 Meadowbrook Road • Jackson, Mississippi 39211



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Contact: Kyle McCoy: 662-349-6333
kmccoy@firstcommercialbk.com

FIRST COMMERCIAL BANK'S HORN LAKE BRANCH TO CLOSE DURING Q4 2019

- First Commercial Bank has announced effective at close of business on October 31, 2019, it will close its Horn Lake branch office located at 6040 Highway 51 North, Horn Lake, Mississippi 38637.
- First Commercial Bank DeSoto Market President Kyle McCoy stated that closing the Horn Lake location will not affect any deposit accounts or loan accounts customers have with First Commercial. All loan and deposit accounts currently maintained at the Horn Lake branch will be transferred to the bank's Southaven branch located at 5740 Getwell Road, Building 13, Southaven, Mississippi 38672, just 6.4 miles east of the Horn Lake location.
- First Commercial Bank President & CEO Alan Walters said, "Since establishing FCB as Mississippi's first business-focused bank nearly 20 years ago, we have been successful, in large part, due to our ability to make timely decisions. After much consideration and discussion, we have decided to cease operating the Horn Lake facility. We will allocate our resources and personnel accordingly."
- First Commercial Bank entered the DeSoto County market four years ago when it officially acquired DeSoto County Bank on April 30, 2015.
- First Commercial Bank pioneered the business-focused banking model in Mississippi, and has grown steadily since opening its original location in 2000. FCB is a community bank owned by the privately held holding company, First Commercial Bancshares, Inc., headquartered in Jackson, Mississippi.