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FIRST COMMERCIAL BANK
Where Business Is Personal.**

For Immediate Release

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First Commercial Bank Adds Two New Members to the Team

JACKSON, MISSISSIPPI – May 19, 2020 – First Commercial Bank's Alan Walters, President & Chief Executive Officer and Curtis J. Gabardi, Executive Advisor, President and CEO in Wait, today jointly announced the addition of two new associates to the bank's group of established banking professionals. First Commercial has added Senior Vice President June Owens and Senior Credit Underwriter Elizabeth Ducote to its esteemed commercial banking team. "The addition of June and Elizabeth to our Commercial Banking group is an exciting development for First Commercial Bank. They both bring skill sets and levels of experience that have been the foundation of our success over the past 20 years," said Walters.

Together the two new team members have more than 40 years of combined banking experience, having supported multiple markets in the Southeast. Their depth of experience complements and enhances the First Commercial platform with opportunities for new products and services.

A native of Phoenix, Arizona, and a graduate of the University of Southern California, June Owens began her career as an auditor with KPMG in 1994. She later started her commercial banking career with Wells Fargo Bank working in their international trade and large corporate lending groups. In 2004 Ms. Owens moved to Mississippi and joined Union Planters Bank, which became Regions Bank. In 2007 Ms. Owens was one of the founding members of Metropolitan Bank where she served as Commercial Relationship Manager. During her later years at Metropolitan Bank, and while at Renasant Bank, she directed her focus on commercial real estate financing.

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Ms. Owens is a member of the Delta Delta Delta Alumnae Association. She and her husband, Josh, and their three children, Jordan, Belt, and Sarah, reside in Madison where they attend Broadmoor Baptist Church. The Owens family is very active in sports and in their school where Ms. Owens is a member of the PTO.

Elizabeth Ducote attended the University of Mississippi, where she earned a Bachelor of Arts in English and an MBA. In 1999, she began her banking career with Union Planters as a commercial loan portfolio manager. Ms. Ducote later joined Regions Bank as a Senior Portfolio Manager. While serving as Senior Portfolio Manager she supervised a team of underwriters in the commercial real estate division. Ms. Ducote joined Metropolitan Bank in 2015 as Senior Credit Underwriting Officer for the corporate lending group and continued to serve in that role following the merger of Metropolitan Bank with Renasant Bank.

Ms. Ducote enjoys reading, making jewelry, and playing golf and tennis. She resides in Madison with her husband, Andre, and their two daughters, Emma and Caroline, and are active in St. Columb's Episcopal Church.

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. First Commercial Bank is Mississippi's first and foremost bank for businesses and professionals, having pioneered the business- and professionals-focused banking model in the state. The bank has total assets of \$490 million as of April 30, 2020. First Commercial Bank 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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June OwensSenior Vice President, Commercial Lending
First Commercial Bank



Elizabeth DucoteSenior Credit Underwriter
First Commercial Bank