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FIRST COMMERCIAL BANK
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For Immediate Release

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First Commercial Bank Adds Two New Members to the Oxford Team

JACKSON, MISSISSIPPI – July 6, 2020 – First Commercial Bank's Alan Walters, President & Chief Executive Officer and Curtis J. Gabardi, 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 is pleased to welcome back to the team Lucius Brock as Oxford Market President, and to welcome Luke Harris to the Oxford market as a Commercial Relationship Manager. "The additions of Lucius and Luke give us greater depth to our Oxford group and solidify First Commercial as a leader in Commercial and Private Client lending in the Oxford market. As we seek to expand our presence in North Mississippi, these additions give our team greater resources and flexibility to respond to the needs of our customers," said Walters. Gabardi added, "As we continue to successfully execute our talent-driven growth strategy, we're very excited about Lucius and Luke joining the FCB team in Oxford. They represent a distinct competitive advantage for us given their well-earned reputation in providing extraordinary client service and trusted advice."

Together the two new team members have more than 25 years of combined banking experience. Their depth of expertise complements and enhances the First Commercial platform with opportunities for new products and services.

A native of McComb, Mississippi, Lucius Brock earned his bachelor's degree from Mississippi State University. He began his career as an examiner for the Department of Banking before joining First Commercial Bank in 2005. Lucius subsequently earned his M.B.A. from the University of Mississippi and is a graduate of the LSU School of Banking. He continued his banking career with Oxford University Bank and Renasant Bank prior to rejoining the First Commercial team.

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FCB EXPANDS THE OXFORD TEAM

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Lucius holds Board of Director positions on the Oxford/Lafayette Economic Development Foundation as well as Three Rivers Planning and Development, and is a past board member of the local YMCA chapter. He and his wife, Martha, and their two children, Lu and George, reside in Oxford where they are members of Christ Presbyterian Church.

Luke Harris is a native of Memphis, Tennessee and earned his B.B.A. from the University of Mississippi. Luke's career includes several years with Citizens National Bank in the Meridian, DeSoto County, and Jackson markets as a Credit Analyst and then as a Commercial Banker. He recently served as a Commercial Relationship Officer for Renasant Bank in Oxford.

Luke and his wife, Heather, and their two children, Thomas and Anna Presley, are members of First Presbyterian Church in Oxford.

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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Lucius Brock

Senior Vice President, Oxford Market
President
First Commercial Bank



Luke Harris

Vice President, Commercial Relationship
Manager
First Commercial Bank