

# NEWS RELEASE

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**FIRST COMMERCIAL BANK**  
*Where Business Is Personal.™*

**For Immediate Release**

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## **First Commercial Bank Adds Veteran Banker to the Team**

**JACKSON, MISSISSIPPI – June 30, 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 a veteran banker to the Bank’s group of established banking professionals.

First Commercial is pleased to welcome John S. Howie, Jr. to the team as Chief Commercial Banking Officer. “We are thrilled to have John join First Commercial. He has the perfect mix of technical skills and business development talents to take our Commercial Banking results to a new level,” said Walters.

“We’re very excited about John joining our Leadership team, as it represents a significant commitment to our existing Commercial Banking clients while deepening our focus on aggressively growing this very important segment of our company. John maintains a highly respected Commercial Banking reputation throughout the Southeast and is well regarded as a tireless and emotionally intelligent leader. He joins First Commercial at an exciting time as we continue to successfully execute our talent-driven growth strategy,” said Gabardi.

John brings to First Commercial over 30 years of banking expertise. His depth of experience complements and enhances the First Commercial platform with opportunities for new products and services. His leadership in guiding the bank’s Commercial Banking offerings is expected to play a vital role in First Commercial’s future growth and market expansion.

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## JOHN HOWIE JOINS FIRST COMMERCIAL

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A native of Yazoo City, Mississippi, John earned his B.B.A. from the University of Mississippi and began his banking career with First Tennessee in Memphis. Having served in various roles with Trustmark National Bank over the past 25 years, John most recently served as Senior Vice President, Corporate Lending. John is a leader in Commercial Banking throughout the Southeast and has achieved great success as a producer, manager, and mentor to other commercial lenders.

John and his wife, Adrienne, reside in Jackson where they attend Christ United Methodist Church, and they have 3 children, John Sharp, Chris, and Brooks.

### **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](http://www.firstcommercialbk.com).

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**John S. Howie, Jr.**  
Chief Commercial Banking Officer  
First Commercial Bank