



FIRST COMMERCIAL BANK Where Business Is Personal.[™]

For Immediate Release

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First Commercial Bank Adds Private Client Banker to the Team

JACKSON, MISSISSIPPI – July 24, 2020 – First Commercial Bank (firstcommercialbk.com) President & Chief Executive Officer Alan Walters, and President & CEO - in Wait Curtis J. Gabardi, today jointly announced the addition of a private client banker to the Bank's growing group of established banking professionals.

First Commercial is pleased to welcome Hank Waterer to the team as Vice President in its Private Client Banking group. "Hank is an outstanding young banker, and his addition to our team bodes well for our future," said Walters.

"We are very pleased to welcome Hank to the First Commercial team. Hank's infectious enthusiasm for client service will serve as a tremendous accelerant to our strategic growth plan," Gabardi said.

Brian Rippee, Chief Private Client Banking Officer, added, "As a well-respected banker in the Jackson metro area, we look forward to Hank's leadership in developing new relationships in First Commercial's growing Private Client group."

A native of Jackson, Mississippi, Hank is a graduate of Mississippi State University where he earned his B.B.A. degree, and a graduate of Mississippi College where he earned his M.B.A. in Finance. Hank started his banking career with Trustmark National Bank in their management development program and, upon completion, became a Relationship Manager in the Private Banking group, where he excelled.

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WATERER JOINS FIRST COMMERCIAL Add 1

Hank and his wife, Meri Scott, and their son, Henry, reside in Jackson where they are active members of Christ United Methodist 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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Hank Waterer Vice President, Private Client Banking group First Commercial Bank