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For Immediate Release

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First Commercial Bank Establishes Mortgage Team.

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The bank's mortgage group is composed of talented, local mortgage bankers, led by Chief Mortgage Banking Officer Freddie Rowell.

JACKSON, MISSISSIPPI – November 12, 2020 – First Commercial Bank recently announced it has established a mortgage group that includes 12 talented team members focused exclusively on home lending. This is First Commercial's first dedicated mortgage team.

The announcement was made jointly by First Commercial's President and Chief Executive Officer Alan Walters, and Executive Advisor and President and CEO-in-Wait, Curt Gabardi.

"The addition of a mortgage team of this caliber is a very important strategic move for First Commercial Bank," said Walters. "It both broadens and strengthens our product offerings for our clients, and also positions us for further market penetration across our entire footprint."

Gabardi adds, "As our competitive point of differentiation begins and ends in retaining the most talented bankers in the markets we serve, the addition of a high-performing mortgage team is an exciting next step towards realizing our strategic vision as a talent and client-centric bank."

First Commercial selected Freddie Rowell, a well-established and respected leader in mortgage banking, to lead the team as chief mortgage banking officer.

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FCB MORTGAGE TEAM

Add 1

“Freddie is a well-respected team leader who has always led a great team of high-performing mortgage bankers dedicated to providing an unparalleled client experience,” said Gabardi. “The addition of the mortgage team is a significant accelerant to our overall growth strategy and we’re excited to be reuniting with each of them.”

Rowell brings over 25 years of experience and leadership in the mortgage industry to First Commercial Bank, having most recently built a team of notable mortgage bankers as Metropolitan Bancgroup’s president of mortgage services.

“I’ve never been more excited about a team and a process,” said Rowell. “Here at First Commercial, we have successfully put together an exceptional team of mortgage professionals and provided them with the best cutting-edge technology. Purchasing a home is the largest financial transaction most consumers will make in their lifetime and our team of professional mortgage bankers truly want it to be the most enjoyable.”

In addition to Rowell, the mortgage team’s leadership includes Marcus Casano, mortgage production manager and Stefanie Haskins, director of mortgage loan operations. Additional team members include three senior mortgage lending specialists: Adam Black, Joseph Johnson and Ernie Turner. Amanda Blackwell and Shannon Zenor have joined the team as mortgage loan processors, with Lauren Patterson and Josh Silvia joining as mortgage transaction specialists. Laken Winters serves as mortgage closing specialist and Chelsea Strack is mortgage post-closing specialist.

“Our story has always been accentuated by the organizational belief that our clients know how much we care, which is all about being focused on how good we can be,” said Gabardi. “It’s winning on great talent that possesses an attitude for leadership at every level in the bank. Our new mortgage banking team is a tremendous testament to these core beliefs.”

Together, the First Commercial Mortgage Team has over 189 years of combined mortgage banking experience, offering a unique depth of knowledge and practice to best serve the bank’s clients. First Commercial Bank offers a wide range of mortgage solutions, including traditional options, as well as programs for first-time homebuyers and veterans.

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FCB MORTGAGE TEAM

Add 2

FIRST COMMERCIAL BANK MORTGAGE TEAM MEMBERS

Freddie Rowell, Chief Mortgage Banking Officer

Freddie Rowell started his lending career with the Department of Agriculture in 1994, transitioning into banking in 1998 with Union Planters Bank where he served in several roles including president of the bank's Rankin County division as well as mortgage production manager of the bank's central region. In 2007, Rowell was named president of mortgage services with Metropolitan Bancgroup where he was responsible for building a team of high-performing, mortgage specialists. He is a graduate of Mississippi State University and resides with his wife Melissa on their farm in Pelahatchie.

Marcus Casano, Mortgage Production Manager

Marcus Casano joined First Commercial Bank as Production Manager of the Mortgage Group. With over 20 years of experience in mortgage production and management, Casano is widely known in the mortgage arena. A native of Indianola, Casano is a graduate of Delta State University. He and his wife Lisa live in Flowood with their son Easton.

Stefanie Haskins, Director of Mortgage Loan Operations

Stefanie Haskins began her career in 1997 at Union Planters Bank as a mortgage processor, after graduating from Mississippi State University with a degree in banking and finance. From 2004 to 2010, she served Merchants and Farmers Bank as a mortgage originator. In 2010, she joined Metropolitan Bank, where she served in several capacities, including mortgage specialist, shipping coordinator, closer and mortgage account reconciliation specialist. She most recently served Renasant Bank as special projects coordinator. Haskins lives in Puckett with her husband Clay and daughter Caly Grace.

Adam Black, Senior Mortgage Lending Specialist

Adam Black has been in the mortgage business for over 16 years. Known for his marketing capabilities, Black has a large following of real estate professionals and previous clients. Originally from Waynesboro, Adam and his wife Candy live in Gluckstadt with their children, Davis and Anna Morgan, and are active members of Broadmoor Baptist Church.

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FCB MORTGAGE TEAM

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Joseph Johnson, Senior Mortgage Lending Specialist

Joseph Johnson is a veteran mortgage lender with over 12 years of mortgage lending experience and a wealth of knowledge in all aspects of financial advisory. Joseph and his wife Emily live with their children Lilly and Nash in Northeast Jackson where they are active in the community.

Ernie Turner, Senior Mortgage Lending Specialist

Ernie Turner joins the First Commercial Mortgage Team with over 20 years of industry experience where his focus is not only on the intricacies of home financing but also providing a remarkable client experience. Originally from Columbia, Mississippi Ernie and his wife Monica reside in Brandon. They have three children Nick, Garrett and Ronni, and attend Grace Community Church.

Lauren Patterson, Mortgage Transaction Specialist

Lauren Patterson began her banking career in 2015 with Metropolitan Bank and transitioned into mortgage banking in 2017. She is a graduate of Belhaven University where she earned a Bachelor's of Science degree in management. Patterson currently resides in Ridgeland and is an active member of Pinelake Church in Brandon.

Josh Silvia, Mortgage Transaction Specialist

Josh Silvia has worked in mortgage lending for over 15 years and is dedicated to enhancing the overall client experience by adding value to the team he supports each day. He received his Bachelor of Arts in political science from Boston University and later his Master of Business Administration from Millsaps College. He and his wife Susannah live in Madison with their three young children and are members of The Chapel of the Cross.

Amanda Blackwell, Mortgage Loan Processor

Amanda Blackwell has worked in mortgage lending for 21 years and joined First Commercial Bank as a mortgage loan processor. She began her career in 1999 at Cimarron Mortgage as a mortgage assistant, later transitioning to closer. She and her husband Tony have two daughters, Emilee and Abigail, and reside in Florence.

Chelsea Strack, Mortgage Post-Closing Specialist

Chelsea Strack joined First Commercial Bank as a Mortgage Post-Closing Specialist. She began her career in banking in 2017 at Renasant Bank. Chelsea is a graduate of Mississippi College where she earned her Bachelor of Science degree in Biology with a

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FCB MORTGAGE TEAM

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minor in Business Administration. During her spare time, Chelsea enjoys hiking, live music, going to the beach and spending time with her family and friends.

Laken Winters, Mortgage Closing Specialist

Laken Winters received a bachelor's degree in business administration as well as a bachelor's degree in family and consumer sciences from Delta State University. She began her career in home lending as a loan officer assistant for Assurance Financial and was most recently a mortgage loan officer for Liberty Financial. Laken lives in Gluckstadt with her husband Ricky and their new son Dean.

Shannon Zenor, Mortgage Loan Processor

Shannon Zenor joins the First Commercial Mortgage Team with over 20 years of mortgage processing experience. She and her husband Ryan live in Madison with their two children, Davan and Owen, and are active members of Broadmoor Baptist 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 \$530 million as of September 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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