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FIRST COMMERCIAL BANK

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For Immediate Release

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First Commercial Bank Announces Two New Hires And One Promotion To Support Its Rapid Growth

JACKSON, MISSISSIPPI – May 7, 2021 – Curt Gabardi, President and CEO of First Commercial Bank (firstcommercialbk.com) is pleased to announce financial services veteran Rick Adams joined the bank as Chief Financial & Administrative Officer; Melissa Dambro has come aboard as Chief Talent Officer; and Carol Gardner has been promoted to Chief Accounting Officer.

“The new additions of Rick and Melissa to our banking team reflect the uncompromising commitment we are making to talent excellence, as does the promotion of Carol to her new role and title,” Gabardi noted.

“Many of us know and have previously worked with Rick Adams, and recognize the impressive depth of his financial services background and the knowledge and talents he brings to our team. He was a founding member of Metropolitan Bank where he served in a number of key capacities, including Chief Operating Officer, Chief Administrative Officer, and ultimately, Chief Revenue Officer. In that role he directed every aspect of the company’s revenue generating business lines and market leadership,” Garbardi said in a statement.

“During our Metropolitan Bank days Rick worked directly with me on numerous performance enhancing initiatives, capital planning, performance-based incentive plans, regulatory and bank risk matters, as well as social media strategy and treasury management,” Gabardi added. Adams’ past experience also includes positions at Deposit Guaranty, and Union Planters / Regions. More recently he was President of Renasant Bank’s Commercial Business Lines.

“Rick is the quintessential person to serve in this exciting *new* role with First Commercial. He has been a trusted colleague to several of us for many years,” said Gabardi, who pointed out the non-traditional nature of Adams’ new position. “We’ve

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structured Rick's role to fully leverage his skill sets, core competencies and banking experience, exactly as our talent-driven strategy demands. He is more than ready and able to help guide our growing financial institution safely and soundly," Gabardi stated. Adams officially assumed his new responsibilities on May 3rd.

According to Gabardi, First Commercial Bank's new Chief Talent Officer Melissa Dambro is responsible for all aspects of compensation and benefits and will support the leadership team in its overall talent recruiting. She also serves as the primary coordinator of the bank's organizational learning and development needs and is charged with guiding the development of effective, efficient training curricula for the bank's associates.

"Several of us have known and worked with Melissa, initially when she was my executive assistant at Regions in Memphis, and then when she joined the founding team of Metropolitan Bank in 2007. At Metropolitan she was the bank's Group Administrative Officer, which included serving as Corporate Secretary, becoming the bank's human resources generalist and collaborating with team members in the development of marketing strategy, performance-based compensation plans and organizational climate assessment," Gabardi said. "She is the consummate team player and banking professional," he added.

More recently Melissa served as Regional Human Resources Director for Renasant Bank's Tennessee and North Mississippi banking regions.

Carol Gardner has been promoted to the new role and new title of Chief Accounting Officer, and is reporting to Mr. Adams. According to Gabardi, "Going forward Carol will continue to focus on enhancing all aspects of the bank's accounting and finance functions, as well as working with the bank's leadership team to execute our growth initiatives and performance enhancing strategies. It's always an exciting opportunity to promote from within the company, and Carol is well deserving of this recognition," he said.

Carol was Chief Financial Officer with DeSoto County Bank at the time of its merger with First Commercial Bank in April 2015, and since then has played an important role in further strengthening the bench depth of the bank's internal accounting department.

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About First Commercial Bank

First Commercial Bank, headquartered in Jackson, Mississippi and owned by the privately held holding company, First Commercial Bancshares, Inc., is Mississippi's first and foremost bank for businesses and professionals, having pioneered this uniquely focused banking model in the state. First Commercial opened its doors October 12, 2000. Twenty years later First Commercial continues to honor its original vision by peeling away the layers of business bureaucracy, and redefining the relationship between bankers and clients. The Bank is aggressively expanding its talent-driven team, cementing its position as a bellwether of superior service and client support. Now, more than ever, First Commercial Bank is focused on delivering a client-centric culture, where business is personal.

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Rick Adams
Chief Financial & Administrative Officer
First Commercial Bank



Melissa Dambro
Chief Talent Officer
First Commercial Bank



Carol Gardner
Chief Accounting Officer
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