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For Immediate Release

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Justin M. Bobo Named DeSoto County President

JACKSON, MISSISSIPPI – August 16, 2021 – Curt Gabardi, President and CEO of First Commercial Bank (firstcommercialbk.com) is pleased to announce that Justin M. Bobo has been promoted to the position of DeSoto County President. "Justin has demonstrated time and again the talent and client-centric focus required of this position within our operating footprint," Gabardi said.

Bobo formerly was Senior Managing Director in the Southaven office, and has been a key member of the First Commercial Bank DeSoto County team since the bank's merger with DeSoto County Bank in 2015.

Bobo began his banking career in 2003 as a branch manager with Community Bank. He then moved to DeSoto County Bank prior to the merger with First Commercial. Since then he has established a niche of expertise in residential construction lending with a focus on loan fee production.

"Justin's record of success in furthering First Commercial's talent-driven growth strategy clearly indicated he has earned the opportunity to lead our Southaven team," Gabardi stated.

Bobo was born and raised in Senatobia, Mississippi, and is a graduate of Mississippi State University. He and his wife, Robyn, have two children. The Bobo family have lived in Olive Branch, Mississippi for the past 16 years and attend Getwell Church. In his time away from First Commercial he is heavily involved in The Arc of NW MS, a non-profit organization that advocates for individuals with intellectual disabilities. Otherwise, he can be found at his daughter's softball games, out hunting, or working in the yard.

BOBO DESOTO PROMOTION ADD 1

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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Justin M. Bobo DeSoto County President First Commercial Bank