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For Immediate Release

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JACKSON, MISSISSIPPI – August 15, 2024 – First Commercial Bank is pleased to announce the appointment of Matthew A. Wages as the new President and Senior Managing Director of the Memphis market. With over 22 years in banking, including 18 years in commercial and corporate banking, Wages was most recently a Senior Vice President of Commercial Banking for Regions Bank in Memphis. He will be responsible for leading the Memphis team in all aspects involving talent and client attraction and in the Bank’s efforts to grow its market loan and deposit production.

“We are pleased to welcome Matthew to First Commercial and look forward to benefitting from his vast commercial banking experience,” said Curt Gabardi, President and CEO of First Commercial Bank. “There is nothing more important to our Bank’s future growth than attracting small, middle and large corporate client relationships in the Memphis, north Mississippi and West Tennessee markets that value solid experience and extraordinary client service. Matthew joins a very talented team at First Commercial in leveraging tremendous experience with a passion to make good things happen for our clients”

“I am thrilled to join the First Commercial Bank team and humbly honored to have the opportunity to lead this dynamic group of banking professionals. Curt and his team have made enormous strides in the Memphis market. It is a privilege to be a part of the continued growth and expansion of First Commercial Bank in Memphis,” Wages stated.

First Commercial Bank entered in the Memphis banking market in 2020 with bringing talented leadership at every level of the bank focusing on exceptional client experience, with a talented team of both commercial and private client Managing Directors, including Kera Cooper, Karissa Norman, and Lynn Carson. Also, the Bank’s treasury management is led by Thomas Harrison out of the Memphis office. The team is centrally located in the Legacy Building on Aaron Brenner Drive.

Commenting on First Commercial Bank’s competitive advantage Wages said, “Our clients are going to get community bank service and responsiveness and flexibility, but they’re also going to get big bank capabilities and expertise from commercial

and private client bankers who are skilled and who understand how to structure large transactions and create the optimal banking solutions.”

About Matthew A. Wages

Mr. Wages began his banking career a year after he received his B.A. in Managerial Economics from Hampden-Sydney College in Virginia. Following four years in the retail management and private client financial services areas of First Horizon Bank in Chattanooga (TN), Matthew transitioned to the corporate banking group for the next seven years at First Horizon in Memphis. In 2013, Mr. Wages moved to Cadence Bank as a Senior Vice President in Commercial Banking and spent two years building their commercial banking team and partnering with other bank associates to target mortgage, private banking, investment and retail opportunities for the bank. In early 2016, Mr. Wages became a Senior Vice President of Commercial Banking for Regions Bank, where he managed a large portfolio of upper to middle market clients.

During his first eight years of his banking career, Mr. Wages was a graduate of Leadership Chattanooga, and he completed the Retail Banking course through the Southeastern School of Banking in Nashville as well as the American Bankers Association Graduate School of Commercial Lending at Southern Methodist University. He also previously received designations for his Series 7, Series 63, and Insurance Licenses. Mr. Wages is also a Former President for the American Lung Association Council and is currently an Advisory Board Member of First Tee of Memphis.

Mr. Wages and his wife, Courtney, live in Collierville with their two children.

About First Commercial Bank

First Commercial Bank, a \$872 million asset financial institution 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. More than 23 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. First Commercial Bank is a unique story, inspired by talented associates who are dedicated to meeting the needs of our clients every day. Now, more than ever, First Commercial Bank is focused on delivering a client-centric culture across five strategic locations in Jackson, Ridgeland, Oxford, Southaven, Mississippi and Memphis, Tennessee. For more information, visit www.firstcommercialbk.com or follow us on Facebook, Instagram, or LinkedIn. You can also follow First Commercial Bank on podcast platforms including [Spotify](#) and [Apple Podcasts](#). Additionally, video versions of these stories are available on First Commercial Bank's YouTube channel, searchable under @YourStoryYourBank or by visiting [YouTube Channel Videos](#).

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