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FIRST COMMERCIAL BANK

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For Immediate Release

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First Commercial Bank Announces Key Leadership Appointments to Support Continued Growth in Finance and Accounting

Jackson, Mississippi – November 1, 2024 - In response to First Commercial Bank's growth and continuing progress in the execution of its talent driven growth strategy, the bank is pleased to announce a series of strategic appointments aimed at enhancing leadership capabilities in the finance and accounting area of the Bank. These enhancements will ensure that each role is well-supported, allowing our team to operate with maximum efficiency and capacity in our growing organization.

As part of this initiative, Ruth Eiland will step into the role of Chief Financial Officer. In this capacity, Ruth will continue to work closely with our Controller; our Accounting Manager overseeing Payroll and Accounts Payable; and our Staff Accountant. Each team member's contributions will be vital to our financial operations as we work together to drive the company forward.

Joining this team will be Chelsey Henley, who will assume the position of Chief Accounting Officer, effective November 1st. Chelsey brings a wealth of experience from her current role as Controller at First South Credit, and previously, as Tax Manager with Horne CPA Group. Her academic background includes studies at Mississippi College and a master's degree from Vanderbilt University's Owen Graduate School of Management. Chelsey will be based in the Jackson office and resides in Hazlehurst with her husband and their four children.

"We are excited to welcome Chelsey to our team," said Curt Gabardi, CEO of First Commercial Bank. "Her extensive expertise in accounting and management, along with her strong background in tax, will be invaluable as we move forward. Ruth's leadership in her new role as CFO, supported by our dedicated finance and accounting team, will be pivotal to our ongoing success. Ruth is a team player with deep expertise across finance, accounting, and tax, and we are fortunate to have her lead our efforts during this important time."

A successful finance team is composed of multiple key players. The Bank's finance team has three additional key players in Kevin White, Martha Peterson, and Shaderrica Austin.

Kevin White currently serves as the Bank's Controller in the Jackson, MS, office. Prior, Kevin served as Senior Vice President and Controller of Susser Bank in Arlington, Texas. A Jackson native, Kevin graduated from Mississippi State University and later attended Mississippi College, where he earned his Certificate of Accountancy. He is also a graduate of the Graduate School of Banking at LSU.

Martha Peterson is the Accounting Manager, based out of the Memphis office. Martha joined the Bank in July of 2023 with an amazing 41 years of prior banking experience. She spent the first 13 years of her career in the operations department of Community First Bank in Germantown and worked her way up to Bank Officer and Deposit Operations Supervisor.

Shaderrica Austin is also a member of the Memphis office, where she works closely with our Finance and Accounting team as the Staff Accountant. Shaderrica graduated with honors from the University of Memphis in December 2023, earning a Bachelor of Business Administration degree in Finance. After graduation, she gained valuable experience as a Special Education Assistant at Chickasaw Middle School while pursuing a role in her field of study. A Memphis native, Shaderrica enjoys sketching, painting, video editing, and listening to music in her free time. We are thrilled to have her join our team and contribute her talents to our organization.

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.

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Curt Gabardi First Commercial Bank President & Chief Executive Officer



Ruth Eiland First Commercial Bank Chief Financial Officer



Chelsey Henley First Commercial Bank Chief Accounting Officer



Kevin White First Commercial Bank Controller



Martha Peterson First Commercial Bank Accounting Manager



Shaderrica Austin First Commercial Bank Staff Accountant