



PRESS RELEASE

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Mountain Commerce Bank Appoints Mark R. Ruh to Board of Directors

KNOXVILLE, TN — March 3, 2016 — The board of directors of both Mountain Commerce Bancorp, Inc. and its subsidiary, Mountain Commerce Bank (MCB), announce the addition of Mark R. Ruh to the holding company and bank boards.

Ruh has over 17 years of experience in the private equity, banking and auto finance industries. Since 2013, he has been a managing director at Commerce Street Investment Management (CSIM) in Dallas. Prior to CSIM, Ruh was the chief financial officer of Mission Community Bancorp and Bank in San Luis Obispo, CA. For eleven years, he was a director at Castle Creek Capital LLC. While at Castle Creek he was the president, chief operating officer and chief financial officer of White River Capital, Inc. from formation through IPO. Ruh was also the president and chief financial officer at Union Acceptance Company LLC, during and after the company's restructuring. Prior to Castle Creek, he was an information technology consultant at Ernst & Young LLP.

Ruh currently serves on the board of directors of the San Diego Blood Bank and is a member of both the audit and finance committees.

He is a veteran of the United States Navy with five years of service as a nuclear submarine officer. He holds a bachelor's degree in industrial engineering from The Pennsylvania State University; and two master's degrees from Northwestern University — a Master of Business Administration from the Kellogg School of Management and a Master of Engineering Management from the McCormick School of Engineering. Ruh is also a Certified Insolvency and Restructuring Advisor (CIRA).

"I look forward to working with Mark to accomplish our mission and strategic objectives for the coming years," said Bill Edwards, president and chief executive officer of Mountain Commerce Bank. "We are pleased and fortunate to have someone with his

insight serving on the MCB board. His extensive experience in and knowledge of banking, finance and investing will be assets to the organization and our shareholders."

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About Mountain Commerce Bank:

Mountain Commerce Bank (MCB) is a state-chartered, FDIC-insured, century-old, privately held financial services institution serving Knoxville, Johnson City, and Unicoi County. Through *Hometown Service* and *Smart Technology*, MCB offers big bank products and services, with the personal attention and exceptional service of a hometown community bank.

At the end of February 2016, MCB had \$ 515.8 million in total assets and \$457 million in total deposits. MCB currently employs more than 70 individuals at five branches and one operations office. For more information, visit us at www.mcb.com or check your account any time at 1-866-MCB-1910. MCB is an equal opportunity employer.