

James B. Gardner/Commerce Street Capital Scholarship Awards \$10,000 to SW Graduate School of Banking Students

DALLAS (July 26, 2012) — Since 2006 Commerce Street Capital, LLC (“CSC”), has offered yearly James B. Gardner/Commerce Street Capital scholarships to support exceptional banking students. On June 7, the SW Graduate School of Banking (“SWGSB”) at Southern Methodist University along with Dory Wiley, President and CEO of Commerce Street Holdings, LLC, presented the 2012 recipients with a total \$10,000 in scholarships.

Each scholarship recipient received a \$2,500 grant funded by CSC in honor of James. B. Gardner, current Vice Chairman of Commerce Street Holdings, the parent company of CSC. Gardner is a proud SWGSB Class VI alum who also dedicated 13 years as an instructor. “It’s our pleasure to offer bright and knowledgeable bankers a ‘pat on the back’ for taking the initiative to excel by focusing on professional education and development,” stated Gardner.

Dory Wiley congratulated each of this year’s recipients at the event:

- Luke King, Investment Portfolio Manager at Bank of the Ozarks, Little Rock, AR
- Heath Hamberlin, Vice President at Texas Bank and Trust, Longview, TX
- Ryan Mecredy, Vice President at TIB-The Independent BankersBank, Kingwood, TX
- Jason Ivy, Vice President at Citizens State Bank, Mabank, TX



Luke King and Dory Wiley



Heath Hamberlin and Dory Wiley



Ryan Mecredy and Dory Wiley



Jason Ivy and Dory Wiley

“One of my greatest pleasures as head of SWGSB is recognizing leaders and achievers with merit-based scholarships,” said S. Scott MacDonald, Ph.D., President and CEO of the SW Graduate School of Banking at Southern Methodist University’s Cox School of Business. “With their vision and

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commitment to excellence, Tex Gross, Dory Wiley and their Commerce Street Capital associates have been at the forefront of rewarding those who truly want to make a difference in our industry. These scholarships encourage a thoughtful, 'big picture' approach to banking – and provide an immediate return to the participants' sponsoring institutions.”

SWGSB is considered one of the top banking educational institutions in the U.S. and is a professional school for bank officers, regulators and others holding management positions in the financial services industry. All students who attend SWGSB are reviewed automatically for scholarship eligibility.

About Commerce Street Capital

Commerce Street Capital, LLC (“CSC”) is a private investment banking firm headquartered in Dallas, Texas. Led by veterans of the banking industry, CSC specializes in investment banking services (mergers and acquisitions, valuations and regulatory issue advising) and bank development (on-site consulting and management of capital raising, market assessments and application development). The firm provides tailored solutions for all or part of a financial institution's business lifecycle. For more information, visit www.commercestreetcapital.com or call 214-545-6800. CSC is a member of **FINRA/SIPC**.

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