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FIRST COMMERCE BANK ANNOUNCES PROMOTION OF WILLIAMS

Lakewood, NJ – February 9, 2022 – First Commerce Bank (OTC "CMRB") announced today that Ms. Rhiannon Williams was promoted to Chief Credit Officer. Ms. Williams has been with the Bank for over eight years, spending almost all of that time in the Bank's lending function, most recently as Vice President and Credit Manager.

Mr. Donald Mindiak, President of the Bank, stated: "We are pleased to see Rhiannon take the next step in her career. Her intelligence and experience will serve the Bank well in her new role."

Ms. Williams will replace Mr. Peter Cappello, who has left the Bank to pursue other opportunities.

First Commerce Bank is a New Jersey chartered commercial bank based in Lakewood, New Jersey with ten banking offices in Bergen, Burlington, Essex, Mercer, Monmouth and Ocean Counties, New Jersey. At December 31, 2021, the Bank had total assets of \$1.13 Billion, total loans of \$927.0 Million and total deposits of \$941.9 Million.