

FOR APPROVAL

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Mountain Commerce Bank Announces Regenia Ellis

JOHNSON CITY, Tenn. - - Today, Mountain Commerce Bank (MCB) announced Regenia Ellis as executive assistant at the Boones Creek location, at 121 Boone Ridge Drive, Johnson City.

Ellis has over 28 years of experience in the local banking industry. In her new position, she will be responsible for assisting the president/CEO with administrative tasks. Ellis attended East Tennessee State University and majored in elementary education.

The Boones Creek location houses the operations, executive, and information technology departments. In addition, this location will open in the upcoming months as a full-service facility offering a wide array of personal and business banking products and services including deposits, loans, financial planning, insurance, trust and investments.

Mountain Commerce Bank (MCB) is a state-chartered, FDIC Insured, privately held financial services institution serving the mountain south region of East Tennessee. With its acquisition in 2006 of 97-year-old Erwin National Bank, MCB's nearly century-old banking foundation is the cornerstone of rapid growth and exceptional service for its shareholders, clients, communities, and employees. Through innovative use of technology and modern banking services, MCB offers big service banking with personalized, community bank style.

At the end of December 2007, MCB had \$276 million in Total Assets and \$238 million in Total Deposits. MCB currently employs more than 94 individuals at five branches and two loan production offices, and offers services through more than 50 ATMS within Walgreen's and other key locations. For more information, visit www.mcb.com or check your account anytime at 1-866-MCB-1910.

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