

FOR IMMEDIATE RELEASE

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**MOUNTAIN COMMERCE ANNOUNCES MORRISTOWN
GRAND OPENING APRIL 10th**

MORRISTOWN, Tenn. (Mar 04, 2008) – Today, Mountain Commerce Bank (MCB), with roots dating back to 1910, announced the grand opening of its seventh location. Located at 2657 W. Andrew Johnson Hwy, Morristown, TN, the new branch is currently open for business and is scheduled to hold a grand opening event and ribbon cutting ceremony on April 10, 2008, from 5:30 p.m. to 7:30 p.m.

MCB is scheduled to open four new branches in 2008. With various locations planned for the mountain south region of East Tennessee and with a long-term plan in place, MCB is a state-chartered, FDIC insured, privately held financial services institution. MCB specializes in personalized services for individuals and small-to-medium-sized businesses while offering the products, technology, and banking services of a larger bank.

“With approximately 100 years of experience in the industry, we recognize the unique and complex needs of our customers. By putting our team of bankers and decision makers closer to our customers, our goal is to provide the city of Morristown with innovative banking solutions,” said Terry Ball, senior vice president and area executive for Hamblen County.

The foundation of Mountain Commerce is built on its ability to offer big bank capital and technology with small, community bank relationships. As a member of MCB, customers will benefit from personalized features that include no ATM fees with Gold Key checking, high interest bearing checking accounts, trust and investment services, remote location deposit capturing, flexible terms, competitive rates on loans and lines of credit, and customized lending and banking solutions.

MCB’s Morristown branch has six employees. A full-service branch, it is open Monday-Friday 8:30 a.m. – 5:00 p.m., offering a wide array of personal and business banking products and services including deposits, loans, financial planning, and trust and investments. This branch will feature an onsite ATM that dispenses cash and will take deposits. For specific branch information, please call 423-586-8955.

About Mountain Commerce Bank

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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