MCB®
Mountain Commerce Bancorp

2017 Annual Report

Mission Statement

We will grow and prosper, building long-term relationships based on top-quality service, high ethical standards and core-funded, safe and sound assets.

Purpose Statement

Our brand purpose, Responsive, Relationship Banking is how we compete, how we prosper, and how we differentiate ourselves.

Core Values

Integrity

Excellence

Leadership

Communication

Reality

Accountability

Teamwork

Consideration

MCB Bancorp Financial / Earnings Overview

Financial Overview ($000s, Except Percentages and Per Share Data)*

	2013	2014	2015	2016	2017
Total Assets	$ 324,376	$ 412,241	$ 495,690	$ 619,141	$ 746,860
Gross Loans Held For Investment	265,341	333,100	415,782	515,433	626,102
Allowance For Loan Losses	5,166	4,514	5,186	5,281	6,153
Net Loans	260,175	328,587	410,596	510,151	619,949
Deposits	280,433	350,140	431,623	534,327	640,132
Borrowings	12,206	29,146	27,785	22,439	37,982
Equity	30,234	31,284	34,226	58,191	66,152
Equity to Assets	9.3%	7.6%	6.9%	9.4%	8.9%
Book Value Per Share	$ 7.21	$ 7.91	$ 8.74	$ 10.11	$ 11.04
Tangible Book Value Per Share	7.15	7.87	8.72	10.11	11.04
Performance Measures					
Pretax ROAA	0.75%	0.96%	1.08%	1.22%	1.50%
Pretax ROAE	8.64%	11.51%	14.94%	14.76%	16.51%
ROAA	2.01%	0.61%	0.68%	0.76%	0.80%
ROAE	23.18%	7.32%	9.38%	9.16%	8.80%
Nonperforming Assets (NPAs)	$ 9,010	$ 9,353	$ 12,389	$ 10,041	$ 9,040
NPAs / Assets	2.78%	2.27%	2.50%	1.62%	1.21%
Reserves / NPAs	57%	48%	42%	53%	68%

* Earnings in 2013 included nonrecurring tax benefit of $3,973,000 ($0.95 per share) from the recovery of the deferred tax asset, while earnings in 2017 include a deferred tax asset charge of $916,000 ($0.15 per share).

Earnings Overview ($000s, Except Per Share Data)*

	2013	2014	2015	2016	2017
Interest Income	$ 13,513	$ 15,627	$ 19,117	$ 23,140	$ 29,010
Interest Expense	1,706	2,446	3,498	4,614	5,756
Net Interest Income	11,807	13,181	15,618	18,526	23,254
Loan Loss Provision	649	1,163	775	158	1,006
Net Interest Income After Provision	11,158	12,018	14,843	18,369	22,248
Noninterest Income	922	1,606	1,567	2,033	1,782
Noninterest Expense	9,719	10,083	11,518	13,580	13,766
Pretax Earnings	2,361	3,541	4,893	6,822	10,264
Income Taxes	(3,973)	1,289	1,822	2,588	4,791
Net Income	$ 6,334	$ 2,252	$ 3,071	$ 4,233	$ 5,473
Earnings Per Share	$ 1.51	$ 0.54	$ 0.79	$ 1.03	$ 0.91

* Earnings in 2013 included nonrecurring tax benefit of $3,973,000 ($0.95 per share) from the recovery of the deferred tax asset, while earnings in 2017 include a deferred tax asset charge of $916,000 ($0.15 per share).

The President's Address

Dear Shareholders, Clients & Friends of MCB:

In 2017, Mountain Commerce Bancorp, Inc. (MCB) experienced another exceptional year. For many community banks, recent regulatory and competitive pressures have led to a reduction in profitability, or a contraction in size or service. Not so for MCB. We continue to flourish.

Last year's performance is testimony to the belief that a local bank plays a critical role in its community, and that customers want to be able to visit their bank and know they are not just a number. At MCB, we believe that banking is still a relationship-driven business. Those relationships—with customers, for certain, but also with employees, shareholders and vendors—are the cornerstone of all we accomplish.

Here are a few of MCB's more notable achievements from last year:

- Excluding a deferred tax asset charge, increased earnings by 68 percent to an all-time high
- Expanded the asset base by 21 percent, more than doubling our size during the past five years
- Maintained excellent asset quality, finishing the year with the lowest level of nonperforming-assets-to-assets ratio in more than five years
- Boosted our capital base to support ongoing growth, and optimized our capital structure
- Enhanced liquidity for shareholders and increased the value of your investment in Mountain Commerce common stock, the share price of which has tripled during the past three years
- Expanded our presence in each of our markets, invested in our team members through training, and announced several key personnel hires

In the following pages are the details about each of these items, and so much more.

For their contributions to such an impressive performance, I want to extend a special note of thanks to all our Mountain Commerce Bank team members. And to the board of directors, please accept my heartfelt gratitude for your support and wisdom. Because of your contributions, we completed 2017 well positioned to maintain our success and embark boldly on another exciting year.

Sincerely,

William E. Edwards III
President and Chief Executive Officer

To Our Shareholders

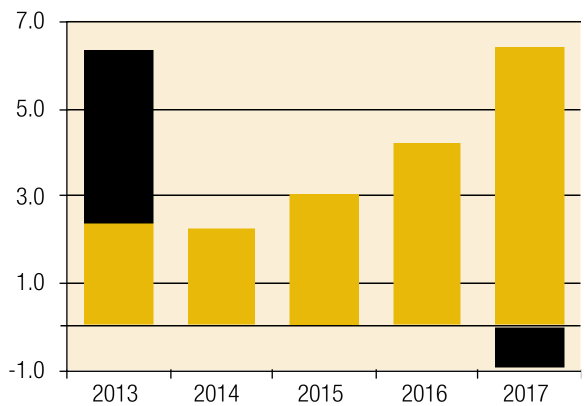
For 2017, Mountain Commerce Bancorp, Inc., experienced another momentous year, one marked by outstanding accomplishments and significant milestones. Our earnings reached new heights. Our balance sheet is approaching $750 million. The quality of our loan portfolio is exceptional. And shares of our stock are up more than 50 percent compared to just a year ago.

In this annual shareholder's report—like those we have issued previously—we will detail some of those notable financial achievements, as well as spotlight investments we have made in our team members—who are central to the success that we are experiencing.

Reached Another Earnings Record (Excluding the Deferred Tax Impact)

Earnings were quite strong in 2017. Net income available to common shareholders for 2017 was $5.40 million, or $0.91 per basic share, compared to $4.09 million, or $1.03 per basic share, in 2016. Included in 2017 earnings was a nonrecurring deferred tax asset charge associated with the recently instituted Tax Cuts and Jobs Act of 2017 (the "Act"), which led to a noncash reduction in earnings of $916,000. Excluding the deferred tax asset charge, net income available to common shareholders in 2017 was $6.38 million, or $1.07 per basic share, which was a record for the bank (even when compared to 2013's nonrecurring deferred tax windfall). While the Act negatively impacted short-term earnings, it will result in a significant reduction in Mountain Commerce Bank's effective tax rate going forward as it drops our federal income tax rate from 34 percent to 21 percent, and our effective tax rate from 37 percent to 24 percent.

Net Income Excluding Deferred Tax Effects (in Black) ($MMs)

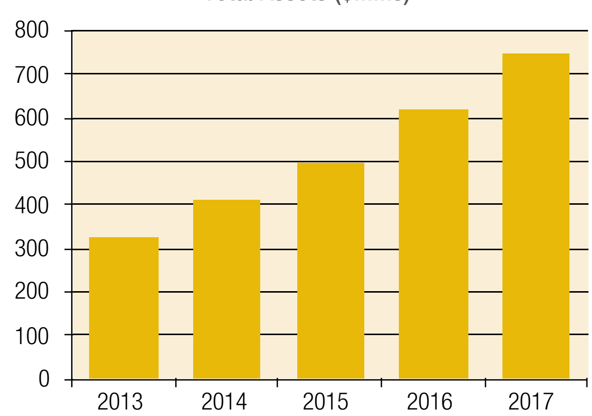


Our earnings strength stemmed principally from higher net interest income, which was up 26 percent and benefited mainly from growth in average earning assets. Noninterest income (excluding security gains) declined 12 percent, primarily reflecting a slowdown in mortgage banking revenues. Noninterest expense was relatively flat—up a nominal one percent to $13.77 million in 2017 from $13.58 million in 2016. Earnings were also affected by a significant increase in the provision for loan losses, which grew to $1.01 million in 2017, up from $158,000 in 2016. Importantly, this increase was due to growth in the loan portfolio as opposed to being based on any deterioration in the portfolio itself.

Maintained Excellent Momentum in Balance Sheet Growth

Another gratifying aspect of the year was our balance sheet growth. We finished 2017 with nearly $750 million in assets, more than doubling the size of the bank in the past five years. For 2017 alone, our asset growth was 21 percent, with assets increasing to $747 million on December 31, 2017 from $619 million on the same date last year. Exceptional growth was also achieved in other key areas of the balance sheet. Deposits grew 20 percent to $640 million, while net loans rose 22 percent to $620 million. Importantly, this growth was achieved organically, meaning none of it resulted from acquisitions. As we have grown, we have realized several efficiencies and have been able to broaden our product and service platforms, as well as spread out costs over a larger asset base. Moreover, as larger community banks tend to be valued more highly than smaller ones, we view our robust growth strategy as being highly compatible with our goal of building shareholder value.

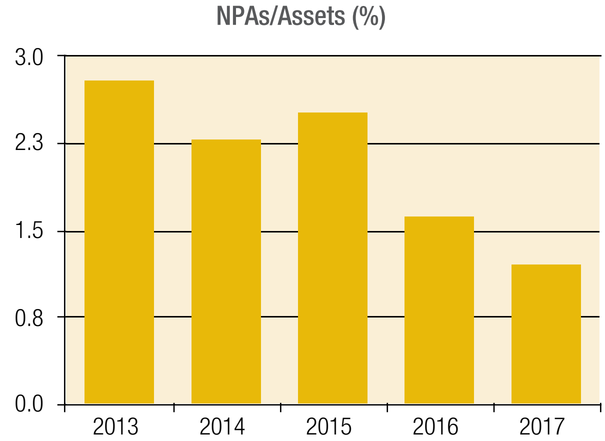
Total Assets ($MMs)



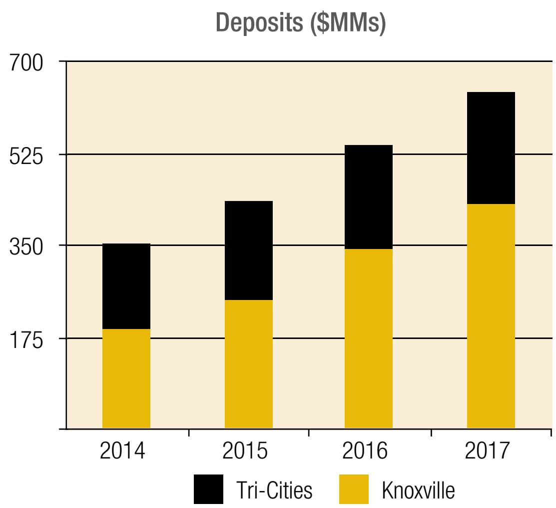
Improved Asset Quality Metrics

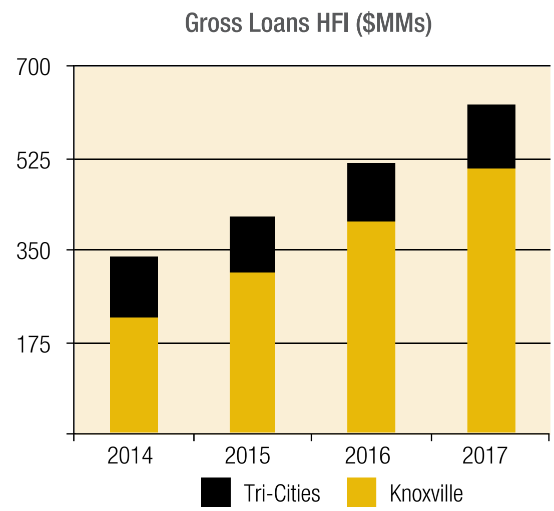
Achieving rapid balance sheet growth for a bank is not that difficult. What is difficult is achieving high-quality growth and funding the growth with core deposits. One of the things of which your management is most proud is the job our credit administration and banking team has done to maintain high loan quality. As noted in the adjacent chart, nonperforming assets (which consists of non-accruing loans and other real estate owned) were just 1.21 percent of assets at year-end 2017, down from 1.62 percent of assets at the end of 2016 and 2.78 percent at the end of 2013. It should be noted that we allocated $1.06 million in 2017 compared to $150,000 in 2016, which adequately funded the allowance for loan and lease losses given our strong loan growth.

As always, we will continue to extend credit responsibly, and to work diligently with customers who experience financial difficulties to achieve a mutually beneficial outcome.



Built Upon Our Franchise





Our markets are highly complementary. Knoxville has a vibrant, diverse economic base that creates a multitude and variety of lending and deposit opportunities. On the other hand, communities within our Tri-Cities markets, though not growing as rapidly, provide a stable and loyal base of deposits from which we can fund overall loan growth. The Knoxville market currently accounts for roughly 80 percent of our total loans, up from 78 percent in 2016 and from a base of zero in 2007 when we entered the market. While our loan mix is more heavily weighted toward Knoxville, our deposit mix is somewhat more balanced. In 2017, approximately 67 percent of our total deposits were in Knoxville, with 33 percent coming from the Tri-Cities area. Though we have put great emphasis on expanding our presence in Knoxville (where we opened our new headquarters in 2015), we remain committed to serving both of our markets. In our legacy markets, for example, we have made significant investment in both people and facilities. As it relates to the latter, all our locations are either relatively new or have recently been refreshed or upgraded.

Tripled the Value of Your Investment in the Past 3 Years

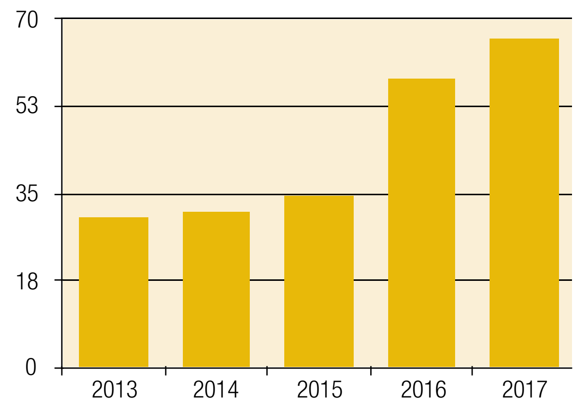
Over the years, we have taken several steps to support shareholder value. In 2015, we relocated our headquarters to Knoxville based on the positive demographics and strong economy. When the price of your stock was trading below what we considered an appropriate level, we repurchased shares, boosting earnings-per-share and book value. And when its value recovered to a more reasonable level, we issued stock to pay off more expensive sources of capital and to support future growth. In early 2017, we applied and were accepted for inclusion on the OTCQX market, creating not only better liquidity but greater exposure for our Company (and stock) to the broader investment community. As a result, trading activity has picked up significantly.

Finally, we have supported shareholder value simply by executing on our strategic plan. The result of these efforts has been gratifying. As of this writing, Mountain Commerce Bancorp, Inc. stock is trading at $19.20 per share, roughly 60 percent above its level a year ago.

Maintained a Strong Capital Base and Simplified Our Capital Structure

One of the advantages of our strong profitability is that our return on equity is high. This allows us to augment capital. The adjacent chart reflects that our total equity increased to more than $66 million at year-end 2017, up 14 percent from the prior-year level, and representing an equity-to-assets ratio of 8.9 percent at the holding company. This level of capital allows us to continue to grow the bank. We also continue to work to lower our capital costs. One such example was the redemption in early 2017 of our 5 percent redeemable preferred stock. This redemption simplified our capital structure by eliminating the preferred stock from our capital base and boosting our common equity. Additionally, we refinanced $10 million in senior unsecured notes (7.125 percent) in 2017's third quarter with a lower-cost secured senior credit facility (WSJ Prime minus .50 BPS). While we incurred a cost to refinance this debt, it significantly lowered our interest expense and provides for flexibility going forward.

Stockholders' Equity ($MMs)



Loan Growth / Outlook

With an annual increase in total loans of approximately 22 percent, loan growth was exceptional in 2017. That robust growth continues a trend over the previous three years when loan growth was 25.7 percent, 24.8 percent and 24 percent, respectively.

Loans secured with real estate, which is 87.5 percent of the total loan portfolio, realized a net increase of 21 percent following an increase of 27.5 percent in 2016. All but one subcategory within the real estate-secured portfolio experienced double-digit growth. Only the construction development category realized a year-over-year decrease. Owner-occupied commercial real estate (up 19.5 percent), nonowner-occupied commercial real estate (up 40 percent), and residential mortgages (up 15 percent) all saw significant growth in 2017.

Knoxville continued its strong loan growth, with a 25 percent increase in total loans on the heels of 29.5 percent and 37 percent growth in loan demand during 2016 and 2015, respectively. Loan balances in the Johnson City/Unicoi County area realized a 10 percent increase in 2017 following an 8 percent increase in 2016 and a 7 percent increase in 2015.

The increase in loan demand is a direct result of an improving economy throughout east Tennessee, with the Knoxville metro area realizing significant growth. Improving economic conditions, combined with a team of seasoned relationship managers, has enabled the Bank to take advantage of loan opportunities across the region.

The Johnson City/Unicoi County area continues to see steady yet slower growth, but loan opportunities still increased year over year. Competition for loans continues to be extremely high throughout east Tennessee, yet our team has excelled by providing the products our clients desire, and by exceeding their service-level expectations.

Loans / Credit Quality

Loans, net of unearned income, consisted of the following as of December 31:

	2017	2016
Secured by real estate:		
Construction/development	$ 28,873,188	$ 40,060,751
Farmland	9,959,984	7,624,517
Residential	173,572,337	151,057,777
Junior mortgage	1,699,721	1,630,595
Multifamily	31,117,813	24,483,441
Commercial-owner occupied	96,258,914	80,603,815
Commerical-nonowner occupied	206,971,778	147,841,060
Total real estate loans	**548,453,735**	**453,301,956**
Non-real estate loans:		
Commercial-other	62,831,250	50,933,836
Consumer loans	14,817,183	11,196,749
Total non-real estate loans	77,648,433	62,130,585
Total loans	**$ 626,102,168**	**$ 515,432,541**

Overall, credit quality continued to be excellent in 2017. Total classified loans accounted for .25 percent of total loans, compared to .24 percent and .36 percent of total loans at the end of 2016 and 2015, respectively. Nonperforming assets decreased 10 percent to $9 million as of December 31, 2017, continuing a positive trend of declining nonperforming assets. They were $10 million at year-end 2016 and $12.4 million at year-end 2015. Total net charge-offs in 2017 were $134,000, compared to 2016 and 2015 totals of $63,000 and $100,000, respectively. The provision for loan losses was $1.06 million in 2017 versus $157,000 for 2016 and $775,000 for 2015. The increase in loan loss provision was a direct result of the strong loan growth experienced in 2017, while still maintaining strong credit quality. Loans past due 30 days or more and still accruing interest were .13 percent as of December 31, 2017. Loans past due 30 days or more and still accruing interest combined with non-accrual loans were .25 percent. The ratio of allowance for loan losses to total loans was .98 percent as of December 31, 2017, compared to 1.03 percent on December 31, 2016 and 1.25 percent on December 31, 2015. The decrease in the allowance as a percent of total loans is largely due to the continued decrease in charge-offs, which were .02 percent of total loans.

Provision for Loan Losses and Credit Quality

The following tables detail the Company's allowance for loan loss activity for the years ended December 31, 2017 and 2016.

	2017		
	Secured by Real Estate	Non-Real Estate	Total
Allowance for credit losses:			
Beginning balance	$ 4,414,537	$ 866,522	$ 5,281,059
Provision for loan losses	741,650	264,474	1,006,124
Loans charged off	(19,449)	(139,959)	(159,408)
Recoveries credited to allowance	3,431	21,838	25,269
Net (charge-offs) recoveries	(16,018)	(118,121)	(134,138)
Ending balance	**$ 5,140,169**	**$ 1,012,875**	**$ 6,153,044**

	2016		
	Secured by Real Estate	Non-Real Estate	Total
Allowance for credit losses:			
Beginning balance	$ 4,695,125	$ 491,206	$ 5,186,331
Provision for (recovery of) loan losses	(400,978)	558,478	157,500
Loans charged off	-	(198,439)	(198,439)
Recoveries credited to allowance	120,390	15,277	135,667
Net (charge-offs) recoveries	120,390	(183,162)	(62,772)
Ending balance	**$ 4,414,537**	**$ 866,522**	**$5,281,059**

The Company identifies loans for potential impairment through a variety of means including, but not limited to, ongoing loan review, renewal processes, delinquency data, market communications, and public information. If it is determined that it is probable that the Company will not collect all principal and interest amounts contractually due, the loan is generally deemed to be impaired. Also, TDR loans are considered impaired.

Invested in Our People

We invested heavily this year in technology (enabling, for example, faster same-day payments for electronic debits) and our physical facilities, but some of our most notable investments were in people. We added relationship managers in several of our key markets and increased our staff in credit administration, compliance, customer service and various areas of lending and branch administration. Our people are our most vital asset. It helps that they love what they do, but that should come as no surprise. People typically enjoy what they are good at.

It is an exciting time to be in banking, and we remain confident in our ability to succeed with the team we have in place. We are grateful for the confidence expressed by your investment.

As always, your support and patronage are greatly appreciated.

Consolidated Balance Sheets

	December 31, 2017	December 31, 2016
Assets		
Cash and due from banks	$ 4,671,548	$ 4,651,766
Interest-earning deposits	14,154,741	23,712,480
Cash and cash equivalents	**18,826,289**	**28,364,246**
Securities available for sale	74,448,002	43,857,907
Loans held for sale	270,393	78,599
Loans receivable	626,102,168	515,432,541
Allowance for loan losses	(6,153,044)	(5,281,059)
Net loans	**619,949,124**	**510,151,482**
Premises and equipment, net	12,029,223	13,453,591
Accrued interest receivable	2,119,284	1,718,171
Real estate owned	7,480,339	8,781,161
Bank owned life insurance	7,154,341	6,991,438
Restricted stock	1,303,000	1,128,900
Other assets	3,279,952	4,615,922
Total assets	**$ 746,859,947**	**$ 619,141,417**
Liabilities and Stockholders' Equity		
Liabilities:		
Deposits:		
Noninterest-bearing	$ 80,066,789	$ 67,156,351
Interest-bearing	560,065,109	467,170,920
Total deposits	**640,131,898**	**534,327,271**
Federal Home Loan Bank advances, net	28,000,000	9,555,942
Senior debt, net	9,981,723	9,913,921
Accrued interest payable	94,870	47,159
Mandatorily redeemable preferred stock	-	2,969,000
Other liabilities	2,499,276	4,136,654
Total liabilities	**680,707,767**	**560,949,947**
Stockholders' equity:		
Preferred stock; $0.01 par; 1,000,000 shares authorized; zero and 2,969 issued and outstanding at December 31, 2017 and 2016	-	-
Common stock; $0.01 par, 10,000,000 shares authorized; 5,994,287 and 5,758,055 issued and outstanding at December 31, 2017 and 2016	59,764	57,352
Additional paid-in capital	63,046,362	60,224,408
Retained earnings (accumulated deficit)	3,437,713	(1,955,864)
Accumulated other comprehensive loss	(391,659)	(134,426)
Total stockholders' equity	66,152,180	58,191,470
Total liabilities and stockholders' equity	**$ 746,859,947**	**$ 619,141,417**

Consolidated Statements of Operations

For the Years Ended December 31, 2017 and 2016

	2017	2016
Interest income:		
Loans	$ 27,332,504	$ 22,276,964
Investment securities	1,578,477	806,339
Interest-earning deposits	99,019	56,889
Total interest income	29,010,000	23,140,192
Interest expense:		
Interest on deposits:		
Savings	3,235,886	2,403,415
Interest bearing transaction accounts	258,747	240,260
Time certificates of deposit of $250,000 or more	854,740	786,939
Other time deposits	677,986	259,131
Other borrowings	728,246	924,299
Total interest expense	5,755,605	4,614,044
Net interest income	23,254,395	18,526,148
Provision for loan losses	1,006,124	157,500
Net interest income after provision for loan losses	22,248,271	18,368,648
Noninterest income:		
Service charges and other fees on deposit accounts	1,277,168	1,098,238
Gain on sale of investment securities	86,141	98,075
Gain on sale of loans	225,799	499,289
Other noninterest income	193,228	337,174
Total noninterest income	1,782,336	2,032,776
Noninterest expenses:		
Compensation and employee benefits	7,477,607	6,725,590
Occupancy expenses	1,308,453	1,335,547
Furniture and equipment costs	315,324	279,792
Data processing fees	1,139,319	1,079,641
FDIC Insurance	465,995	500,830
Office expense	422,168	399,758
Advertising	216,739	215,427
Professional fees	737,549	691,770
Real estate owned	505,301	1,543,159
Loss on extinguishment of debt	164,554	-
Other noninterest expenses	1,013,471	808,194
Total noninterest expenses	13,766,480	13,579,708
Income before income taxes	10,264,127	6,821,716
Income tax expense	4,791,123	2,588,250
Net income	**$ 5,473,004**	**$ 4,233,466**

Consolidated Statements of Changes in Stockholders' Equity

For the Years Ended December 31, 2017 and 2016

	Common Stock	Additional Paid-in Capital	Retained Earnings (Accumulated Deficit)	Accumulated Other Comprehensive Income (Loss)	Total
Balance, December 31, 2015	**$ 39,174**	**$ 40,093,146**	**$ (6,031,966)**	**$ 125,354**	**$ 34,225,708**
Net income	-	-	4,233,466	-	4,233,466
Other comprehensive loss	-	-	-	(259,780)	(259,780)
Dividend on preferred stock	-	-	(148,450)	-	(148,450)
Amortization of stock issuance cost	-	-	(8,914)	-	(8,914)
Issuance of common stock, net of stock issuance costs of $1,333,980	18,137	19,976,677	-	-	19,994,814
Share-based compensation	41	154,585	-	-	154,626
Balance, December 31, 2016	**$ 57,352**	**$ 60,224,408**	**$ (1,955,864)**	**$ (134,426)**	**$ 58,191,470**
Net income	-	-	5,473,004	-	5,473,004
Other comprehensive loss	-	-	-	(257,233)	(257,233)
Dividend on preferred stock	-	-	(74,225)	-	(74,225)
Amortization of stock issuance cost	-	-	(5,202)	-	(5,202)
Conversion of preferred to common stock and issuance of common stock	2,292	2,620,867	-	-	2,623,159
Share-based compensation	120	201,087	-	-	201,207
Balance, December 31, 2017	**$ 59,764**	**$ 63,046,362**	**$ 3,437,713**	**$ (391,659)**	**$ 66,152,180**

Consolidated Statements of Comprehensive Income

For the Years Ended December 31, 2017 and 2016

	2017	**2016**
Comprehensive Income:		
Net income	$ 5,473,004	$ 4,233,466
Other comprehensive loss:		
Unrealized holdings gains (losses) on securities available for sale:		
Reclassification adjustment for realized gains on sale of securities available for sale	(86,141)	(98,075)
Deferred income tax benefit	32,734	37,269
Unrealized losses arising during the period	(330,755)	(322,895)
Deferred income tax benefit	126,929	123,921
Total other comprehensive loss	(257,233)	(259,780)
Total comprehensive income	**$ 5,215,771**	**$ 3,973,686**

The 2017 audited Consolidated Financial Statements and accompanying notes to Consolidated Financial Statements are available upon request to:

Marie Patterson
Senior Vice President & Chief Financial Officer
Mountain Commerce Bancorp, Inc.
Email: marie.patterson@mcb.com

Mountain Commerce Bancorp, Inc. and Mountain Commerce Bank - Board of Directors

William E. "Bill" Edwards, III
President / Chief Executive Officer / Vice-Chairman
Director of Mountain Commerce Bancorp, Inc. and Mountain Commerce Bank

Wade H. Farmer, CPA
Partner, Blackburn Childers and Steagall, PLC
Director of Mountain Commerce Bancorp, Inc. and Mountain Commerce Bank

Dwight B. Ferguson, Jr., CPA
Chairman of the Board
Director of Mountain Commerce Bancorp, Inc. and Mountain Commerce Bank
Retired since 2009; prior thereto President & CEO of Nuclear Fuel Services, Inc.

Michael L. Hatcher, CPA
Commercial Developer; Owner of Hatcher Properties
Director of Mountain Commerce Bancorp, Inc. and Mountain Commerce Bank

Kevin W. Horne
EVP / Chief Credit Officer / Chief Operating Officer & Area President - Tri-Cities
Director of Mountain Commerce Bancorp, Inc. and Mountain Commerce Bank

Wendell C. Kirk, CPA
Retired since 1990; prior thereto President & CEO of Heritage Federal Bank
Consultant - Kirk and Associates
Director of Mountain Commerce Bancorp, Inc. and Mountain Commerce Bank

Tim A. Topham
EVP / Area President - Knoxville Region
Director of Mountain Commerce Bank

Samuel L. Widener
Owner of Winco Tile and Wincrest Angus Farm
Partner, Wincrest Properties, LP
Director of Mountain Commerce Bancorp, Inc. and Mountain Commerce Bank

Frank Wood
Owner & Chief Executive Officer of Holston Companies; includes Holston Distributing Co., Inc., Warehouse Central, LLC, Truck Central, LLC, Records Storage and Management Central, LLC
Director of Mountain Commerce Bancorp, Inc. and Mountain Commerce Bank

Douglas A. Yoakley, CPA
Co-founded Pershing Yoakley and Associates, a CPA firm in Knoxville; serves as wealth management consultant for PYA Waltman Capital
Director of Mountain Commerce Bancorp, Inc. and Mountain Commerce Bank

Mountain Commerce Bank Officers

Senior Officers

William E. "Bill" Edwards, III
President / Chief Executive Officer / Vice-Chairman

Kevin W. Horne
EVP / Chief Credit Officer / Chief Operating Officer & Area President – Tri-Cities

Tim A. Topham
EVP / Area President – Knoxville Region

Tom Jensen
EVP / City Executive – Knoxville Region

Marie Patterson
SVP / Chief Financial Officer

Phillip Wampler
SVP / Chief Compliance Officer

Tracy Jones
SVP / Director of Operations / Electronic Banking Officer

Todd Jones
SVP / Director of Investments & Financial Planning

Donnie Blair
FVP / Dir. of Technology & Information Security / Information Security Officer

V.V. Elliott
FVP / Director of Loan Operations

Vicki Weaver
FVP / Director of Human Resources

Other Officers

Bobby Brown, SVP / Relationship Manager

Connie French, SVP / Relationship Manager

Debbie Watson, SVP / Relationship Manager

Michael Saporito, FVP / Relationship Manager

Terry Weltman, FVP / Controller

Stephanie Barnes, VP / Relationship Manager

Jerry Beal, VP / Relationship Manager

Rualette Bowen, VP / Branch Manager – Bristol Highway

Brice Chapman, VP / Relationship Manager

Kelli Cooper, VP / BSA / AML Officer

Rick Corvin, VP / Relationship Manager

Nellie Dunn, VP / Treasury Service Manager

Regenia B. Ellis, VP / Corporate Secretary / Executive Assistant

Janet Green, VP / Branch Manager – Unicoi

Kathy Hensley, VP / Branch Manager – Erwin North Main

Kara Honeycutt, VP / Senior Credit Analyst

Tony Johnson, VP / Portfolio Specialist

Tiffany Smith, VP / Portfolio Manager

Diane Wilkes, VP / Branch Relationship Manager – Cedar Bluff

Erik B. Wilson, VP / Relationship Manager

Stacy Connatser, AVP / Relationship Manager

Kristie Gross, AVP / Senior Loan Coordinator

Melissa Haines, AVP / Security Officer / Senior Branch Operations Specialist

Brittany McDonald, AVP / Branch Relationship Manager – Bearden

Brad Pollock, AVP / Special Assets Manager

Nancy Price, AVP / Senior Operations Specialist

Cindy Widener, AVP / Registered Investment Assistant

Daniel Cheng, Banking Officer / Senior Credit Analyst

Sean Short, Electronic Banking Officer

Mountain Commerce Bancorp, Inc. Company Officers

William E. "Bill" Edwards, III
President / Chief Executive Officer / Vice-Chairman

Regenia B. Ellis
VP / Corporate Secretary

Kevin W. Horne
EVP / Chief Credit Officer /Chief Operating Officer

Marie Patterson
SVP / Chief Financial Officer

Branch Locations

Bearden (Main Office)
6101 Kingston Pike
Knoxville, TN 37919
Phone: (865) 694-5725

Cedar Bluff
320 N. Cedar Bluff Road, Suite 101
Knoxville, TN 37923
Phone: (865) 694-5704

Unicoi Branch
4200 Unicoi Drive
Unicoi, TN 37692
Phone: (423) 735-5380

Bristol Highway
3122 Bristol Highway
Johnson City, TN 37601
Phone: (423) 232-5129

Erwin N Main Street
400 North Main Avenue
Erwin, TN 37650
Phone: (423) 735-5331

Boone Ridge Operations Center
121 Boone Ridge Drive, Suite 1002
Johnson City, TN 37615
Phone: (423) 262-5820

Corporate Information

Corporate Office
6101 Kingston Pike
P.O. Box 52942
Knoxville, TN 37919

Independent Public Accounting Firm
Dixon Hughes Goodman LLP
500 Ridgefield Court
P.O. Box 3049
Asheville, NC 28802

Legal Counsel
Bass Berry & Sims PLC
150 Third Avenue South, Suite 2800
Nashville, TN 37201

Shareholder Inquiries
Mountain Commerce Bancorp, Inc.
Stock Investor Relations
Attn: Regenia Ellis, VP / Corporate Secretary
121 Boone Ridge Drive, Suite 1002
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Phone: (423) 262-5820

Email: ir@mcb.com

www.mcb.com

1-866-622-1910 (866-MCB-1910)

Stock Symbol
MCBI

As a Mountain Commerce Bancorp shareholder, we encourage you to access your account(s) online at www.astfinancial.com. Here you can easily initiate a number of transactions and inquiries as well as access important details about your portfolio and general stock transfer information.

- Update your mailing address
- Access statement information
- Print a duplicate 1099 tax form
- Consolidate accounts
- Enroll in our Direct Stock Purchase Plan
- Request a replacement dividend check
- Download stock transfer forms

You may also access this information via the Interactive Voice Response (IVR) system by calling (800) 937-5449. Outside of the US, dial 718-921-8386 | 866-703-9077.

By mail, contact our Transfer Agent at the address below:
Transfer Agent and Registrar
Mountain Commerce Bancorp, Inc.
c/o American Stock Transfer (AST)
6201 15th Avenue
Brooklyn, NY 11219

www.astfinancial.com

For current financial disclosure and Real-Time Level 2 quotes for Mountain Commerce Bancorp, Inc. “MCBI” visit www.otcmarkets.com