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Dear Valued Shareholders,

First and foremost, I would be remiss if I did not take this opportunity to thank all of you for your support throughout the years. It goes without saying that without the capital support of investors as yourself, the Bank would not be in the strong capital position it finds itself today.

It has been brought to my attention that a number of shareholder inquiries have recently been received regarding the process by which the purchase or sale of shares of the common stock of First Commerce Bank may be conducted. This correspondence is being sent to your attention in an effort to address these questions and provide you, our valued shareholders, with information regarding the process by which these transactions may occur.

First Commerce Bank has formed relationships with several financial firms that have the ability to engage these transactions for our shareholders. One such firm is JWTT, Inc. JWTT has been the most active market maker in the Bank's stock year-to-date and was also the most active market maker in the Bank's stock in 2021. The broker responsible for the Bank's account is Mr. Thomas Thiel. Mr. Thiel and I have spoken on a number of occasions, and he has mentioned to me that he would gladly accept referrals of business for First Commerce Bank shareholders that wish to conduct a transaction in the Bank's common stock. Mr. Thiel's contact information is as follows:

Mr. Tom Thiel
JWTT Inc.
tom@jwttinc.com
(971) 323-0697 Direct

Additionally, the Bank has a relationship with another market maker in our common stock by the name of D. A. Davidson, Investment Banking. The broker responsible for the Bank's account is Mr. Troy Carlson. Similar to Mr. Thiel, Mr. Carlson would gladly accept referrals of business for First Commerce Bank shareholders that wish to conduct a transaction in the Bank's common stock. Mr. Carlson's contact information is as follows:

Mr. Troy Carlson
D.A. Davidson Investment Banking
tncarlson@dadco.com
(856) 994-6056

GREAT RATES, GREAT SERVICE, GREAT PEOPLE

Certainly, if your shares of First Commerce Bank stock are held in a brokerage account with your personal broker, you may contact them regarding the possibility of conducting a transaction with your shares at your convenience. As always, should any shareholder have any questions or concerns regarding the financial performance of the Bank, please feel free to contact me at the phone numbers listed on the cover page of this correspondence. Thank you once again for your continued support of First Commerce Bank and continue to stay safe in this pandemic environment.

Sincerely yours,

A handwritten signature in cursive script, reading "Donald Mindiak".

Donald Mindiak
President & CEO
First Commerce Bank