

Commerce Bank of Folsom



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PRESS RELEASE

FOR IMMEDIATE RELEASE

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Commerce Bank of Folsom announced today that its Board of Directors approved the hiring of Greg Patton to become the Bank's new President and CEO at their Board meeting on November 28th. Greg comes to us with an exceptional banking resume including 26 years as a bank executive in the Sacramento area, most recently with American River Bank where he served as bank President for the past four years. Greg joins the Bank effective December 10, 2007.

"With the current economic conditions facing the financial services industry, the Bank's leadership believes there is an opportunity to expand our presence in the area market through the addition of a local banker with a strong identity and presence in the Sacramento area. This position was shared by both the Board and Management of the Bank. We unanimously agree that Greg Patton will provide us the local experience that will continue to drive the Bank forward" said Brady Whitlow, Chairman of the Board.

David Redman, the Bank's original organizer, will step down from his position as President & CEO and as a Director upon Greg's arrival. David will continue to support the Bank and the Board as a shareholder and advisor through this transition. Mr. Redman states "It was a part of our original plan to bring on a local banker to run the operation; the opportunity to add Greg Patton to the organization could not be ignored. I am happy to welcome him and the talent he brings to our Bank." David states that he plans to pursue other ventures outside of the Folsom area market after the move is complete.

He concluded by saying "Commerce Bank of Folsom continues to grow in the community and will report a strong fourth quarter based on current trends in loan and deposit growth. As of November 30, 2007 total deposits were \$14.1 million, total loans were reported at \$15.7 million, and total assets were at \$27.2 million."

This release may contain forward-looking statements that are subject to risks and uncertainties. Such risks and uncertainties may include but are not necessarily limited to fluctuations in interest rates, inflation, government regulations and general economic conditions, and competition within the business areas in which the Bank will be conducting its operations, including the real estate market in California and other factors beyond the Bank's control. Such risks and uncertainties could cause results for subsequent interim periods or for the entire year to differ materially from those indicated. You should not place undue reliance on the forward-looking statements, which reflect management's view only as of the date hereof. The Bank undertakes no obligation to publicly revise these forward-looking statements to reflect subsequent events or circumstances.