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Press Release

COMMERCE NATIONAL BANK ANNOUNCES THE CLOSING OF ITS FULLERTON OFFICE

NEWPORT BEACH, CA. December 29, 2010 – Commerce National Bank (OTCBB:CNBF.OB), a community business bank which recently completed its seventh year of operation, has announced the closure of its Fullerton Office located at 279 E. Orangethorpe Avenue effective December 31, 2010. In the rapidly changing world of business banking, the Board of Directors of the Bank made the strategic decision not to renew the lease in Fullerton. The essence of high quality customer service in today's environment is now more focused on the ability to deliver business banking products via the Internet, electronic banking and remote deposit capture, rather than requiring a physical location in any particular marketplace. However, those resources must be accompanied by an experienced business banking officer who provides constant personal attention to our customers. Commerce National Bank is staffed by bankers who are committed to providing exemplary service to the Bank's customers in the business community. All existing customer relationships previously held in the Fullerton Office have been transferred to the Bank's Headquarters Office in Newport Beach.

The bank remains well positioned to serve businesses, professionals and selected real estate professionals in the Orange County market place.

Forward-Looking Statement

This news release contains statements that are forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. These statements are based on current expectations, estimates and projections about Commerce National Bank's business based, in part, on assumptions made by management. These statements are not guarantees of future performance and involve risks, uncertainties and assumptions that are difficult to predict. Therefore, actual outcomes and results may differ materially from what is expressed or forecasted in such forward-looking statements due to numerous factors, including those described above and the following: Commerce National Bank's timely development of new products and services, technological changes, changes in consumer spending and savings habits and other risks discussed from time to time in Commerce National Bank's reports and filings with the Office of the Comptroller of the Currency. In addition, such statements could be affected by general industry and market conditions and growth rates, and general domestic and international economic conditions. Such forward-looking statements speak only as of the date on which they are made, and Commerce National Bank does not undertake any obligation to update any forward-looking statement to reflect events or circumstances after the date of this release.