



Contact: **Mark Simmons, President/CEO**  
Phone: 949-474-1020  
Fax: 949-870-4499

## Press Release

### **COMMERCE NATIONAL BANK ANNOUNCES THE PROMOTION OF JENNIFER CROSS TO VICE PRESIDENT, OPERATIONS DEPARTMENT**

**NEWPORT BEACH, CALIFORNIA, April 23, 2012** – Commerce National Bank (OTCBB:CNBF:OB), a community business bank in its ninth year of operation, is pleased to announce that Jennifer Cross has been promoted to the position of Vice President in the Operations Department.

With over thirty-five years of experience in Commercial Banking, Ms. Cross continues to provide the bank's business and professional customers with great products and services with a heavy emphasis on building strong customer relationships. "Ms. Cross is a high caliber business banking professional with a proven record of providing our customers consistent access to all of their deposit activity," said President & Chief Executive Officer Mark E. Simmons.

For the past two years, Ms. Cross has been managing the Operations Department at Commerce National Bank. Prior to joining the bank, Ms. Cross held key positions at Cal National Bank, Wells Fargo Bank, and Marine National Bank.

With its headquarters office in Newport Beach near John Wayne airport, the Bank is well positioned to serve businesses, professionals and selected real estate customers throughout Orange County. The Bank is staffed by experienced business bankers who are committed to providing exemplary service to their customers in the business community.

#### *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.*