



**Commerce  
National Bank**

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## **Press Release**

### **COMMERCE NATIONAL BANK ANNOUNCES THE APPOINTMENT OF RACHEL ZIPPWALD, SENIOR VICE PRESIDENT, SBA OPERATIONS MANAGER**

**NEWPORT BEACH, CA, February 7, 2012** – Commerce National Bank (OTCBB:CNBF:OB), a community business bank in its ninth year of operation, is pleased to announce that Rachel Zippwald has joined the bank as a Senior Vice President in the SBA Department.

With twenty-five years of SBA lending experience, Ms. Zippwald has an extensive range of knowledge including business development, underwriting, documentation, servicing, and department administration. “Ms. Zippwald is a high caliber banking professional with a proven record of accomplishment in developing, underwriting, and servicing quality SBA loan portfolios. We are very pleased to have her join our team,” said President and Chief Executive Officer Mark E. Simmons.

Ms. Zippwald has held key positions with California Bank & Trust, Southern California Bank/Pacific National Bank, and Landmark Bank. She graduated magna cum laude from Concordia University, has served as an NAGGL instructor, and chairs the loan committee and serves on the board of Advantage CDC, an SBA 504 lender.

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.*