



**Commerce  
National Bank**

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## Press Release

### **COMMERCE NATIONAL BANK ANNOUNCES THE APPOINTMENT OF MICHAEL J. REED, VICE PRESIDENT, REAL ESTATE DEPARTMENT**

**NEWPORT BEACH, CA, January 3, 2012** – Commerce National Bank ("the Bank") (OTCBB: CNBF.OB), a community business bank in its ninth year of operation, is pleased to announce that Michael J. Reed has joined the Bank as a Vice President in the Real Estate Department.

With twenty-four years of experience in real estate finance with a heavy emphasis in commercial real estate lending, Mr. Reed brings an extensive background in generating new real estate loans as well as supporting the on-going day-to-day relationship with the customer, which has always been a priority with Commerce National Bank. "Mr. Reed is a high caliber banking professional with a proven record of accomplishment in developing quality new business. We are very pleased to have him join our team," said President & Chief Executive Officer, Mark E. Simmons.

Mr. Reed has held key positions with Wells Fargo Bank, California National Bank and Orange County Business Bank. Mr. Reed is a graduate of the University of Southern California where he has been very active in alumni activities.

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.*