

**First Commercial has some
exciting news to share!**

**We are changing
our name to
Story Financial Partners.**



As we celebrate our 25th anniversary this year as a dedicated financial partner to our valued clients, we know that our strong legacy in providing exceptional service is all about you and your story. We are celebrating the story of you and the extraordinary stories of the businesses and communities we proudly serve.

Since the Bank's founding in 2000, we've consistently delivered service and guidance to our communities and value to our shareholders. We've garnered talented associates who know how to effectively deliver our brand promise by having our clients always knowing and believing how much we care.

We believe our new name and exciting brand reflects a differentiated client experience and this represents the basic rationale for our name change to Story Financial Partners.

Very importantly, while we are changing our name, we are not changing who we are. If our name seems unconventional, that's by design. Our primary objective is to deliver more than banking services, but to continue to be a trusted source of financial advice and counsel. Our new name pays respect to our past, as it encompasses who we have been and what the team has accomplished. Your bank truly appreciates being an important part of your Story.

We know that changing our name is a bold move, one in which we have devoted thoughtful research and due diligence involving all stakeholders of the bank. Our goal through this process has been to create a name that we believe is as unique and inviting as we are and one that we could trademark.

Some of our banking markets have an abundance of "First" and "Commercial" in their names, as well, causing some confusion over the years. We will always be committed to our bank's rich history while our new name of Story Financial Partners will proudly avoid this confusion throughout the markets we presently serve and hope to serve in the future.

Attached to this letter you will find some FAQs. You will notice that it is absolutely business as usual. We have always focused on simple banking – and will continue to do so as Story Financial Partners – “because it really matters who you're with.”

We are grateful to be a part of your continued Story!

A handwritten signature in blue ink, appearing to read "C. Gabardi", is written over a light blue horizontal line.

Curt Gabardi
President and Chief Executive Officer

As we transition to a new name, we've made the process very simple. Absolutely nothing is required of you, our client.

General Questions

What is the new name of the Bank? Why the change?

Story Financial Partners. Our goal through this process has been to create a name that we believe is as unique and inviting as we are, as well as one we could trademark. We will always be committed to our bank's rich history – and with the new name of Story Financial Partners, there will no longer be confusion.

Is the bank under new ownership or leadership?

No, we are simply changing the name of the Bank. Our leadership team and our Board of Directors remains the same. You will also see the same familiar faces in our office locations that you have known and grown to trust over the years.

Does this name change affect the Bank's FDIC insurance or financial stability?

No, Story Financial Partners will continue to be a member of the Federal Deposit Insurance Corporation and insurance coverage will remain the same as it has always been. The Bank's FDIC certificate number will remain the same - #57069.

When will the change take effect?

The name change will be effective on Monday, August 4, 2025. The new name, along with a new logo, tagline and visual identity will launch in August 2025. During the next few months, you will see our new logo starting to be introduced as we work toward rolling out our new brand.

Impact on Accounts and Services

Will my account numbers or details change?

No, your account information will remain the same. The Bank's routing number will remain the same – 065306189.

Do I need to update my direct deposit, bill payments, or automatic withdrawals?

No, there is nothing that needs to be updated.

Will my debit/credit cards, checks, or other banking materials still work?

Yes, all of the Bank's debit/credit cards, checks, and other banking productions will still work the same. Debit cards for existing clients will be reissued over time, reflecting the new Story Financial Partners name, free of charge. When it is time to reorder checks, they will have the new branding on them if you ordered through our provider.

How will the name change affect online and mobile banking?

The website – www.firstcommercialbk.com will automatically redirect to www.story.bank. Other than the logo change, you will sign in using the same credentials. You will continue to have the same historical account data and access to your previous statements on online banking, just as you do today.

Will I need to download a new app on my smartphone or tablet?

No, the app will not need to be re-downloaded, but it will need to be updated (if you have automatic updates, this will automatically happen).

Do I need to update saved payment information with merchants?

No, there is no need to update saved payment information with merchants. Your account number will remain the same and the Bank's routing number will remain the same.

Communication and Transition Process

Will the bank contact information change?

Phone numbers and mailing addresses for all locations will stay the same.

Will there be any downtime for banking services during the transition?

No, there will not be any downtime during the transition. The Bank is simply updating the Bank's logo on our website and online banking.

Is the Bank's website changing?

Yes, the Bank's website will be changing to www.story.bank. For a period of time, the www.firstcommercialbk.com website will redirect to the new site in case you forget!

Are the Bank email addresses changing?

Bank email addresses will continue to work – and automatically forward the mail to our associate's new email addresses @story.bank

Why are you using the .BANK domain?

The .BANK domain is exclusively for banks and is recognized as the global platform for growth and innovation in the financial services industry. It requires strict registration requirements, helps to prevent users from being redirected to fake bank websites, and makes it more difficult for criminals to phish and spoof emails. We believe our clients deserve the best online security and this domain ensures a trusted, verified and more secure location for our online banking services.

Legal and Security Concerns

Do I need to sign any new agreements or contracts?

No, there will be no need to sign any new agreements or contracts.

How do I ensure that communications about the name change are legitimate and not phishing attempts?

Whether a name change or not, always ensure that a request for information is directly from us, Story Financial Partners. The Bank will never ask for sensitive information via email, text message, or over the phone. If you receive a request for this information, it is a red flag! Please reach out to us directly at 866.860.0007.

Will my personal and financial data remain secure during the transition?

Yes, there will be no changes to bank security. We continue to invest in the Bank's technology to protect your confidential information.

Office Locations and Signage

Will office locations or signage change?

Our office locations will remain the same with the new Story Financial Partners logo on the front of the building. The signage will change in August 2025. Our office locations include:

- Jackson, MS – 4450 Old Canton Rd Ste 101; Jackson, MS 39211
- Ridgeland, MS – 1076 Highland Colony Parkway; Ridgeland, MS 39157
- Oxford, MS – 908 N Lamar Ste 102; Oxford, MS 38655
- Southaven, MS – 5740 Getwell Rd; Building 13; Southaven, MS 38672
- Memphis, TN – 1661 Aaron Brenner Drive Ste 100; Memphis, TN 38120

Client Support and Accessibility

Will client service hours or contact information change?

The Bank's office locations open at 9 AM until 4:30 PM – Monday through Thursday and 9 AM until 5:00 PM on Friday. For locations with an Interactive Teller Machine (ITMs), the Client Experience Center is open Monday – Friday from 7:30 AM – 5:00 PM on Friday.

Who can I contact if I have questions about the name change?

Contact our Bank associates at 866.860.0007, info@story.bank or stop by any of our locations. We look forward to sharing the Story with you!