Media Release



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5-Star The Commercial Bank

A Relationship to Bank On

April 2015: BAUERFINANCIAL, Inc., Coral Gables, FL is pleased to announce that The Commercial Bank, Crawford, Georgia has earned its coveted 5-Star Superior rating. BauerFinancial, the nation's premier bank rating firm, has been evaluating and rating banks since 1983. A 5-Star Superior rating indicates that The Commercial Bank is one of the strongest banks in the nation, excelling in areas of capital, loan quality, profitability and more.

Karen L. Dorway, president of BauerFinancial notes that, "for the first time, we see Big Banks acknowledging the value in relationship banking. That's something community banks, like The Commercial Bank, have always known. In fact", she continues, "because of their inherent focus on relationships, community banks are uniquely positioned to serve their communities in a way no one else can. Those relationships pay off for both The Commercial Bank and the customers it serves."

Established in 1924, today The Commercial Bank (<u>www.thecommercialbank.net</u>) operates through three conveniently located branch offices in Athens, Crawford and Winterville.

The Commercial Bank: "Your 5-Star Community Bank."

Member of the **FDIC** and an Equal Housing Lender.

BAUERFINANCIAL, Inc., Coral Gables, Florida, the nation's leading independent bank and credit union rating and research firm, has been reporting on and analyzing the performance of U.S. banks and credit unions since 1983. No institution can pay for or opt out of a BauerFinancial rating. Consumers may obtain free star-ratings by visiting www.bauerfinancial.com.

FOR IMMEDIATE RELEASE

Crawford, Georgia - March 5, 2015

Larry Phillips Retires from the Commercial Bank

The Commercial Bank honored Larry Phillips at a retirement reception on January 29, 2015, at the Winterville Branch. Larry had been with the bank for 14 years and served as Assistant Vice President and Operations Manager. Bank employees, directors, and family members came out to wish Larry well in his retirement.



Mike Sale, President of the Commercial Bank, thanked Larry for his loyal and dedicated service. Knowing Larry's love for musical instruments, he was presented with a Fender 60th Anniversary Stratocaster Electric Guitar.

Carla Patterson joined the bank in October in anticipation of Larry's retirement. Carla now serves as Operations Manager and Banking Officer. She has 28 years of experience in banking. Carla is a native of Madison County and she and her family reside in Comer, Georgia.

FOR IMMEDIATE RELEASE

Crawford, Georgia - November 18, 2014

The Commercial Bank Donates \$10,000 to the Oglethorpe County Chamber of Commerce.

In 1924 The Commercial Bank was founded by local businessmen in Oglethorpe County as a community bank dedicated to providing financial services to local citizens and businesses along with a commitment to supporting the community. In honor of its 90 years in business, The Commercial Bank presented the Oglethorpe County Chamber of Commerce with a check for \$10,000 to be used in updating and restoring the park area surrounding the Depot.



The project which is still in the design phase will include installing a paved patio, planted beds, and the placement of benches, which will create a nice area that can be enjoyed by the local community.

"The Commercial Bank remains dedicated to supporting our community that we have been honored to be a part of for the last 90 years. We enjoy being part of projects that help to make Oglethorpe County a better place to live, work and raise a family, and this project accomplishes that mission," stated Mike Sale, President and CEO of the bank.

FOR IMMEDIATE RELEASE

Crawford, Georgia - July 23, 2013

The Commercial Bank announces new hires and the opening of Athens business/loan office.

Angela Willis has joined the bank as Vice President. Angela has 18 years of banking experience, with the most recent ten years spent in the Athens market. Her primary area of focus is working with the medical community.



Angela Willis

Maggie Boyer has joined the bank as a Banking Officer. Maggie has eight years of banking experience. She will serve the bank in several capacities focusing primarily on lending.

Founded in 1924, The Commercial Bank, is a full-service, community-focused institution. Through the years, the bank has remained strong and continues to make investments in people and technology in order to provide its clients with the best bankers, service, and products available.



Maggie Boyer

The bank started a business lending department with the appointment of Robert Cook in July 2012. Because of the success of this department, the bank will be opening an Athens office during the third quarter of 2013. The new location will serve as a center for business loans and private client services. Willis, Boyer and Cook will be located at the new office.



Robert Cook