

## Red Mountain Bank is now National Bank of Commerce!

Dear Clients and Shareholders,

I am pleased to announce to you that effective Monday, November 1, 2010, Red Mountain Bank will change its name to National Bank of Commerce. The name change coincides with the investment of over \$60 million into your bank, led by a Birmingham-based bank holding company, which was formed solely to purchase a majority ownership in Americus Financial Services, the holding company of Red Mountain Bank.

You may recognize the name National Bank of Commerce as National Bank of Commerce of Birmingham was an important part of the Birmingham banking community for over 40 years. From its beginnings as a privately-held bank, through its growth into the lead bank of a publicly-traded bank holding company, National Bank of Commerce established itself as a leading community bank, commit-

ted to serving the greater Birmingham market. Our former management team is now the management team of this National Bank of Commerce. Our reasons for joining the bank are:

- ▼ We have an enduring commitment to community banking in Alabama.
- ▼ Our group had a desire to align with an organization with a strong history of providing exemplary customer service and community involvement.
- ▼ We had a goal of associating with a bank that had up-to-date operational and technological infrastructure, which could easily be expanded into new markets.

Why change the name of Red Mountain Bank? Although Red Mountain Bank is appropriate and recognizable in the Birmingham area, outside of Birmingham, Red Moun-

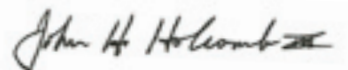
tain is not as familiar. We are expanding the footprint of the bank and will open in Huntsville, Baldwin County and Opelika during the next few weeks. Each of these locations will open as National Bank of Commerce and will be managed by local community bankers, all of whom previously worked with us. We will have a market-based banking model, with true local decision-making, and a commitment to fundamental banking practices.

Of course everyone always wants to know “how does this affect me?” There is a very easy answer to that. The only changes you should notice in your banking relationship are a new logo, new signage, new website and some new but familiar local faces. Your account numbers, products and services will all remain the same. Your checks and debit cards will still be valid. Your entire relationship will remain the same, but will be enhanced as National Bank of Commerce

grows. Inside this newsletter you will find “Frequently Asked Questions” that should address any other questions you might have about your banking relationship with us, along with more information about who we are.

We are all very excited about serving you at National Bank of Commerce. We look forward to building on the legacy of Red Mountain Bank, and will enjoy having you with us on the journey.

Best regards,



John H. Holcomb, III  
Chairman &  
Chief Executive Officer  
National Bank of  
Commerce



**NATIONAL  
BANK of  
COMMERCE**

# Meet Our New Management Team

As Red Mountain Bank makes the change to National Bank of Commerce, quite a few new faces will be appearing around the bank. We thought you would enjoy getting to know some of them a little better.



**John H. Holcomb, III**  
**Chairman & Chief Executive Officer**

*Years in Banking:* 33

*Graduated from:* Furman University

*Organization involved with:* Baptist Health Systems, United Way of Central Alabama

*Favorite spot:* Lake Martin

*Favorite musician:* James Taylor

*“Go to” spot for a fabulous meal:* Britling’s

*Motto or favorite quote:* “Energy and persistence conquer all things.” —Ben Franklin



**Robert Seaborn**  
**President, Baldwin County**

*Years in Banking:* 25

*Graduated from:* Auburn University

*Organizations involved with:* University of Mobile, Hands of God Foundation, Fairhope High School Golf

*If I were not a banker, I would be:* a missionary

*Favorite vacation spot:* Hawaii

*Favorite music:* Christian rock, Skillet and Toby Mac

*“Go to” spot for a fabulous meal:* Fly Creek Cafe

*Motto or favorite quote:* “Life in the end will be measured by significance, not a golf score. Significance will be defined by your character, relationships, values, virtues and faith, not a golf score. Success is a destination that has never filled the deep longings of any man’s life. Significance is an eternal calling.” —Golf’s Sacred Journey



**Richard Murray, IV**  
**President and COO**

*Years in Banking:* 26

*Graduated from:* Vanderbilt University, MBA from Samford

*Organizations involved with:* Monday Morning Quarterback Club, United Way, American Heart Association, Mountain Brook Library Foundation,

Kiwanis Club of Birmingham

*If I were not a banker:* I’m not sure what I would be!

*Favorite vacation spot:* Lake Martin

*Favorite music:* Robert Earl Keen kind of music

*Motto or favorite quote:* Treat others like you want to be treated.



**Evans Quinlivan**  
**President, Huntsville**

*Years in Banking:* 26

*Graduated from:* University of Alabama

*Organizations involved with:* Huntsville/Madison County Chamber of Commerce, The Committee of 100, Von Braun Center, US Space and Rocket Center, Pope John Paul II Catholic High

*If I were not a banker, I would be:* a golf bum

*Favorite vacation spot:* Anywhere with sand and water

*Favorite music:* Classic Rock

*“Go to” spot for a fabulous meal:* My backyard grill

*Motto or favorite quote:* “Men’s best successes come after their disappointments.”



**Robert B. Aland**  
**President, Birmingham**

*Years in Banking:* 21

*Graduated from:* Vanderbilt University

*Organizations involved with:* United Way of Central Alabama, Glenwood, Operation New Birmingham

*If I were not a banker, I would be:* a high school teacher

*Favorite vacation spot:* Lake Martin with my family

*Favorite music:* Rock & Roll

*“Go to” spot for a fabulous meal:* My kitchen (my wife Kelly is a superb cook)

*Motto or favorite quote:* I try and do only those things that would make my Dad proud.



**Eric Canada**  
**President, Opelika**

*Years in Banking:* 25

*Graduated from:* Jacksonville State University

*Organizations involved with:* United Way, Achievement Center, Opelika Kiwanis, Boy Scouts

*If I were not a banker, I would be:* a high school baseball coach

*Favorite vacation spot:* The beach or any location with my family or a guy vacation pheasant hunting in So. Dakota.

*Favorite music:* Contemporary Christian—Chris Tomlin or Casting Crowns

*“Go to” spot for a fabulous meal:* Amsterdam Cafe in Auburn

*Motto or favorite quote:* Jeremiah 29:11 “For I know the plans I have for you, declares the Lord, plans to prosper you and not to harm you, plans to give you hope and a future.”



**John R. Bragg**  
**Executive Vice President, Bank Operations**

*Years in Banking:* 27

*Graduated from:* University of Alabama, MBA from UAB, Graduate School of Banking at LSU

*Organizations involved with:* King’s Ranch and Hannah Homes,

Monday Morning Quarterback Club, Leadership Birmingham, Salvation Army

*If I were not a banker, I would be:* a sportscaster for ESPN

*Favorite vacation spot:* Any road trip with my family (we’re the Griswolds)

*Favorite music:* Christian rock, Van Morrison, U2, Tom Petty, Jackson Five, Louis Armstrong

*“Go to” spot for a fabulous meal:* VJ’s on the Runway for meat and three, Moe’s Bar-b-que in Lakeview, and Gianmarco’s

*Motto or favorite quote:* “The last time I went somewhere I wasn’t invited I didn’t have a very good time” —My Dad



**William R. Ireland, Jr. (Bill)**  
**Chief Risk Management Officer**

*Years in Banking:* 23

*Graduated from:* Undergraduate degree from Auburn University, Graduate School at University of Alabama

*Organizations involved with:* Nature Conservancy of Alabama, United Way, UAB President’s Advisory Committee,

Community Foundation’s Catalyst committee, Monday Morning Quarterback Club, Glenwood, Inc., Regions 2020, American Cancer Society Central Alabama, UAB Comprehensive Cancer Center

*Favorite vacation spot:* I have no favorite vacation spot. Some might say I am always on vacation.

*If I was not a banker, I would be:* Unemployed

*Favorite music:* Contemporary jazz, R&B, soul, alternative rock, country, and classical rock. No rap or heavy metal.

*“Go to” spot for a fabulous meal:* Highlands Bar and Grill

*Motto or favorite quote:* “You get out of something what you put into it.”



**Davis Goodson**  
**Commercial Banking Manager**

*Years in Banking:* 16

*Graduated from:* University of Alabama

*Organizations involved with:* Monday Morning Quarterback Club, Kiwanis Club of Birmingham, First Light Center for Homeless Women,

Association of Financial Professionals

*If I were not a banker, I would be:* Islamorada Fishing Guide

*Favorite vacation spot:* Disney World

*Favorite musician:* Johnny Cash

*“Go to” spot for a fabulous meal:* It’s a tie between Golden Rule in Irondale and the Whistlestop Cafe

*Motto or favorite quote:* “You never know how a horse will pull until you hook him to a heavy load” —Coach Paul “Bear” Bryant



# NATIONAL BANK of COMMERCE

## Frequently Asked Questions

For our clients, the change from Red Mountain Bank to National Bank of Commerce will be a simple one! You will notice a name change and some color changes in the logos, but other than that, you will continue to bank as you always have—surrounded by an expanded team of outstanding bankers to help you with your every banking need. To ease your mind, we have created a list of “Frequently Asked Questions” to help you along the way. As always, if you have additional questions, please contact your banker directly by calling (877) 733-6862 or send an email to [support@nationalbankofcommerce.com](mailto:support@nationalbankofcommerce.com).



### Q. Will my banking center location remain open?

A. Yes. Both Birmingham banking centers will remain open and ready to serve you. In addition, over the next several weeks we will open banking centers in **Huntsville, Opelika and Baldwin County**.

### Q. Will the hours and days of my banking center stay the same?

A. Yes. Same hours as always. In Birmingham, our drive-thrus will open at 8:30am and the banking centers at 9:00am. In Fairhope, the hours will be 8:00am–5:00pm. In Opelika and Huntsville the hours will be 8:30am–5:00pm.

### Q. Will I use the same account numbers?

A. Yes. Your account numbers with National Bank of Commerce will be the same as your account numbers with Red Mountain Bank.

### Q. Will the routing number for National Bank of Commerce stay the same as the one for Red Mountain Bank?

A. Yes. The routing number will remain the same. It is **062206486**.

### Q. Can I still use my Red Mountain Bank checks?

A. Yes. You can use your Red Mountain Bank checks until

you run out of checks. When you reorder, your new checks will have the National Bank of Commerce logo. The new checks will pick up in the same number sequence as the old checks.

### Q. Will the website address stay the same?

A. No. The new website is [www.nationalbankofcommerce.com](http://www.nationalbankofcommerce.com). If you mistakenly type in [www.redmountainbank.com](http://www.redmountainbank.com), you will be automatically forwarded to the new site. The site will have a new look.

### Q. Will the phone number of my banking center remain the same?

A. Yes. All phone numbers will remain the same. Our toll free number remains the same: (877) 733-6862. The phone numbers for the three new market offices are listed on the back of this newsletter.

### Q. Will the email address of my banker stay the same?

A. No. Employee emails will still use the first initial and last name, but will now be followed by “@nationalbankofcommerce.com”. For example, Nannette Sheaffer’s email will change from [nsheaffer@redmountainbank.com](mailto:nsheaffer@redmountainbank.com) to [nsheaffer@nationalbankofcommerce.com](mailto:nsheaffer@nationalbankofcommerce.com). Emails sent to

the previous email address will be forwarded to the new email address in case you forget to make the change!

### Q. Will my Red Mountain Bank debit card/ ATM card still work?

A. Yes. Your debit card/ ATM card will continue to work as usual. When your card expires, it will be reissued with a National Bank of Commerce debit or ATM card. Your PIN will remain the same both now and at reissue.

### Q. With Red Mountain Bank, I could use my ATM/debit card at any foreign ATM machine and be automatically reimbursed for any use charges. Will this still be the case?

A. Yes. National Bank of Commerce will continue to automatically reimburse all clients for usage charges at other banks’ ATM machines.

### Q. Can I keep using my old deposit endorsement stamp?

A. No. You will want to order a new endorsement stamp for National Bank of Commerce. BUT, your Red Mountain Bank endorsement stamp will be fine until you obtain a new one.

### Q. I use Online Banking and Bill Pay. Will my access ID and password remain the same?

A. Yes. There will be no changes to your Access ID or password. They will continue to work as normal. You will notice color and logo changes on the online banking site, but should notice no other changes. If you have questions about your online banking or bill pay accounts, please contact support@nationalbankofcommerce.com.

**Q. I have automatic monthly debits (car payments, club dues, insurance, etc.) and ACH deposits (interest checks, payroll direct deposit). Will they continue to happen as normal?**

A. Yes. They will continue to work as normal. You do not need to do anything!

**Q. I use Remote Deposit. Will access remain the same?**

A. Yes. Your Remote Deposit will continue to work as normal. You will notice changes to the website with the new logo.

**Q. Is the Remote Deposit cut off time going to remain 5:00pm?**

A. Yes. The Remote Deposit cut off time is still 5:00pm. The cut off time for walk in deposits is still 4:00pm.

**Q. If I want to initiate or receive a wire transfer, will the process be the same?**

A. Yes. You should not notice any changes. The routing number will remain the same. The only change will be the name of the bank.

**Q. Previously, when I needed help with my account after-hours or on the weekend, I was able to send an email to ops@redmountainbank.com. Will I still be able to do that?**

A. Yes. There will still be an after-hours email address. Please note the change to support@nationalbankofcommerce.com.

**Q. Will I continue to send my credit card payment to the same address as normal?**

A. Yes, The address for credit card payments remains the same. Please send to: Card Service Center, PO Box 569200, Dallas, TX 75376-9200.

**Q. I have a Certificate of Deposit (CD) with Red Mountain Bank. Will my terms and conditions remain the same?**

A. Yes. The terms and conditions of your Red Mountain Bank CD will remain the same with National Bank of Commerce. If you receive an interest check, it will continue to come to you as it does presently.

**Q. Will I still be covered by FDIC Insurance?**

A. Yes. The coverage you have in place will not change. If you abide by the account rules set forth by the FDIC, you will continue to be covered. If you have a question about your coverage, please speak to your National Bank of Commerce banker.

**Q. Will the products and services offered now by Red Mountain Bank remain the same with National Bank of Commerce?**

A. Yes. As of now, all existing products will remain the same after the name change. In the future, we hope to enhance our products and services to serve you even better!

**Q. This almost seems too easy. What will change about my bank?**

A. Hopefully, you will realize quickly that our goal is to continue to provide high quality customer service in a quick and efficient manner. Our doors are open to you. Drop by and see us soon.



## The Story Behind the National Bank of Commerce Logo

People are often curious about the thought that goes into creating a logo. Since National Bank of Commerce is a name that many people will remember, it was important for us to build on that recognition and add a modern twist.

National Bank of Commerce is entering a crowded marketplace. For that reason, our new logo had to be distinct, be own-able, and present a sense of our history. Our new mark is a nod to our past while still feeling progressive and reputable.

Do you see the “N” in the main mark of the logo? The subtlety of the letter N visible in our logo mirrors who we are—a strong bank with solid capital who doesn’t have to hide behind gimmicks. Another critical decision we had to make was what color to use. We went with a hue that is different from competitors, but also has a special meaning. It is the same color as the new management team’s previous National Bank of Commerce logo.

Every choice, from color to shape, was meaningful, intentional and helps lay the groundwork for where we are going as an institution.

## Contact Information

Toll Free: (877) 733-6862

[www.nationalbankofcommerce.com](http://www.nationalbankofcommerce.com)

Have questions or need help? Email [support@nationalbankofcommerce.com](mailto:support@nationalbankofcommerce.com)

### Inverness Banking Center

5 Inverness Center Parkway  
Birmingham, AL 35242

Phone: (205) 313-8100

Fax: (205) 313-8111

Drive Thru Hours: 8:30am–5:00pm

Lobby Hours: 9:00am–5:00pm

### English Village Banking Center

1919 Cahaba Road  
Birmingham, AL 35223

Phone: (205) 313-8150

Fax: (205) 313-8151

Drive Thru Hours: 8:30am–5:00pm

Lobby Hours: 9:00am–5:00pm

### Baldwin County Banking Center

813 Estella Drive  
Fairhope, AL 36532

Phone: (251) 929-7700

Fax: (251) 929-7701

Lobby Hours: 8:00am–5:00pm

### Huntsville Banking Center

203 Greene Street  
Huntsville, AL 35801

Phone: (256) 564-7600

Fax: (256) 564-7601

Lobby Hours: 8:30am–5:00pm

### Opelika Banking Center

3320 Skyway Drive

Opelika, AL 36801

Phone: (334) 466-2800

Fax: (334) 466-2801

Lobby Hours: 8:30am–5:00pm

## Leadership Team

### John H. Holcomb, III

Chairman & Chief Executive Officer

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President – Opelika

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### John R. Bragg

Executive Vice President, Bank Operations

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(205) 313-8118

### William R. Ireland, Jr. (Bill)

Chief Risk Management Officer

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(205) 313-8108

### Davis Goodson

Commercial Banking Manager

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(205) 313-8117

For all staff contact information, please visit [www.nationalbankofcommerce.com/contact.asp](http://www.nationalbankofcommerce.com/contact.asp)



**NATIONAL  
BANK of  
COMMERCE**

Member FDIC

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