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Press Release

COMMERCE NATIONAL BANK ANNOUNCES THE APPOINTMENT OF GLORIA MILLER, SENIOR VICE PRESIDENT AND SBA DEPARTMENT MANAGER

NEWPORT BEACH, CA. February 18, 2010 –Commerce National Bank (OTCBB:CNBF), a community business bank now in its seventh year of operation, is pleased to announce that Gloria Miller has joined Commerce National Bank as Senior Vice President and SBA Lending Department Manager.

With over 20 years of experience in business banking and real estate financing, Ms. Miller brings an extensive background in all aspects of SBA lending including business development, credit analysis and documentation. “Ms. Miller is a high caliber banking professional with an extensive knowledge base. We are very pleased to have her join our senior management team,” said President & Chief Executive Officer Mark E. Simmons.

Ms. Miller has held key positions with two of the largest SBA lenders in the United States, Comerica Bank and Banco Popular. She currently serves on the loan committee and Board of Directors for Advantage CDC, a local Certified Development Company originating SBA 504 loans. Ms. Miller is a southern California native who graduated with honors from California State University Fullerton with a BA degree in Business Administration.

With offices in Newport Beach and the City of Fullerton, the Bank is well positioned to serve businesses, professionals and selected real estate customers in both the northern and southern areas of Orange County. The offices are 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.