



FOR IMMEDIATE RELEASE

Thursday, December 8, 2016

MICHELLE HUDDLESTON OF COMMERCIAL BANK ATTENDS FDIC'S ADVISORY COMMITTEE ON ECONOMIC INCLUSION (ComE-IN)

HARROGATE, TN. (December 8, 2016)- Michelle Huddleston, Executive Vice-President, COO, and Chief Compliance Officer of Commercial Bank attended the FDIC's Advisory Committee on Economic Inclusion (ComE-IN) which met October 20-21 in Washington, DC.

Huddleston was a panelist in the Thursday afternoon session, where she spoke about Initial Lessons from FDIC Youth Savings Pilot. On Friday, Huddleston participated in a symposium on fostering youth savings, "Learning to Save - Saving to Learn," where she represented Commercial Bank. The bank has a Phase 2 Pilot Program called Smart Cents in Harlan County, Kentucky. Bank representatives, non-profits, and school partners shared their approaches to combining financial education with the opportunity to open a savings account.

"Speaking at the ComE-IN meeting is one of the highlights of my career," Huddleston stated. "It was an honor to share ideas of how our industry can expand access to banking services to underserved populations. Smart Cents has been one of the most rewarding experiences of my 29 years as a banker. I really believe in the program and its impact on the next generation of consumers and business owners." Huddleston says Abby Walker from the Cumberland office was instrumental in campaigning to management to create the Smart Cents program. "She saw a need in her community and made Smart Cents happen."

In the Smart Cents program, bank employees volunteer to speak in classrooms, pre-K through 8th grade, to educate students on the importance of setting financial goals, managing money, planning and preparing for the future, understanding the difference in debit versus credit, ways to invest and donate, careers in the financial industry and so much more. In addition to classroom activities and lectures, students are given the opportunity for hands-on learning by opening a savings account at their school and making deposits when a bank representative visits.

Michelle lives in Harrogate with her husband, Scott, and their daughter, Jaymin. She is very active in the communities the bank serves and believes in giving back to the community. Michelle started with Commercial Bank in 1994, serving as Customer Service Supervisor and Internal Auditor prior to becoming COO in 2001. Michelle is responsible for the overall operations and compliance of the bank, which has 22 branches and 1 Loan Production Office in Kentucky and Tennessee.

About Commercial Bank

Commercial Bank is a community bank with the financial services, capabilities, and resources of regional and national banks.

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