



JUSTIN R. PAYNE PROMOTED TO CHIEF INFORMATION OFFICER

For Immediate Release: HARROGATE, TN (January 12, 2026) – Commercial Bank is pleased to announce the promotion of Justin Payne of Barbourville, KY, to Executive Vice President and Chief Information Officer (CIO). In this role, Payne will lead the overall vision, planning, and management of all technology initiatives and information management-related resources throughout the bank. He will align the technology strategy with the bank's growth objectives, including the adoption of AI technologies and expanding the products within Digital Banking.

Payne joined Commercial Bank on September 8, 2008, following the acquisition of Union National Bank. He brings 27 years of community banking experience and has served as Senior Vice President and Operations Officer for the past 12 years.

Payne holds dual degrees in Business Administration and Computer Information Systems from Union Commonwealth University. Additionally, he graduated from the Kentucky Bankers Association's Banking School in 2001, the Graduate School of Banking at Louisiana State University in 2013, and has maintained his Accredited ACH Professional (AAP) certification since 2016.

"I am pleased to promote Justin to Chief Information Officer," said Terry Lee, CEO and President of Commercial Bank and Commercial Bancgroup, Inc. (CBI). "He has consistently demonstrated exceptional leadership and direction, along with a deep understanding of how technology can enhance our digital offerings, strengthen security, and drive innovation."

Payne commented, "I'm looking forward to this new leadership role and to continuing to build the bank's information technology capabilities to support our customers and the bank's continued success."

About Commercial Bank

Commercial Bank is a Tennessee state-chartered bank headquartered in Harrogate, Tennessee. We offer a suite of traditional consumer and commercial banking products and services to businesses and individuals in select markets in Kentucky, North Carolina, and Tennessee. More information about Commercial Bank can be found at cbtn.com. Member FDIC. Equal Housing Lender.

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