

FOR IMMEDIATE RELEASE

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Summit State Welcomes Erika Hersh as Vice President and SBL Commercial Lender

Santa Rosa, CA – (December 19, 2022) – Summit State Bank (NASDAQ: SSBI) welcomes Erika Hersh as Vice President and SBL Commercial Lender. "We are pleased to welcome Erika Hersh and her extensive commercial lending experience spanning over 10 years. She brings knowledge and business acumen that are welcome and aligned with meeting the Bank's strategic direction for growth," said Brian Reed, President and CEO of Summit State Bank.

Erika has worked for a Community Development Financial Institution as a Loan Officer, as well as Regional Lending Manager for the Dallas Fort Worth Area. She is known as an experienced Small Business Administration (SBA) lender within community banking. Erika is an active member of her community, serving on the Real Estate Council of Greater Fort Worth, member of the Burleson Area Chamber of Commerce Power of Heels division, and is co-chair of the Full Circle Women's Conference 2023. She has been named among the Top 400 Most Influential People by Forth Worth Inc. Magazine from 2018-2021. Erika lives in Joshua, Texas and is the proud mom of 2 children and wife of a retired Army veteran. In her free time, she enjoys running, traveling, trying different Thai restaurants, camping and hiking. Contact Erika via email at: ehersh@summitstatebank.com.

About Summit State Bank

Summit State Bank, a local community bank, has total assets of \$1,044 million and total equity of \$84 million at September 30, 2022. Headquartered in Sonoma County, the Bank specializes in providing exceptional customer service and customized financial solutions to aid in the success of local small businesses and nonprofits throughout Sonoma County.

Summit State Bank is committed to embracing the diverse backgrounds, cultures and talents of its employees to create high performance and support the evolving needs of its customers and community it serves. At the center of diversity is inclusion, collaboration, and a shared vision for delivering superior service to customers and results for shareholders. Presently, 63% of management are women and minorities with 60% represented on the Executive Management Team. Through the engagement of its team, Summit State Bank has received many esteemed awards including: Best Business Bank, Best Places to Work in the North Bay, Top Community Bank Loan Producer, Raymond James Bankers Cup, and Super Premier Performing Bank. Summit State Bank's stock is traded on the Nasdaq Global Market under the symbol SSBI. Further information can be found at www.summitstatebank.com.