

FOR IMMEDIATE RELEASE

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Summit State Bank Welcomes Jocelyn Henderson as Vice President and Senior Commercial Underwriter

Santa Rosa, CA – (May 12, 2022) – Summit State Bank (NASDAQ: SSBI) welcomes Jocelyn Henderson as Vice President and Senior Commercial Underwriter

"We are pleased to welcome Jocelyn as a valuable addition to the Summit team. She brings a wealth of knowledge in Commercial Lending, and we are fortunate to add her expertise to our experienced Loan Underwriting Team," said Brian Reed, President and CEO of Summit State Bank. Prior to joining Summit State Bank, Jocelyn held the position of Senior Commercial Underwriter for several financial institutions in Sonoma County, specializing in commercial real estate and business lending. She received her bachelor's degree in Public Administration from the University of San Francisco, and her Human Resources Certification from Sonoma State University.

Jocelyn lives in Santa Rosa with her spouse. When she's not working, she can be found outside in her yard nurturing her garden, tending to her Koi pond, or spoiling her grandson, the apple of her eye. She also enjoys camping, riding quads, and exploring mountain trails.

About Summit State Bank

Summit State Bank, a local community bank, had total assets of \$981 million and total equity of \$84 million at March 31, 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 and results for shareholders. Presently, 65% 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