

FOR IMMEDIATE RELEASE

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Summit State Bank Promotes Danielle Simón to Assistant Vice President/Bank Secrecy Act (BSA) & Fraud Analyst and Dan Oxley to Assistant Vice President and Business Systems Manager.

Santa Rosa, CA – (January 25, 2021) – Brian Reed, President and Chief Executive Officer of Summit State Bank (NASDAQ: SSBI) has announced the promotion of Danielle Simón to Assistant Vice President/BSA & Fraud Analyst and Dan Oxley to Assistant Vice President and Business Systems Manager.

"We are pleased to promote Danielle and Dan as they both play key roles in the Bank. Danielle's breadth of experience is valued in an area of ever-changing oversight and compliance. The depth of knowledge Dan brings to his new role as AVP and Business Systems Manager is critical to ensuring that our processes and customer interface work well," said Brian Reed, President and CEO of Summit State Bank.

Danielle joined Summit State Bank in 2018 and has over 15 years' experience in the banking industry. She is a Certified Anti-Money Laundering Specialist and is co-vice president for the Northbay Chapter of International Association of Financial Crimes Investigators. She lives in Santa Rosa with her significant other, has 19-year-old twins and an eight-year-old. In her spare time, she enjoys gardening.

Dan joined Summit State Bank in 2016 and has more than 10 years' experience in financial services. He lives in Santa Rosa with his wife and daughters. Dan enjoys giving back to the community and has volunteered in the West Sonoma County School District as well as for the Redwood Empire Food Bank. He has a great appreciation for music and feels very fortunate to live in the Bay Area where we have access to multi-cultural music/art and amazing weather for enjoying festivals.

About Summit State Bank

Summit State Bank, a local community bank, has total assets of \$834 million and total equity of \$73 million as of September 30, 2020. 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, 74% 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, Corporate Philanthropy Award and Best Places to Work in

the North Bay. 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.