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MOUNTAIN COMMERCE BANCORP, INC.

Annual Meeting of Shareholders, May 23, 2017

THIS PROXY IS SOLICITED BY THE BOARD OF DIRECTORS

The undersigned hereby appoints William E. Edwards, III and Dwight B. Ferguson, Jr., and each of them, the proxies, with full powers of substitution, to vote all shares of common stock of the undersigned as shown below on this proxy at the Annual Meeting of Shareholders of Mountain Commerce Bancorp, Inc. to be held at Embassy Suites Knoxville West located at 9621 Parkside Drive, Knoxville, Tennessee 37922, on Tuesday, May 23, 2017, at 10:00 a.m. EDT, and any adjournments or postponements thereof.

(Continued and to be signed on the reverse side.)

ANNUAL MEETING OF SHAREHOLDERS OF
MOUNTAIN COMMERCE BANCORP, INC.

May 23, 2017

PROXY VOTING INSTRUCTIONS

INTERNET - Access "www.voteproxy.com" and follow the on-screen instructions or scan the QR code with your smartphone. Have your proxy card available when you access the web page.



Vote online until 11:59 PM EDT the day before the meeting.

MAIL - Sign, date and mail your proxy card in the envelope provided as soon as possible.

IN PERSON - You may vote your shares in person by attending the Annual Meeting.

COMPANY NUMBER	
ACCOUNT NUMBER	

↓ Please detach along perforated line and mail in the envelope provided IF you are not voting via the Internet. ↓

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THE BOARD OF DIRECTORS RECOMMENDS A VOTE "FOR" THE DIRECTOR NOMINEES LISTED IN PROPOSAL 1 AND "FOR" PROPOSAL 2.
PLEASE SIGN, DATE AND RETURN PROMPTLY IN THE ENCLOSED ENVELOPE. PLEASE MARK YOUR VOTE IN BLUE OR BLACK INK AS SHOWN HERE ☒

1. Election of Directors:

☐ FOR ALL NOMINEES

☐ WITHHOLD AUTHORITY
FOR ALL NOMINEES

☐ FOR ALL EXCEPT
(See instructions below)

NOMINEES:

- ☐ William E. Edwards, III
- ☐ Wade H. Farmer
- ☐ Dwight B. Ferguson, Jr.
- ☐ Michael L. Hatcher
- ☐ Kevin W. Horne
- ☐ Wendell C. Kirk
- ☐ Samuel L. Widener
- ☐ Frank Wood
- ☐ Douglas A. Yoakley

INSTRUCTIONS: To withhold authority to vote for any individual nominee(s), mark "FOR ALL EXCEPT" and fill in the circle next to each nominee you wish to withhold, as shown here: ●
Do NOT fill in any of the circles if you wish to vote for all of the nominees.

To change the address on your account, please check the box at right and indicate your new address in the address space above. Please note that changes to the registered name(s) on the account may not be submitted via this method.

☐

2. Ratification of the appointment of Dixon Hughes Goodman, LLP as the independent public accounting firm for the Company for the year 2017. FOR ☐ AGAINST ☐ ABSTAIN ☐

3. In their discretion on any other matter which may properly come before said meeting or any postponement or adjournment thereof.

This proxy, when properly executed, will be voted in accordance with the direction given by the undersigned shareholder(s). If no direction is made, it will be voted FOR the director nominees listed in Proposal 1 and FOR Proposal 2.

Signature of Shareholder

Date:

Signature of Shareholder

Date:

Note: Please sign exactly as your name or names appear on this Proxy. When shares are held jointly, each holder should sign. When signing as executor, administrator, attorney, trustee or guardian, please give full title as such. If the signer is a corporation, please sign full corporate name by duly authorized officer, giving full title as such. If signer is a partnership, please sign in partnership name by authorized person.

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