



FOR IMMEDIATE RELEASE

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Summit State Bank Welcomes Christine Williams as Vice President and Senior Underwriting Specialist

Santa Rosa, CA – (January 25, 2022) – Summit State Bank (NASDAQ: SSBI) welcomes Christine Williams as Vice President and Senior Underwriting Specialist.

“We are pleased to welcome Christine as a valuable addition to the Summit team. With over 37 years in both Mortgage and Commercial Lending, we are lucky to add her wealth of knowledge and experience to our Underwriting Team,” said Brian Reed, President and CEO of Summit State Bank.

Christine received her bachelor’s degree from San Francisco State University and has worked in Sonoma County for almost four decades. She has a wealth of experience in Commercial and Mortgage Lending as a Senior Loan Processor, Senior Underwriter and Credit Analyst.

Christine has been an active member of the community, having volunteered with both Salvation Army’s Tutoring and Mentoring program, and United Way’s Schools of Hope program. Both work with elementary school-aged children to improve reading and writing skills.

Christine lives in Santa Rosa with her husband and has two grown children, a son, and a daughter. She enjoys getting outdoors, especially hiking and beach walks. She also enjoys spending time with her family including three grandchildren. She loves music of all kinds, is an avid Giants fan, and enjoys reading, Yoga, and Pilates. She is also a long-time blood donor with Vitalant, a local blood bank.

About Summit State Bank

Summit State Bank, a local community bank, had total assets of \$923 million and total equity of \$82 million at September 30, 2021. 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

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