



FOR IMMEDIATE RELEASE

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Summit State Bank Announces Expanded Role for Brandy Lee Seppi as EVP & Chief Banking Officer

Santa Rosa, CA - (September 16, 2025) - Summit State Bank is pleased to announce that Brandy Lee Seppi will take on the expanded title of Executive Vice President and Chief Banking Officer, reflecting a natural evolution from her role as Executive Vice President and Chief Lending Officer.

"This change represents an important step in streamlining our leadership structure and aligning responsibilities with the evolving needs of the Bank," said Brian Reed, President and CEO. "Brandy's proven leadership and ability to drive growth make her exceptionally well-suited for this expanded role."

As Chief Banking Officer, Brandy will oversee the continued growth of both loans and deposits across the organization, ensuring strategic alignment to support the Bank's overall growth objectives.

Brandy brings more than 30 years of banking experience and has been a valued member of the Bank's leadership team since 2015. She holds a Bachelor of Arts in Economics from the University of California in San Diego, and is a graduate of the ABA Stonier Graduate School of Banking and the Wharton Leadership Program. A Sonoma County native, she serves on the Finance Committee for St. John the Baptist Catholic School and is an active member of St. John the Baptist Catholic Church and the Italian Catholic Federation in Healdsburg.

About Summit State Bank

Founded in 1982 and headquartered in Sonoma County, Summit State Bank is an award-winning community bank serving the North Bay. The Bank serves small businesses, nonprofits and the community, with total assets of \$1.0 billion and total equity of \$98 million as of June 30, 2025. The Bank has built its reputation over the past 40 years by specializing in providing exceptional customer service and customized financial solutions to aid in the success of its customers.

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. Through the engagement of its team, Summit State Bank has received many esteemed awards including: Top Performing Community Bank by American Banker, Best Places to Work in the North Bay and Diversity in Business by North Bay Business Journal, Corporate Philanthropy Award by the San Francisco Business Times, and Hall of Fame by North Bay Biz Magazine. 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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