



NEWS RELEASE

# Justin R. Payne Promoted to Chief Information Officer

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**HARROGATE, TENNESSEE / [ACCESS Newswire](#) / January 6, 2026** / Commercial Bank is pleased to announce the promotion of Justin R. Payne to Executive Vice President and Chief Information Officer (CIO). As CIO, Payne will lead the overall vision, planning, and management of all technology initiatives and information management-related resources throughout the bank, aligning the technology strategy with the bank's growth driven business goals including the adoption of AI technologies and expanding the product offering suite within Digital Banking.

Payne joined Commercial Bank on September 8, 2008 with the acquisition of the former Union National Bank. He has dedicated 27 years to community banking, holding various roles throughout his career, most recently having served the last 12 years as Senior Vice President and Operations Officer.

Payne holds dual degrees in Business Administration and Computer Information Systems from Union Commonwealth University. Additionally, he graduated from the Kentucky Bankers Association's (KBA) Kentucky Bank School in 2001, the Graduate School of Banking at Louisiana State University in 2013, and has maintained his Accredited ACH Professional (AAP) certification since 2016.

"I am pleased to promote Justin to this critical leadership role," said Terry Lee, CEO and President of Commercial Bank and Commercial Bancgroup, Inc. (CBI). "This position will bring the Information Technology under a strong leadership and prepare the bank for future growth. This promotion continues to demonstrate the quality of talent obtained by CBI as a result of acquisitions."

Payne commented, "I am excited to assume this new leadership opportunity and to continue to enhance the bank's information technology for future growth and customer service."

## **About Commercial Bancgroup, Inc.**

Commercial Bancgroup, Inc. is a bank holding company headquartered in Harrogate, Tennessee. Through our wholly owned subsidiary, Commercial Bank, a Tennessee state-chartered bank, we offer a suite of traditional consumer and commercial banking products and services to businesses and individuals in select markets in Kentucky, North Carolina, and Tennessee. More information about Commercial Bancgroup, Inc. can be found on its website at [ir.cbti.com](http://ir.cbti.com).

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