

TRUTH IN SAVINGS DISCLOSURE

Account: Premium Checking

The interest rate and annual percentage yield stated below are accurate as of the date printed above. If you would like more current rate and yield information, please call us at 931-473-4402.

This disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural and the plural includes the singular.

Minimum Balance Requirements:

- No minimum balance required.
- You must deposit at least \$100.00 to open this account.

Fee/Service Charge:

- A monthly fee of \$8.00 will be imposed if the average daily balance in the account falls below \$1000.00 in the monthly statement cycle. If the average daily balance stays above \$1000.00 in the monthly statement cycle, the monthly fee will be waived.

Interest Rate:

- The interest rate for your account is .1000% with an annual percentage yield of .10%. Your interest rate and annual percentage yield may change at our discretion. The interest rate for your account is based on the First National Bank of Middle Tennessee Index. We may change the interest on your account daily.
- You must maintain a minimum balance of \$.01 in the account each day to obtain the disclosed annual percentage yield.

Compounding and Crediting:

- Interest will be compounded monthly. Interest will be credited to account on the last day of the statement cycle. If you close your account before interest is credited, you will receive the accrued interest.

Balance Computation Method

- We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.
- Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Account Features:

- Free online banking, mobile banking & bill pay
- Electronic/Paper Statement available
- Cell Phone Protection*

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- Roadside Assistance*
- \$5,000 Personal Identity Theft Benefit-Identity Restoration and Payment Card Fraud Resolution*
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- \$10,000 Travel Accidental Death Coverage*
- Buyer's Protection and Extended Warranty*

Additional Benefits:

- Savings on travel, entertainment, dining, prescriptions, groceries, clothing and more*

**Refer to the Premium Checking Benefits Reference Guide to see the full disclosure for additional information.*

With Premium Checking, the first 5 non-First National Bank of Middle Tennessee ATM withdrawals will be free each statement cycle. All other non-First National Bank of Middle Tennessee ATM withdrawals after the first 5, are \$1.00 per withdrawal.

Additional Terms:

- Prices vary for printed checks
- Dormant Account Service Charge-\$3.00 quarterly (every 3 months) if no deposit or withdrawal has been made to account for a period of 18 months or longer & balance falls below \$50.00.
- \$30.00 Overdraft Charge (per item)
 - (This charge may be imposed for overdrafts created by check, in-person withdrawals, debit card transactions, or by any other electronic means.)
- \$30.00 Insufficient Charge (per item). Items may be re-presented multiple times & a charge for each re-presented item may apply.