

FIRST

NATIONAL BANK
OF MIDDLE TENNESSEE

The mission of First National Bank of Middle Tennessee is to become the premier community bank in Middle Tennessee. We will enhance shareholder value by serving the personal and business needs of our markets, providing superior customer service, investing in the communities we serve, and enriching the lives of our employees.

We know that your time is valuable, and we are happy to offer this “Switch Kit” to make your transition to First National Bank of Middle Tennessee as seamless as possible.

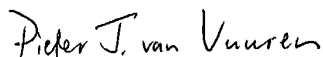
First National Bank of Middle Tennessee is committed to complying with the USA Patriot Act of 2001. To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identify each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver’s license or other identifying documents.

We are also providing you with forms that help you complete your switch to First National Bank of Middle Tennessee. These forms will help you to notify all companies or banks with whom you do business of your First National Bank of Middle Tennessee information.

We thank you for your business and your confidence, and hope you will come by to see us very soon. Our experienced team is prepared to address your banking needs in the personal, dependable, and timely manner you expect and deserve. If you have any questions or concerns, please call us at (931) 473-4402.

Warmest regards,



Pieter J. van Vuuren
President/CEO
First National Bank of Middle Tennessee

EQUAL HOUSING
LENDER

Changing Banks Is Now Easier Than Ever!

Welcome to First National Bank of Middle Tennessee! We understand that changing banks is a big decision and can be a real challenge. That's why your experienced First National Bank of Middle Tennessee bankers have designed this easy Switch Kit to guide you step by step through the process.

It's easy! Just follow these simple steps:

1

Open a First National Bank of Middle Tennessee checking and/or savings account.

Information about our different account options are available on our website, www.fnbmt.com, or you may contact one of our experienced bankers at (931) 473-4402 to assist you with any questions. Apply online or complete the **New Account Information Form** and stop by one of our banking centers to get started! If you have questions about our accounts, please call one of our Financial Service Representative or just stop by. We are here to help!

2

After your new First National Bank of Middle Tennessee account is open, stop using your previous account.

Allow time for outstanding checks to clear - usually about 10 days. Once cleared, be sure to destroy your unused checks, ATM and/or debit card from the previous institution.

3

Move your direct deposits to your new First National Bank of Middle Tennessee account.

Enclosed you will find a **Direct Deposit Change Form** to quickly assist you in making the switch. If you need to have your Social Security payment changed to deposit in First National Bank of Middle Tennessee, please call Social Security Administration at 1-800-772-1213 or go to www.ssa.gov/deposit/howtosign/htm.

4

Transfer any automatic payments and debits to First National Bank of Middle Tennessee.

Be sure to notify anyone deducting automatic payments (CD renewals, insurance, gym dues, car payment, etc.) from your previous account to your new First National Bank of Middle Tennessee account. Enclosed you will find the **Automatic Payment Change Form** to assist you in this smooth transition.

5

Close your previous account.

After all your checks and/or automatic payments have cleared and are verified to be linked with your new account, proceed with closing your previous account. Enclosed is an **Account Closing Form** to notify your previous bank of your decision to close your account.

If you have ANY questions or concerns
as you go through this simple process,
please contact
First National Bank of Middle Tennessee
at (931) 473-4402.



NATIONAL BANK
OF MIDDLE TENNESSEE

New Account Information

Primary Account Holder

Full Legal Name: _____

Name to appear on your checks: _____

Social Security Number: _____ Date of birth: _____

Physical Address: _____

City, State and Zip Code: _____

Mailing Address (if different than the physical): _____

City, State and Zip Code: _____

Home Phone: _____ Work Phone: _____ Cell Phone: _____

Email Address: _____

Employer (Occupation): _____

Valid Identification: Type _____

ID Issue Date: _____ ID Expiration Date: _____ ID State of Issuance: _____

Secondary Account Holder

Full Legal Name: _____

Name to appear on your checks: _____

Social Security Number: _____ Date of birth: _____

Physical Address: _____

City, State and Zip Code: _____

Mailing Address (if different than the physical): _____

City, State and Zip Code: _____

Home Phone: _____ Work Phone: _____ Cell Phone: _____

Email Address: _____

Employer (Occupation): _____

Valid Identification: Type _____

ID Issue Date: _____ ID Expiration Date: _____ ID State of Issuance: _____

Other

Full Legal Name: _____

Name to appear on your checks: _____

Social Security Number: _____ Date of birth: _____

Physical Address: _____

City, State and Zip Code: _____

Mailing Address (if different than the physical): _____

City, State and Zip Code: _____

Home Phone: _____ Work Phone: _____ Cell Phone: _____

Email Address: _____

Employer (Occupation): _____

Valid Identification: Type _____

ID Issue Date: _____ ID Expiration Date: _____ ID State of Issuance: _____



NATIONAL BANK
OF MIDDLE TENNESSEE

New Business Account Information

Business will need to provide additional documentation such as a copy of the employer identification number and supporting documentation for type of legal entity. Additional information may also be needed at the time of account opening.

Business Name: _____

Business Employer Identification Number: _____ Business Phone: _____

Physical Address: _____ City, State and Zip: _____

Mailing Address (if different than physical): _____ City, State and Zip: _____

Email Address and/or URL Address: _____

Authorized Signer

Full Legal Name: _____ Social Security Number: _____

Date of Birth _____ Home Phone _____ Work Phone _____ Cell Phone _____

Physical Address _____ City, State and Zip: _____

Mailing Address (if different than physical) _____ City, State and Zip: _____

Email Address and/or URL Address _____

Employer (Occupation): _____

Valid Id # _____ Issue Date _____ Expiration Date _____ State of Issuance _____

Authorized Signer

Full Legal Name: _____ Social Security Number: _____
Date of Birth _____ Home Phone _____ Work Phone _____ Cell Phone _____
Physical Address _____ City, State and Zip: _____
Mailing Address (if different than physical) _____ City, State and Zip: _____
Email Address and/or URL Address _____
Employer (Occupation): _____
Valid Id # _____ Issue Date _____ Expiration Date _____ State of Issuance _____

Authorized Signer

Full Legal Name: _____ Social Security Number: _____
Date of Birth _____ Home Phone _____ Work Phone _____ Cell Phone _____
Physical Address _____ City, State and Zip: _____
Mailing Address (if different than physical) _____ City, State and Zip: _____
Email Address and/or URL Address _____
Employer (Occupation): _____
Valid Id # _____ Issue Date _____ Expiration Date _____ State of Issuance _____

Authorized Signer

Full Legal Name: _____ Social Security Number: _____
Date of Birth _____ Home Phone _____ Work Phone _____ Cell Phone _____
Physical Address _____ City, State and Zip: _____
Mailing Address (if different than physical) _____ City, State and Zip: _____
Email Address and/or URL Address _____
Employer (Occupation): _____
Valid Id # _____ Issue Date _____ Expiration Date _____ State of Issuance _____

Authorized Signer

Full Legal Name: _____ Social Security Number: _____

Date of Birth _____ Home Phone _____ Work Phone _____ Cell Phone _____

Physical Address _____ City, State and Zip: _____

Mailing Address (if different than physical) _____ City, State and Zip: _____

Email Address and/or URL Address _____

Employer (Occupation): _____

Valid Id # _____ Issue Date _____ Expiration Date _____ State of Issuance _____



Direct Deposit Change Form

Checking

Savings

Date: _____

Company Name and Address: _____

City, State and Zip Code: _____

To Whom it May Concern:

I have changed my banking relationship to First National Bank of Middle Tennessee, effective immediately. Please redirect my direct deposit to my new account at First National Bank of Middle Tennessee.

I hereby authorize _____ (Company/organization name) to initiate credit entries and to initiate, if necessary, debit entries and adjustments for any credit error to my account indicated below and authorize First National Bank of Middle Tennessee to credit and/or debit the same to such account. This authority is to remain in full force and effect until the company listed above, and First National Bank of Middle Tennessee have received notification from me of its termination and have had a reasonable opportunity to act on it.

My new account information is listed below:

Printed Name: _____

Signature: _____ Date: _____

Social Security # or Tax ID #: _____

Daytime Phone Number: _____

First National Bank of Middle Tennessee Account Number: _____

First National Bank of Middle Tennessee Routing Number: 064101589

Please attach a voided check from your new
First National Bank of Middle Tennessee
account here.



Automatic Payment Change Form

Checking

Savings

Date: _____

Company Name and Address: _____

City, State and Zip Code: _____

To Whom It May Concern:

I have recently changed my banking relationship to First National Bank of Middle Tennessee. You are currently withdrawing \$ _____ from the following account:

Old Bank: _____

Routing Number: _____ Account Number: _____

For (reason of payment): _____

On (date of month): _____

Please accept my authorization to stop making withdrawals from this account effective immediately and start making them at that time from my First National Bank of Middle Tennessee account.

First National Bank of Middle Tennessee Account Number: _____

First National Bank of Middle Tennessee Routing Number: 064101589 _____

Please contact immediately with any questions at phone number: _____

Sincerely,

Name of Account: _____

Signature (primary signer): _____

Name (please print): _____

Signature (secondary signer): _____

Name (please print): _____

Company Name and Address (if applicable): _____



Close Account Form

Checking

Savings

Date: _____

Company Name and Address: _____

City, State and Zip Code: _____

Re: Account Number: _____

To Whom it May Concern:

Effective _____, please accept this authorization to close checking account number _____ and send a check for the remaining balance to the address below.

If you have any questions, I can be reached at phone number: _____

Sincerely,

Name of Account: _____

Signature (primary signer): _____

Name (please print): _____

Signature (secondary signer): _____

Name/Title (please print): _____

Company Name and Address (if applicable): _____

Address, City, State and Zip: _____

**** Be sure to send a Close Account Form for EACH account to be sure that all accounts are closed, and all remaining balances are transferred.**



Warren County Branches

Branch Name:	Address:	Phone Number:	Lobby Hours:	Drive-Up Hours:
Main Office	200 E Main St., McMinnville, TN 37110	931-473-4402	Mon-Thurs 8:30 a.m. to 4:30 p.m. Fri 8:30 a.m. - 5:00 p.m.	Mon-Thurs 8:00 a.m. - 4:30 p.m. Fri 8:00 a.m. - 5:00 p.m. Sat 8:00 a.m. - 12:00 p.m.
Morrison	9970 Manchester Hwy, Morrison, TN 37357	931-635-3500	Closed by Appointment Only	Mon-Thurs 8:00 a.m. - 4:30 p.m. Fri 8:00 a.m. - 5:00 p.m.
Smithville Hwy	917 Smithville Hwy., McMinnville, TN 37110	931-473-4402	Mon-Thurs 8:30 a.m. to 4:30 p.m. Fri 8:30 a.m. - 5:00 p.m.	Mon-Thurs 8:00 a.m. - 4:30 p.m. Fri 8:00 a.m. - 5:00 p.m. Sat 8:00 a.m. - 12:00 p.m.
Sparta Rd	1408 Sparta Rd., McMinnville, TN 37110	931-473-4402	Closed by Appointment Only	Mon-Thurs 8:00 a.m. - 4:30 p.m. Fri 8:00 a.m. - 5:00 p.m.
Viola	3 Lynn Street., Viola, TN 37394	931-635-2222	Closed	Mon - Fri 9:00 a.m. - 2:00 p.m.

Bedford County Branches

Branch Name:	Address:	Phone Number:	Lobby Hours:	Drive-Up Hours:
Shelbyville	1700 North Main St., Shelbyville, TN 37160	931-684-8191	Mon-Thurs 8:30 a.m. to 4:30 p.m. Fri 8:30 a.m. - 5:00 p.m.	Mon-Thurs 8:00 a.m. - 4:30 p.m. Fri 8:00 a.m. - 5:00 p.m.

Davidson County Branches:

Branch Name:	Address:	Phone Number:	Lobby Hours:	Drive-Up Hours:
Nashville - 1911	1911 21st Ave., South, Nashville, TN 37212	615-622-6568	Appt Only	N/A
Nashville - Music Row	33 Music Square West., Nashville, TN 37203	615-956-0236	Appt Only	N/A

Rutherford County Branches

Branch Name:	Address:	Phone Number:	Lobby Hours:	Drive-Up Hours:
Gateway	1708 Gateway Blvd., Murfreesboro, TN 37129	615-893-1228	Mon-Thurs 8:30 a.m. to 4:30 p.m. Fri 8:30 a.m. - 5:00 p.m.	Mon-Thurs 8:00 a.m. - 4:30 p.m. Fri 8:00 a.m. - 5:00 p.m.
Memorial	3427 Memorial Blvd., Murfreesboro, TN 37129	615-956-0106	Mon-Thurs 8:30 a.m. to 4:30 p.m. Fri 8:30 a.m. - 5:00 p.m.	Mon-Thurs 8:00 a.m. - 4:30 p.m. Fri 8:00 a.m. - 5:00 p.m.