



First National Bank of Middle Tennessee Schedule of Fees for Consumers

EFFECTIVE DATE: March 1, 2024

INSURANCE DISCLOSURE

If you have requested information in connection with an account with which an insurance product may be solicited, offered, or sold, Federal regulations require that, in such cases, we must disclose the following:

The insurance product or annuity, if any, that is purchased, offered, or sold:

- Is not a deposit or other obligation of, or guaranteed by First National Bank of Middle Tennessee
- Is not insured by FDIC or any other agency of the United States or First National Bank of Middle Tennessee
- May involve investment risk associated with the product, including possible loss of value

SERVICE	FEE	COMMENTS
Overdraft Item	\$30.00 per item	This item may be created by check, in-person withdrawal, ATM withdrawal or other electronic means.
Nonsufficient Funds (NSF) Item	\$30.00 per item	This item may be created by check, in-person withdrawal, ATM withdrawal or other electronic means. -Items such as checks written from your account and/or automatic withdrawals from your account may be re-presented multiple times to your account. If this were to occur, a separate charge for each re-presented item may apply.
Cashier's Check	\$5.00 each \$10.00 each (S & E Division)	*For customers only
Stop Payment Order	\$25.00 per order	
ATM User Fee at non-FNB ATM's	\$1.00 per transaction	No charge for use of ATMs at bank branch locations. Refer to Truth in Savings Disclosures for Bazing checking accounts for limitations on free non-FNB ATM transactions.
Regulation D Excess Limited Withdrawal (Money Market Checking Accounts and Savings Accounts Only)	\$3.00 per limited transaction over 6 per statement cycle	See below ** comment pertaining to Reg D Limited Transactions
Lost Debit Card Replacement Fee	\$5.00 per card	
Counter Checks	\$3.00-12 checks/3 deposit slips (3 on a page)	Starter pack that comes with account opening is free
Dormant Account	\$3.00 quarterly	Account is dormant if no deposit or withdrawal has been made to account for a period of 18 months or longer & balance falls below \$50.00
Signature Guarantee	\$5.00	*For customers only
Foreign Currency	\$10.00	Additional First Horizon charges apply
Statement Reprint	\$7.00 per statement	
Collection Fees	\$20.00	Coupons-per envelope or checks per item
Account Research	\$35.00 per hour	Minimum of \$20 plus \$2.00 per copy
Secured Credit Card Fee (Consumer Only)	\$69.00	One-time fee
Certificate of Deposit-CD/IRA Early Withdrawal Penalties	*Terms 12 months or less equals 3 months' interest penalty *Terms over 12 months equals 6 months' interest penalty	
Wire Transfer-Incoming	<u>Consumer</u> Domestic-\$10.00 International-\$10.00	
Wire Transfer-Outgoing	<u>Consumer</u> Domestic-\$25.00 International-\$50.00	*For customers only Wire Transfer Times (other than online) Domestic Outgoing (8:30am-4:30pm) International Outgoing (8:30am-3:00pm)
Safe Deposit Box Drilling Charges	-Cannot provide 1 key when closing-\$40.00-\$142.00 -Cannot provide both keys when closing-\$66.00-\$185.00	Fees vary according to county



First National Bank of Middle Tennessee Schedule of Fees for Businesses

EFFECTIVE DATE: March 1, 2024

INSURANCE DISCLOSURE

If you have requested information in connection with an account with which an insurance product may be solicited, offered, or sold, Federal regulations require that, in such cases, we must disclose the following:

The insurance product or annuity, if any, that is purchased, offered, or sold:

- Is not a deposit or other obligation of, or guaranteed by First National Bank of Middle Tennessee
- Is not insured by FDIC or any other agency of the United States or First National Bank of Middle Tennessee
 - May involve investment risk associated with the product, including possible loss of value

SERVICE	FEE	COMMENTS
Overdraft Item	\$30.00 per item	This item may be created by check, in-person withdrawal, ATM withdrawal or other electronic means.
Nonsufficient Funds (NSF) Item	\$30.00 per item	This item may be created by check, in-person withdrawal, ATM withdrawal or other electronic means-Items such as checks written from your account and/or automatic withdrawals from your account may be re-presented multiple times to your account. If this were to occur, a separate charge for each re-presented item may apply.
Deposited Items Returned/Chargebacks	\$10.00 each item	
Cashier's Check	\$5.00 each \$10.00 (S & E Division)	*For customers only
Stop Payment Order	\$25.00 per order	
ATM User Fee at non-FNB ATM's	\$1.00 per transaction	No charge for use of ATMs at bank branch locations
Regulation D Excess Limited Withdrawal (Money Market Checking Accounts Only)	\$3.00 per limited transaction over 6 per statement cycle	See below **pertaining to Reg D Limited Transactions
Savings Account Excess Withdrawal Fee	\$3.00 per transaction over 6 per statement cycle	Includes Limited & Unlimited Types of Withdrawals
Lost Debit Card Replacement Fee	\$5.00 per card	
Counter Checks	\$3.00-12 checks/3 deposit slips (3 on a page)	Starter pack that comes with account opening is free
Dormant Account	\$3.00 quarterly	Account is dormant if no deposit or withdrawal has been made to account for a period of 18 months or longer & balance falls below \$50.00
Signature Guarantee	\$5.00	*For customers only
Foreign Currency	\$10.00	Additional First Horizon charges apply
Statement Reprint	\$7.00 per statement	
Collection Fees	\$20.00	Coupons-per envelope or checks per item
Account Research	\$35.00 per hour	Minimum of \$20 plus \$2.00 per copy
Certificate of Deposit-CD/IRA Early Withdrawal Penalties	-Terms 12 months or less equals 3 months' interest penalty -Terms over 12 months equals 6 months' interest penalty	
Garnishments/Levy's	\$25.00	
Night Depository Bag	\$20.00 (First bag free)	
Wire Transfer-Incoming	Domestic-\$10.00 International-\$10.00	*For customers only
Wire Transfer-Outgoing	Domestic-\$25.00 Domestic Online-\$20.00 International-\$50.00	*For customers only Wire Transfer Times (other than online) Domestic Outgoing (8:30am-4:30pm) International Outgoing (8:30am-3:00pm)
Safe Deposit Box Drilling Charges	-Cannot provide 1 key when closing-\$40.00-\$142.00 -Cannot provide both keys when closing-\$66.00-\$185.00	Fees vary according to county

****** Money Market checking accounts & all Savings Accounts have a limit of **6 (six)** preauthorized withdrawals, automatic or telephonic transfers, checks, drafts, and debit card or other similar transactions from your account each month (including internet transfers). This also includes cash management transfer/SWEEP withdrawals. There is no limit on in-house transfers, however, you must make in-house transfers in person. If you exceed the number of limited transactions 3 times in a 12-month rolling period, the bank may change your account to a transaction account or close the account per Federal Regulation D requirements.