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

OTHER FEES THAT MAY BE ASSESSED TO YOUR ACCOUNT AND CHARGES FOR OTHER SERVICES

OVERDRAFT (Per Item) This item may be created by check, in-person withdrawal, ATM withdrawal or other electronic means	$30.00
NON-SUFFICIENT (NSF) (Per item) This item may be created by check, in-person withdrawal, ATM withdrawal or other electronic means	$30.00
REPLACE LOST DEBIT CARD FEE	$5.00
STOP PAYMENT ORDER	$25.00
WIRE TRANSFERS Domestic Outgoing (8:30A.M.-5:00PM) Incoming International Outgoing (8:30A.M-3:00P.M.) Incoming	 $20.00 N/C $45.00 $10.00
ATM USER FEE (Per Item) (Non-FNB transactions)	$1.00

Bank Branch Hours

Lobby Hours

Monday-Thursday…..8:30A.M.-4:30P.M.

Friday……8:30A.M.-5:00P.M.

Drive-Thru & Walk-up Window Hours

Monday-Thursday……8:00A.M.-4:30P.M.

Friday…..8:00A.M.-5:00P.M.

Viola branch: Drive-thru only (No lobby)

Monday-Friday……..9:00am-2:00pm

Saturday

McMinnville Main Office & Smithville Hwy Branch Office

8:00A.M.-12:00P.M.

All other branches closed on Saturday

Ph. 931-473-4402

Murfreesboro Ph. 615-893-1228

Visit our 24-hour ATM Bankers Anytime Located at Each Branch for your Convenience.

Hometown Hotline-Call Anytime!!

931-473-4400 or 855-264-4400

SAFE DEPOSIT BOXES (Depending on size of box)	$15.00-$65.00/annually
SAFE DEPOSIT BOX DRILLING CHARGES (prices vary according to county) CANNOT PROVIDE 1 KEY WHEN CLOSING CANNOT PROVIDE BOTH KEYS WHEN CLOSING	 $40.00-$142.00 $66.00-$185.00
AMORTIZATION SCHEDULE FOR NON-BANK LOANS	$5.00
STATEMENTS OUT OF CYCLE (Per statement) SNAPSHOT (Image reproduction) ACCOUNT ACTIVITY PRINTOUT	 $5.00 $2.00 (N/C)
CASHIERS CHECK (HOMETOWN CLUB AND FNB CLUB CUSTOMERS GET 4 CASHIERS CHECKS FREE PER MONTH)	$5.00
COLLECTION FEES Coupons-per envelope/Checks-per item	$20.00
NOTARY SERVICE	N/C
RESEARCH FEES (Per hour-Minimum of $20 plus $2.00 per copy)	$35.00/hr
ACH Origination (per file) Plus 0.10 per item for non-FNB items	$15.00
COIN AND CURRENCY Per Strap Per Roll	 $0.15 $0.06
PRINTED CHECKS (IN-HOUSE) 12 checks/3 deposits slips 24 checks/6 deposit slips	 $3.00 $5.00
SIGNATURE GUARANTEE (For customers only)	$5.00
FOREIGN CURRENCY (First TN. Charges apply)	$10.00
INACTIVE-Account is inactive if no deposit or withdrawal is made to account for a period of 365 days	N/C
DORMANT ACCOUNT SERVICE CHARGE- If no deposit or withdrawal has been made to account for a period of 18 months or longer & balance falls below $50.00	$3.00 quarterly
LOCK BOX SERVICE	$25.00/month
SECURED CREDIT CARD FEE	$69.00 One Time Only
CD/ IRA EARLY WITHDRAWAL PENALTIES 12 Month Term or Less Term of over 12 Months	 3 month interest penalty 6 month interest penalty