



First National Bank of Middle Tennessee Schedule of Fees for Consumers

EFFECTIVE DATE: August 1, 2020

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
Cashier's Check	\$5.00 each	For customers only (Hometown Club and FNB Club customers get 4 cashier's checks free per month.)
Stop Payment Order	\$25.00 per order	No charge for Hometown Club or FNB Club customers
ATM User Fee at non-FNB ATM's	\$1.00 per transaction	No charge for use of ATM's at bank branch locations. Refer to Truth in Savings Disclosures for Bazing checking accounts for limitations on free non-FNB ATM 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 customer 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	
Christmas Club fee	\$1.00 per withdrawal	
Wire Transfer-Incoming	<u>Consumer</u> Domestic-\$10.00 International-\$10.00	
Wire Transfer-Outgoing	<u>Consumer</u> Domestic-\$20.00 International-\$50.00	Wire Transfer Times 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: August 1, 2020

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
Deposited Items Returned/Chargebacks	\$10.00 each item	
Cashier's Check	\$5.00 each	For customers only
Stop Payment Order	\$25.00 per order	No charge for Hometown Club or FNB Club customers
ATM User Fee at non-FNB ATM's	\$1.00 per transaction	No charge for use of ATM's at bank branch locations
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 customer 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	
Wire Transfer-Outgoing	Domestic-\$20.00 Domestic Online-\$15.00 International-\$50.00	Wire Transfer Times Domestic Outgoing (8:30am-4:30pm) International Outgoing (8:30am-3:00pm)
Treasury Management Services	Customer Pricing	Please Contact Treasury Management
Business Checking Account	\$10.00 monthly fee if daily balance falls below \$2500.00	300 Transactions \$0.50 for each additional transaction over 300
Business Account Analysis	Contact FNBMT Treasury Group	\$12.00 Monthly Account Maintenance Fee \$0.15 Checks Paid and Other Debits \$0.10 Deposit and Other Credits \$0.05 On Us items Deposited \$0.10 Foreign Items Deposited \$0.10 Foreign Items Deposited \$0.12 ACH Items Received \$5.00 Return Items Deposited
Business Money Market	\$15.00 monthly fee if daily balance falls below \$1,000.00	\$1,000.00 minimum deposit to open -Withdrawal limitations apply*
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

*No more than six (6) pre-authorized withdrawals, automatic or telephone transfers, checks, drafts or debit card or other similar transaction from your account per month (or statement cycle). This includes transfers from Select Savings and transfers made via internet and mobile banking.