

TRUTH IN SAVINGS DISCLOSURE

Account: Value Checking

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 \$6.00 will be imposed every monthly statement cycle.

Account Features:

- Free online banking, mobile banking & bill pay
- Electronic/Paper Statement available
- Cell Phone Protection*
- Roadside Assistance*
- \$5,000 Personal Identity Theft Benefit-Identity Restoration and Payment Card Fraud Resolution*
- \$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 Value Checking Benefits Reference Guide to see the full disclosure for additional information.*

With Value Checking, the first 5 non-First National Bank of Middle Tennessee ATM withdrawals 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 Check Charge (per item). Items may be re-presented multiple times & a charge for each re-presented item may apply.