

TRUTH IN SAVINGS DISCLOSURE

Account: Basic 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 \$7.00 will be imposed if the average daily balance in the account falls below \$100.00 in the monthly statement cycle. If the average daily balance stays above \$100.00 in the monthly statement cycle or any primary account holder is age 55 or older, the monthly fee will be waived.

Account Features:

- Free online banking, mobile banking & bill pay
- Electronic/Paper Statement available
- Accounts that have primary account holders age 55 or older will receive the first 3 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 3, 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.