



**First National Bank of Middle Tennessee Schedule of Fees for Consumers**

**EFFECTIVE DATE: March 1, 2022**

**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 \$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.
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	
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-\$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, 2022**

**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 \$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
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)
Treasury Management Services	Customer Pricing	Contact FNBMT Treasury Group
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	Contact FNBMT Treasury Group
Business Money Market	\$15.00 monthly fee if daily balance falls below \$1,000.00	\$1,000.00 minimum deposit to open
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