

First National Name Change/McMinnville

Recognizing and promoting its growing regional footprint, First National Bank of McMinnville, a dominant Warren County financial resource for more than 140 years, will change its name effective July 1, 2015 to First National Bank of Middle Tennessee.

“As it relates to the operations of the Bank, there will be no change. The Bank’s main office and operations will remain on Main Street in McMinnville. The logo of the Bank will stay the same and it will be a unified brand in all the markets we serve. The change will not even affect the website, e-mail addresses or the business cards of employees. We hope for it to be a seamless transition. This is a name change only and it will be business as usual when the name officially changes,” board chairman Levoy Knowles said.

Successful expansion into adjoining market in the past decade, including Murfreesboro, Shelbyville and Smyrna, drove the decision to change First National Bank’s name.

“The board of directors recently decided that in order for the bank to grow a broader brand recognition can be very helpful in markets outside McMinnville and Warren County. We have thought about a number of different variations but the one we have been using “FNBMT” both expresses our McMinnville/Warren County heritage and Middle Tennessee opportunities,” Knowles explained. He noted the name change would incorporate all the markets currently served and will also include any new markets that First National Bank could grow into during the years to come.

CEO and President Pieter van Vuuren said the name change will help facilitate the bank’s overall growth and expansion since 2004.

“During the last 10 years the Bank has grown approximately \$165 million in total assets. This growth has been obtained through the increase in deposits from not only the new markets that we have branched into, but also the Warren County market. We have increased our market share in Warren County to 46.51% as of June 30, 2014 and value the importance of our local deposit base,” he said. “Our Board of Directors value the rich history of the Bank and we appreciate every single customer here in Warren County and beyond. The reason we liked the name change to First National Bank of Middle Tennessee is that it truly represents all the markets we serve. Our Bank operations will not change and will remain in our historic building downtown McMinnville”, he added.

In addition to the asset growth, First National Bank has added several locations to the five locations that it had in 2004. The following locations have been added:

- A full-service branch in Murfreesboro, Tennessee, that today has more than \$130 million in total loans. This branch has 12 employees and offers all the banking products that you need as a customer.
- A mortgage department, known as FNB Mortgage, that provides secondary market loans. This department is located in Murfreesboro, Tennessee, and is quickly becoming one of the premier mortgage departments in Rutherford County as well as a strong home loan presence in Warren County.
- An office of FNB Wealth Management that is located in the branch in Murfreesboro,

Tennessee. This division provides financial planning services to anyone in need of a qualified financial advisor.

- A title company, Waterstone Title, also in Murfreesboro, Tennessee, that has three employees and has become equally successful over the last few years.
- A mortgage office in Shelbyville, Tennessee, that has four employees. This office is the highest mortgage producing office in Bedford County.
- A loan production office in Smyrna, Tennessee. The board of directors saw the opportunity in this market and opened this office in 2014 with one employee.

The change of name will not affect documents that are provided to First National customers prior to July 1, 2015. All checks, debit cards and credit cards currently in a customer's possession will not be affected.

As a result, McMinnville/Warren County customers will see minimal change, except for new name listing on future bank documents.

Bank shareholders approved the change which will not affect its holding company. First McMinnville Corporation will retain its name. There will be no share exchange.

First National Bank of Middle Tennessee

A member of FDIC, First National Bank is the third oldest bank in Tennessee, providing banking services for more than 140 years. The bank has assets of more than \$480 million.