



Welcome Guide

IMPORTANT MERGER INFORMATION



8-20-25





OFFICE LOCATIONS

Main Office

500 N. Ellington Pkwy, Lewisburg, Tennessee 37091
Tel: 931-359-4322

Lobby Hours:

Monday - Thursday: 8:00 am to 4:30 pm
Friday: 8:00 am to 5:00 pm
Saturday: 8:00 am to 12:00 pm

Drive-Up Hours:

Monday - Thursday: 7:30 am to 4:30 pm
Friday: 7:30 am to 5:00 pm
Saturday: 7:30 am to 12:00 pm

Branch Offices

701 Cornersville Rd., Lewisburg, Tennessee 37091
Tel: 931-359-4322

Drive-Up Hours:

Monday - Thursday: 8:00 am to 4:00 pm
Friday: 8:00 am to 5:00 pm

Chapel Hill Branch

4641 Nashville Hwy., Chapel Hill, Tennessee 37034
Tel: 931-364-7888

Lobby Hours:

Monday - Thursday: 8:00 am to 4:30 pm
Friday: 8:00 am to 5:00 pm
Saturday: 8:00 am to 12:00 pm

Drive-Up Hours:

Monday - Thursday: 7:30 am to 4:30 pm
Friday: 7:30 am to 5:00 pm
Saturday: 7:30 am to 12:00 pm

Lincoln County Branch

304 College St West, Fayetteville, Tennessee 37334
Tel: 931-438-0559

Lobby Hours:

Monday - Thursday: 8:00 am to 4:30 pm
Friday: 8:00 am to 5:00 pm

Drive-Up Hours:

Monday - Thursday: 8:00 am to 4:30 pm
Friday: 8:00 am to 5:00 pm

Murfreesboro Branch

1111 North Maple Street, Murfreesboro, Tennessee 37130
Tel: (615) 546-6481, Fax: (615) 849-7382

Lobby Hours:

Monday - Thursday: 8:00 am to 4:30 pm
Friday: 8:00 am to 5:00 pm

Shelbyville Branch (Formerly Peoples Bank)

1122 N. Main St., Shelbyville, TN 37160
P.O. Box 707, Shelbyville, TN 37162

Lobby Hours:

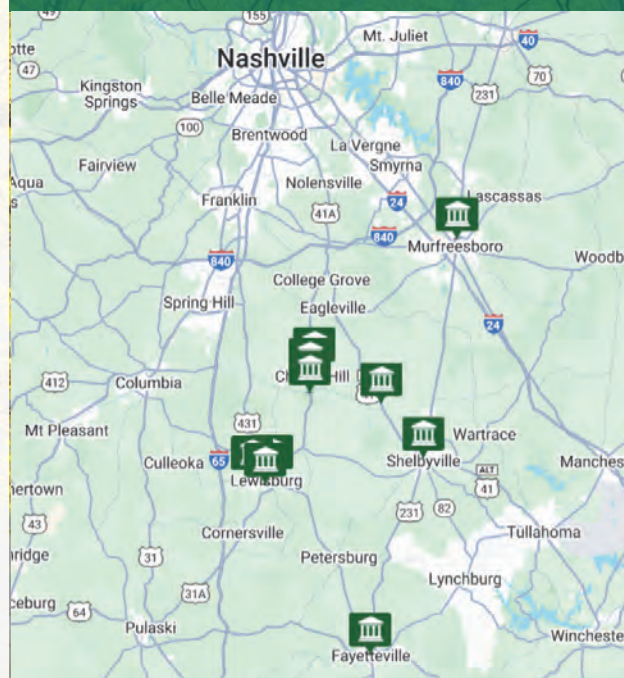
Mon-Thu: 8:30 AM - 4:00 PM
Fri: 8:30 AM - 5:00 PM
Sat: Closed

Drive-Up Hours:

Mon-Thu: 7:30 AM - 4:00 PM
Fri: 7:30 AM - 5:00 PM
Sat: 8:00 AM - Noon

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ATM LOCATIONS

ATM (Inside Valero)
4366 Nashville Hwy.
Chapel Hill, Tennessee 37034

ATM
5129 Nashville Hwy.
Chapel Hill, Tennessee 37034

ATM
1762 Mooresville Hwy.
Lewisburg, Tennessee 37091

ATM (Formerly Peoples Bank ATM)
1122 N. Main St.
Shelbyville, TN 37160

ATM (Formerly Peoples Bank ATM)
3622 Hwy. 41A North
Unionville TN 37180

Welcome to



It is my great pleasure to welcome you to the **First Commerce Bank** family. This September, Peoples Bank of Middle Tennessee will officially become part of First Commerce Bank, and we couldn't be more excited to have you join us.

While our name may be new to you, our mission will feel familiar — to provide the friendly, personal service you've come to expect, while offering even more products, technology, and resources to help you reach your financial goals.

Rest assured, our team will be with you every step of the way to ensure this process is as seamless as possible.

I invite you to visit **firstcommercebank.net/welcome** for the latest updates, important dates, and answers to frequently asked questions. Our website will be your go-to resource throughout the transition.

On behalf of the entire First Commerce Bank team, thank you for the trust you've placed in Peoples Bank over the years. We look forward to earning that same trust and becoming your long-term financial partner.

Welcome aboard — we're honored to guide you forward.

Warm regards,
Luke Buckley

A handwritten signature in black ink, appearing to read "Luke Buckley".

President & CEO
First Commerce Bank



First Commerce Bank was the dream of a group of local people who saw the need for a locally owned, locally managed community bank. With the help of over 1,000 shareholders, that dream became a reality on December 2, 2002.

Along with our employees, we realize that our customers and our community are our most important asset. Our goal is to provide our community with competitive banking products that meet our customers' needs. But we don't stop there. We strive to provide our banking products with superior and unparalleled customer service. When you hear us say "thank you for your business," we truly mean it!

FAQs TO KEEP YOU ON COURSE

Peoples Bank of Middle Tennessee is becoming First Commerce Bank!

Key Dates

9/19/2025 - 9/21/2025

- Peoples Bank online banking will be inquiry-only
- Use Peoples Bank debit card

9/20/2025

- All branches will be closed.


9/21/2025

- Continue to use Peoples Bank debit card
- Activate New FCB Card

9/22/2025

- New online banking & FCB Mobile app will go live
- Begin using new debit card

Internet Banking

- **Username:** Will remain the same.
- **Temporary Password:** Your ZIP code + last 4 digits of your SSN (ZIPLast4SSN).
- **New System Login Date:** 9/22/2025.
- **Account Nicknames:** Will need to be reestablished.
- **Recurring Transfers:** Will continue. For changes, contact your branch.
- **Bill Payments:** Will **not** transfer — you'll need to reestablish vendors and schedules after the merger. Please take screenshots or take note of current payments.
- **Login Availability:** Peoples Bank system will be inquiry-only during the weekend of 9/19/2025, then unavailable starting 9/22/2025.
- **Mobile App:** After logging in to your Peoples Bank app on 9/22/2025, you'll be redirected to the new FCB app OR search "First Commerce Bank" in app stores — look for the FCB logo and download this app → 
- **Quicken/QuickBooks:** Linking will be available post merger.
- **Cell Phone:** We will use your cell phone number for enhanced security. Please ensure we have your current number.

Telephone Banking

- **New Phone Number:** 931-270-1550 (use starting 9/23/2025).
- **New PIN:** Last 4 digits of your SSN.

Debit Cards

- Use your existing card 9/19–9/21/2025.
- **Receive your new card:** Please expect to receive your new card by 9/15/2025.
- **Activate new card:** Sunday 9/21/2025.
- **Start using new card:** Monday 9/22/2025.
- Keep a backup payment method on hand.
- Once activated, you can add your card to your Apple/Google/Samsung Wallet.

Checks/ACH Drafts

- **Checks:** Continue using current checks. When you reorder, you'll receive checks with the new FCB routing number.
- **Direct Deposit & Auto Drafts:** Will continue without interruption — we have coordinated with the Federal Reserve.
- **2:00 pm Cutoff Time:** Loan payments and deposits made after 2:00 pm will be processed on the next business day. However, processes are in place for immediate credit when needed.

DEPOSIT ACCOUNT CHANGES

EFFECTIVE SATURDAY, SEPTEMBER 20, 2025

First Commerce Bank is excited to welcome you and offer a wider selection of deposit accounts, along with enhanced tools to help you manage your money with ease.

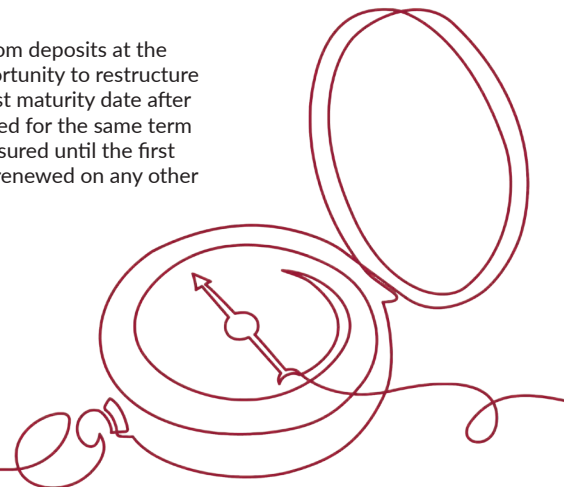
The chart below outlines how your current Peoples Bank account will transition to its new First Commerce Bank account type.

Peoples CD and IRA accounts will keep the same terms – agreed upon at origination – until reaching their respective maturity date.

Peoples Bank of Middle Tennessee Product You Currently Have:	You will have this First Commere Bank Product	Features on Page
Peoples Personal Checking with estatements	eVue Checking	5
Peoples Personal Checking with paper statements	Regular Checking	5
Peoples Student Checking	eVue Checking	5
Peoples Prestige Checking with estatements	eVue Checking	5
Peoples Prestige Checking with paper statements	Regular Checking	5
Peoples Privilege Interest Checking	Rate Climber MM	5
Peoples Premier MM Checking	Rate Climber MM	5
Peoples Bank Business	Business Checking	7
Peoples Bank Business Interest Checking	Business MM	7
Peoples Business Money Market	Business MM	7
Peoples Personal Savings	Regular Savings	6
Peoples Christmas Club	Christmas Savings	6

FDIC Insurance Coverage

When two or more insured banks merge, deposits from the assumed bank are separately insured from deposits at the assuming bank for at least six months after the merger. This grace period gives a depositor the opportunity to restructure his or her accounts, if necessary. CDs from the assumed bank are separately insured until the earliest maturity date after the end of the six-month grace period. CDs that mature during the six-month period and are renewed for the same term and in the same dollar amount (either with or without accrued interest) continue to be separately insured until the first maturity date after the six-month period. If a CD matures during the six-month grace period and is renewed on any other basis, it would be separately insured only until the end of the six-month grace period.



ACCOUNT INFORMATION

CHECKING ACCOUNTS

eVue Checking

- **MINIMUM STARTING BALANCE: \$100.00**
- No monthly minimum balance required
- Unlimited check writing
- Unlimited **ATM** access at any First Commerce Bank ATM.
- Unlimited FCB debit card usage.
- **MONTHLY FEES: \$5 Monthly eVue Service Charge**
 - *Waived by viewing statements online after accepting disclosure*
- Online Access Required

Regular Checking

- **MINIMUM STARTING BALANCE: \$100.00.**
- Check images returned with statements.
- Unlimited check writing.
- Unlimited **ATM** access at any **First Commerce Bank ATM.**
- Unlimited **FCB** debit card usage.
- **FEES: MINIMUM BALANCE FEE OF \$9.00 ASSESSED MONTHLY ON BALANCE UNDER \$500.00.**

Commerce Club Checking

- **MINIMUM STARTING BALANCE: \$100.00.**
- Includes \$10,000 accidental death insurance.
 - *Not FDIC Insured.*
 - *May lose value I Not a deposit I Not insured by a Federal Government Agency*
- No monthly minimum balance required.
- Official **Commerce Club** checks provided at no charge.
- Check images returned with statements.
- Unlimited check writing.
- Unlimited **ATM** access at any **First Commerce Bank ATM.**
- Unlimited **FCB** debit card usage.
- **FEES: MONTHLY CLUB FEE OF \$11.00.**

President's Club

- **MINIMUM STARTING BALANCE: \$1,000.00**
- Includes \$100,000 Common Carrier insurance.
 - Not FDIC Insured.
 - May lose value I Not a deposit I Not insured by a Federal Government Agency
- Official **President's Club** checks provided at no charge.
- Check images returned with statements.
- Unlimited check writing.
- Unlimited **ATM** access at any **First Commerce Bank ATM.**
- Unlimited FCB debit card usage.
- **FEES: MONTHLY SERVICE CHARGE OF \$11.00 WAIVED BY \$1,000.00 MINIMUM DAILY BALANCE IN ACCOUNT**

Rate Climber Money Market

- **MINIMUM STARTING BALANCE: \$2,500.00.**
- Interest accrues on the daily ledger balance and is credited monthly.
- Interest rates increase automatically as balance grows through three tiers.
 - Tier 1: \$0 to \$9,999.99
 - Tier 2: \$10,000 to \$49,999.99
 - Tier 3: \$50,000 and higher
- Tiered interest rates for higher returns.
- Funds available by check, over-the-counter-withdrawal, ATM.
- **FEES: MONTHLY SERVICE CHARGE OF \$11.00**
 - Waived by \$2,500 minimum daily balance in account.

ACCOUNT INFORMATION, CONT.

Saving Accounts

Regular Savings

- **MINIMUM STARTING BALANCE: \$100.00**
- Unlimited ATM transactions if linked to a checking account.
- Interest accrues daily and will be paid quarterly

Christmas Savings

- **NO MINIMUM STARTING BALANCE**
- Around November 15, you will receive a check for the amount deposited plus interest
- Interest accrues daily and will be paid annually
- Accounts closed early will forfeit interest earned

Individual Retirement Accounts

Traditional, ROTH, SEP

- **MINIMUM STARTING BALANCE: \$100.00.**
- **Interest**
 - Accrued daily and paid every three months
- **Maintenance**
 - Withdrawal before age 59 1/2 may result in a federal tax penalty. See your IRA Custodial agreement. Bank-imposed penalties for early withdrawal of IRA deposits are as follows. Except for IRA revoked within 7 days of opening, funds on deposit 90 days or less will result in a \$100 penalty, and CD funds cashed before maturity will result in standard CD penalties.
- **FEES: NO SETUP FEE / NO MAINTENANCE FEE**

Certificates of Deposit

- **MINIMUM STARTING BALANCE: \$1,000.00.**
- **Interest**
 - Each deposit earns interest at the rate shown on the deposit receipt until the

original maturity date. Interest begins to accrue on the day the deposit is made, and is calculated by the “daily balance” method, which applies a daily periodic rate to the principal in the account each day.

- **Early Withdrawal Penalties**
 - Penalties may apply with early withdrawal.
- **Length or Term Penalty**
 - 90 to 364 days: 30 to 180 days forfeited
 - 365 days or more: 180 days interest forfeited
- **Maturities**
 - CD's one year or less
 - CD's greater than one year

Additional Services

Internet Banking

- **www.firstcommercebank.net**
- Free Online Bill Payment.
- View real-time balances for all of your accounts.
- View images of cleared checks.
- Transfer funds from account to account.

Mobile Banking

- Have mobile access to all of your deposit accounts.
- View real-time balances for all of your deposit accounts.
- Transfer funds from account to account.

Sweep Accounts

- Link your existing checking account to another First Commerce Bank account
- Available funds are automatically transferred to cover incoming transactions.
- Sweep accounts could have an effect on FDIC deposit insurance limits.
- See a bank employee with any questions.
- **FEES: THERE IS NO ADDITIONAL FEE ASSOCIATED WITH SWEEP ACCOUNTS**
 - If there are no available funds to be transferred, you may still incur fees.

ACCOUNT INFORMATION, CONT.

Business Checking

- **MINIMUM STARTING BALANCE: \$100.00**
- Unlimited check writing
- Unlimited **ATM** access at any **First Commerce Bank ATM**.
- Unlimited **FCB** debit card usage.
- **FEES: MINIMUM BALANCE FEE OF \$9.00 ASSESSED MONTHLY ON BALANCE UNDER \$500.00.**

Business Interest Checking

- **MINIMUM STARTING BALANCE: \$1,000.00.**
- Check images returned with statements.
- Unlimited check writing.
- Unlimited **ATM** access at any **First Commerce Bank ATM**.
- Unlimited **FCB** debit card usage.
- **FEES: MINIMUM BALANCE FEE OF \$11.00**
 - Waived by \$1,000.00 minimum daily balance in account.

Business Money Market

- **MINIMUM STARTING BALANCE: \$2,500.00.**
- Interest accrues on the daily ledger balance and is credited monthly.
- Interest rates increase automatically as balance grows through three tiers.
 - Tier 1: \$0 to \$9,999.99
 - Tier 2: \$10,000 to \$49,999.99
 - Tier 3: \$50,000 and higher
- Tiered interest rates for higher returns.
- Funds available by check, over-the-counter-withdrawal, ATM.
- **FEES: MONTHLY SERVICE CHARGE OF \$11.00**
 - Waived by \$2,500 minimum daily balance in account.

Merchant Card Services

First Commerce Bank is proud to offer a merchant card program to our small business customers. This program enables small business owners the opportunity to be more competitive with expanded payment services. For more information, please see any **First Commerce Bank** Customer Service Representative.

Deposit on Your Terms

With First Commerce Bank's **Mobile Deposit**, simply scan, submit, and you're done. Your check deposits are fast, secure, and convenient.

Note: Enrollment in Online Banking is required before signing up for Mobile Banking.



FUNDS AVAILABILITY POLICY DISCLOSURE

This disclosure describes your ability to withdraw funds at First Commerce Bank. It only applies to the availability of funds in your transaction accounts (e.g., checking accounts). We reserve the right to delay the availability of funds deposited to these accounts for periods longer than those outlined in this disclosure. Please ask us if you have a question about which accounts are affected by our availability policy. For purposes of this disclosure, the terms "you" or "your" mean customer and the terms "our," "we," or "us" mean First Commerce Bank.

YOUR ABILITY TO WITHDRAW FUNDS.

Our policy is to make funds from your cash and check deposits available to you by the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day that we receive the deposit. Once they are available, you can withdraw the funds in cash, and we will use the funds to pay checks that you have written. For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before 2:00 p.m. on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after 2:00 p.m. or on a day that we are not open, we will consider the deposit made on the next business day we are open.

DETERMINING THE AVAILABILITY OF YOUR DEPOSIT. The length of the delay is counted in business days from the day of your deposit. Every day is a business day except Saturdays, Sundays, and federal holidays. The length of the delay varies depending on the type of deposit and is explained below.

LONGER DELAYS MAY APPLY. In some cases, we will not make all of the funds that you deposit by check available to you by the first business day after we receive your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first \$275.00 of your

deposits, however, may be available by the first business day after the day of deposit. If we are not going to make all of the funds from your deposit available by the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will send you the notice by the day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available. In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- (a) if we believe a check you deposit will not be paid;
- (b) if you deposit checks totaling more than \$6,725.00 on any one day;
- (c) if you redeposit a check that has been returned unpaid;
- (d) if you have overdrawn your account repeatedly in the last six months; or
- (e) if an emergency condition arises that would not enable us to make the funds available to you, such as the failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

SPECIAL RULES FOR NEW ACCOUNTS.

If you are a new customer, the following special rules will apply during the first 30 days your account is open. Funds from electronic direct deposits to your account and checks drawn on First Commerce Bank will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$6,725.00 of a day's total deposits of U.S. Treasury checks, U.S. Postal Service money orders, cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available

by the first business day after the day of deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$6,725.00 will be available by the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$6,725.00 will not be available until the second business day after the day of deposit. Funds from all other check deposits will be available by the ninth business day after the day of deposit.

FOREIGN CHECKS. Checks drawn on financial institutions outside of the U.S. (foreign checks) cannot be processed the same as checks drawn on U.S. financial institutions. Foreign checks are exempt from the policies outlined in this disclosure. Generally, the availability of funds from deposits of foreign checks will be delayed for the time it takes us to collect the funds from the financial institutions upon which they are drawn.

ADDITIONAL DEPOSIT INFORMATION.

Pursuant to Section 1.2.5 Effect of Illegality in the NACHA Operating Rules, we may, from time to time, need to temporarily suspend processing of an ACH transaction for review or verification and that may affect settlement and/or availability.

Wire Transfers

Beginning Monday, September 22nd please use and/or provide the following information to the senders of any incoming wires:

Domestic Wire:

Incoming Domestic Wire Instructions:

Receiving Financial Institution ABA: 064108799
Receiving Financial Institution Name: First Commerce Bank
Receiving Financial Institution Address: 500 North Ellington Parkway
P.O. Box 1098
Lewisburg, TN 37091

Beneficiary Account Number _____

Beneficiary Name: _____

Beneficiary Address: _____

Originator to Beneficiary Information: _____

International Wire

To receive U.S. Dollar International wire transfers, please use the following instructions:

Beneficiary Bank Information: SouthState Bank
400 Interstate N. Parkway, suite 1200
Atlanta, GA

Swift BIC: C SBKUS33

Beneficiary: FIRST COMMERCE BANK
500 North Ellington Parkway
P.O. Box 1098
Lewisburg, TN 37091

Beneficiary Account Number: 20125498

Final Credit Account: _____

Name & Address: _____



ELECTRONIC FUNDS TRANSFER DISCLOSURE

DEFINITION OF BUSINESS DAY. Business days are Monday through Friday excluding holidays.

DEBIT CARD SERVICES. The services available through use of your Debit Card are described below.

DEBIT CARD SERVICES:

- You may withdraw cash from your checking account(s) and savings account(s).
- You may make deposits into your checking account(s) and savings account(s).
- You may transfer funds between your checking and savings accounts.
- You may make balance inquiries on your checking account(s) and savings account(s).
- You may use your card at any merchant that accepts Mastercard® Debit Cards for the purchase of goods and services.

ATM SERVICES:

NETWORK. Your ability to perform the transactions or access the accounts set forth above depends on the location and type of ATM you are using and the network through which the transaction is being performed. A specific ATM or network may not perform or permit all of the above transactions.

Besides being able to use your Debit Card at our ATM terminals, you may access your accounts through the following network(s): VISA, SUM, PLUS, CIRRUS, MASTERCARD, NYCE, MAESTRO, EBT

ATM FEES. When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used, and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer.

POINT OF SALE TRANSACTIONS. Listed below is the card you may use to purchase goods and services from merchants that have arranged to accept your card as a means of payment (these merchants are referred to as "Participating Merchants"). Some Participating Merchants may permit you to receive cash back as part of your purchase. Purchases made with your card, and any purchase where you receive cash, are referred to as "Point of Sale" transactions and will cause your "designated account(s)" to be debited for the amount of the purchase. We have the right to return any check or other item drawn against your account to ensure there are funds available to pay for any Point of Sale transaction. We may, but are not bound to, allow transactions which exceed your available account balance. If we do, you agree to pay an amount equal to the overdrawn balance plus any overdraft fees.

The following card and the corresponding designated account(s) may be used for Point of Sale transactions:

DEBIT CARD: Checking account

Your Debit Card may also be used to obtain cash from your designated account(s) at participating financial institutions when so authorized under the terms of your Account Agreement.

CURRENCY CONVERSION - Mastercard®. If you perform transactions with your card with the Mastercard® logo in a currency other than US dollars, Mastercard International Inc. will convert the charge into a US dollar amount. At Mastercard International they use a currency

conversion procedure, which is disclosed to institutions that issue Mastercard®. Currently the currency conversion rate used by Mastercard International to determine the transaction amount in US dollars for such transactions is based on rates observed in the wholesale market or government-mandated rates, where applicable. The currency conversion rate used by Mastercard International is generally the rate of the applicable currency on the date that the transaction occurred. However, in limited situations, particularly where transactions are submitted to Mastercard International for processing are delayed, the currency conversion rate used may be the rate of the applicable currency on the date that the transaction is processed.

IMPORTANT ADDITIONAL FEE NOTICE.

Mastercard® charges us a Currency Conversion Fee of 0.200% of the transaction amount for performing currency conversions and a Cross-Border Fee of 0.800% of the transaction on all cross-border transactions (even those with no currency conversion). Therefore, you will be charged 1.000% of the dollar amount on all cross-border transactions – i.e., transactions processed through the "Global Clearing Management System" or the "Mastercard Debit Switch" when the country of the merchant or machine is different than your country as cardholder. Be aware that when making online purchases you may not know that the merchant is located in a different country.

LIMITATIONS ON TRANSACTIONS

TRANSACTION LIMITATIONS - DEBIT CARD

CASH WITHDRAWAL LIMITATIONS. You may withdraw up to \$500.00 through use of ATMs in any one day.

POINT OF SALE LIMITATIONS. You may buy up to \$2,500.00 worth of goods or services in any one day through use of our Point of Sale service.

OTHER LIMITATIONS.

- The terms of your account(s) may limit the number of withdrawals you may make each month. Restrictions disclosed at the time you opened your account(s), or sent to you subsequently, will also apply to your electronic withdrawals and electronic payments unless specified otherwise.
- Debit Card POS transactions are limited to 100 per day. ATM withdrawals are limited to 50 per day.

NOTICE OF RIGHTS AND RESPONSIBILITIES

The use of any electronic fund transfer services described in this document creates certain rights and responsibilities regarding these services (as described below).

RIGHT TO RECEIVE DOCUMENTATION OF YOUR TRANSFERS

TRANSACTION RECEIPTS. Depending on the location of an ATM, you may not be given the option to receive a receipt if your transaction is \$15.00 or less. Upon completing a transaction of more than \$15.00, you will receive a printed receipt documenting the transaction (unless you choose not to get a paper receipt). These receipts (or the transaction number given in place of the paper receipt) should be retained to verify that a transaction was performed. A receipt will be provided for any transaction of more

than \$15.00 made with your Debit Card at a Participating Merchant. If the transaction is \$15.00 or less, the Participating Merchant is not required to provide a receipt.

PERIODIC STATEMENTS. If your account is subject to receiving a monthly statement, all EFT transactions will be reported on it. If your account is not subject to receiving a statement less frequently than monthly, then you will continue to receive your statement on that cycle, unless there are EFT transactions, in which case you will receive a monthly statement. In any case you will receive your statement at least quarterly.

PREAUTHORIZED DEPOSITS. If you have arranged to have direct deposits made into your account at least once every 60 days from the same person or company — you can call us at: (931)359-4322 to find out whether or not the deposit has been made.

USING YOUR CARD AND PERSONAL

IDENTIFICATION NUMBER ("PIN"). In order to assist us in maintaining the security of your account and the terminals, the Debit Card remains our property and may be revoked or canceled at any time without giving you prior notice. You agree not to use your Debit Card for a transaction that would cause your account balance to go below zero, or to access an account that is no longer available or lacks sufficient funds to complete the transaction, including any available line of credit. We will not be required to complete any such transaction, but if we do, we may, at our sole discretion, charge or credit the transaction to your account; you agree to pay us the amount of the improper withdrawal or transfer upon request.

Certain transactions involving your Debit Card require use of your PIN. Your PIN is used to identify you as an authorized user. Because the PIN is used for identification purposes, you agree to notify First Commerce Bank immediately if your Debit Card is lost or if the secrecy of your PIN is compromised. You also agree not to reveal your PIN to any person not authorized by you to use your Debit Card or to write your PIN on your Debit Card or on any other item kept with your Debit Card. We have the right to refuse a transaction on your account when your Debit Card or PIN has been reported lost or stolen or when we reasonably believe there is unusual activity on your account.

The security of your account depends upon your maintaining possession of your Debit Card and the secrecy of your PIN. You may change your PIN if you feel that the secrecy of your PIN has been compromised. You may change your PIN. Customers can change their pin number by calling the debit card activation line: (866)633-5293

RIGHTS REGARDING PREAUTHORIZED TRANSFERS.

RIGHTS AND PROCEDURES TO STOP

PAYMENTS. If you have instructed us to make regular preauthorized transfers out of your account, you may stop any of the payments. To stop a payment, call us at: (931)359-4322 or write to:

First Commerce Bank
PO Box 1098
Lewisburg, TN 37091

EFT DISCLOSURE, Cont. & SUBSTITUTE CHECK POLICY DISCLOSURE

We must receive your call or written request at least three (3) business days prior to the scheduled payment. If you call, please have the following information ready: Your account number, the date the transfer is to take place, to whom the transfer is being made and the amount of the scheduled transfer. If you call, we will require you to put your request in writing and deliver it to us within fourteen (14) days after you call.

NOTICE OF VARYING AMOUNTS. If you have arranged for automatic periodic payments to be deducted from your account, which may vary in amount, and these payments may vary in amount, you will be notified by the person or company (to) ten (10) days before each payment, when it will be made and how much it will be.

OUR LIABILITY FOR FAILURE TO STOP PREAUTHORIZED TRANSFER PAYMENTS. If you order us to stop one of the payments, and we do not do so, we will be liable for your losses or damages.

YOUR RESPONSIBILITY TO NOTIFY US OF LOSS OR THEFT. If you believe your Debit Card or PIN or internet banking access code, call us at: 1-800-500-1044 (24 hours a day / 7 days a week) or write to:

First Commerce Bank
PO Box 1098
Lewisburg, TN 37091

You should also call the number or write to the address listed above if you believe a transfer has been made using the information from your check without your permission.

CONSUMER LIABILITY. Tell us AT ONCE if you believe your Debit Card or PIN or internet banking access code has been lost or stolen or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all of the money in your account (plus your maximum overdraft line of credit, if applicable). If you tell us within two (2) business days after you learn of the loss or theft of your Debit Card or PIN or internet banking access code, you can lose no more than fifty dollars (\$50) if someone uses your Debit Card or PIN or internet banking access code without your permission. If you do NOT tell us within two (2) business days after you learn of the loss or theft of your Debit Card or PIN or internet banking access code and we can prove we could have stopped someone from using your Debit Card or PIN or internet banking access code without your permission if you had told us, you could lose as much as five hundred dollars (\$500).

Also, if your statement shows transfers you did not make, including those made by card, code, or other means, tell us at once. If you do not tell us within sixty (60) days after the statement was transmitted to you, you may not receive back any money you lost after the sixty (60) days, if we can prove that we could have stopped someone from taking the money had you given us notice in time. If a good reason (such as a long trip or hospital stay) keeps you from giving the notice, we will extend the time periods.

CONSUMER LIABILITY FOR UNAUTHORIZED TRANSACTIONS INVOLVING DEBIT CARD. The limitations on your liability for unauthorized transactions described above generally apply to all electronic fund transfers. However, different limitations apply to certain transactions involving your Debit Card with the Mastercard® branded card.

If you promptly notify us about an unauthorized transaction involving your card and the unauthorized transaction took place on your Mastercard® branded card, including any PIN-based ATM or POS transactions, zero liability will be imposed on you for the unauthorized transaction. In order to qualify for the zero liability protection, you must have exercised reasonable care in safeguarding your card from the risk of loss or theft and, upon becoming aware of such loss or theft, promptly reported the loss or theft to us.

ILLEGAL USE OF DEBIT CARD. You must not use your Debit Card for any illegal transactions, including internet gambling and similar activities.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR TRANSACTIONS. In case of errors or questions about your electronic fund transfers:
Phone at: (931)359-4322
or write to:

First Commerce Bank
PO Box 1098
Lewisburg, TN 37091

We will tell you the results within three (3) business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

LIABILITY FOR FAILURE TO COMPLETE TRANSACTION. If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages as provided by law. However, there are some exceptions. We will NOT be liable, for instance:

- If through no fault of ours, you do not have enough money in your account to make the transfer.
- If the transfer would result in your exceeding the credit limit on your line of credit, if you have one.
- If the electronic terminal was not working properly and you knew about the breakdown before you started the transfer.
- If circumstances beyond our control (such as fire or flood, computer or machine breakdown, or failure or interruption of communications facilities) prevent the transfer, despite reasonable precautions we have taken.
- If we have terminated our Agreement with you.
- When your Debit Card has been reported lost or stolen or we have reason to believe that something is wrong with a transaction.
- If we receive inaccurate or incomplete information needed to complete a transaction.
- In the case of preauthorized transfers, we will not be liable where there is a breakdown of the system which would normally handle the transfer.

- If funds in the account are subject to legal action preventing a transfer to or from your account.
- If the electronic terminal does not have enough cash to complete the transaction.

There may be other exceptions provided by applicable law.

CHARGES FOR TRANSFERS OR THE RIGHT TO MAKE TRANSFERS. We reserve the right to impose a fee and to change fees upon notice to you.

DISCLOSURE OF ACCOUNT INFORMATION. We will disclose information to third parties about your account or electronic fund transfers made to your account:

1. Where necessary to complete a transfer or to investigate and resolve errors involving the transfer(s); or
2. In order to verify the existence and condition of your account for a third party such as a credit bureau or merchant; or
3. In order to comply with government agency or court orders; or
4. If you give us your permission in a record or writing.

SUBSTITUTE CHECK POLICY DISCLOSURE WHAT IS A SUBSTITUTE CHECK?

To make check processing faster, federal law permits banks to replace original checks with "substitute checks." These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original check.

HOW DO I MAKE A CLAIM FOR A REFUND?

If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your account, please contact us by:

Phone at: (931) 359-4322

or mail at:

First Commerce Bank
500 North Ellington Pkwy
PO Box 1098
Lewisburg, TN 37091

You must contact us within 60 calendar days of the date that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances.

Your claim must include:

- A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
- An estimate of the amount of your loss; and
- An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and
- A copy of the substitute check and/or the following information to help us identify the substitute check such as the check number, the name of the person to whom you wrote the check, the amount of the check.

Mobile Pay is here!

Making everyday payments
safer and easier

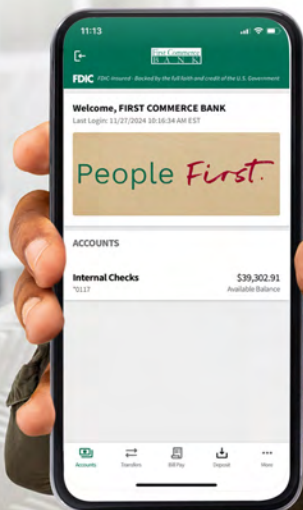


Bank Anytime, Anywhere

With **First Commerce Bank Online and Mobile Banking**, you can easily manage your accounts whenever and wherever it's convenient for you. Check balances, monitor transactions, and stay on top of your finances right from your web-enabled mobile device or computer.

Simply download our app from the **App Store** or **Google Play** to get started or [scan](#) to learn more!

Note: Enrollment in Online Banking is required before signing up for Mobile Banking.

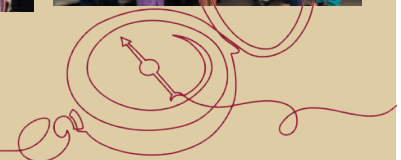
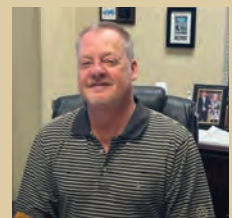


Rooted in Community

Growing Together

At First Commerce Bank, community support isn't just something we do — it's who we are. And now, we can't wait to welcome Peoples Bank of Middle Tennessee customers into our shared commitment to making our neighborhoods stronger. Our combined team lives, works, and invests right here, giving us both a personal and professional stake in your success. From championing local businesses and fostering economic growth to providing financial and in-kind support for community organizations, youth programs, and nonprofits, we're proud to stand beside the people and causes that matter most.

**Together, we'll continue to build a brighter future
— right here at home in Tennessee.**



What Does First Commerce Bank Do With Your Personal Information?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number and credit history • Credit scores and overdraft history • Mortgage rates and payments and wire transfer instructions <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons First Commerce Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First Commerce Bank Share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes – to offer our products and services to you	YES	NO
For joint marketing with other financial companies	NO	We don't share
For our affiliates' everyday business purposes – information about your transactions and experiences	NO	We don't share
For our affiliates' everyday business purposes – information about your creditworthiness	NO	We don't share
For our affiliates to market to you	NO	We don't share
For nonaffiliates to market to you	NO	We don't share
Questions?	Call (931)359-4322 or go to www.firstcommercebank.net	

What we do	
How does First Commerce Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does First Commerce Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account or apply for a loan • Give us your contact information or provide your mortgage information • Make a wire transfer <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes - information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>First Commerce Bank has 2 affiliates: First Commerce Title and First Commerce Mortgage.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>First Commerce Bank does not share with nonaffiliates so they can market to you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>First Commerce Bank doesn't jointly market.</i>

Fee Schedule

FEES AND CHARGES. The following fees and charges may be assessed against your account: An overdraft fee of \$33.00 will be charged per item for covering overdrafts created by check or draft, or other electronic means (dependent upon manager review)

Balancing Customer's Checkbook (per hour)	\$20.00
Business Checking Account Fee (if account falls below \$500, per month)	\$9.00
Business Interest Checking Account Fee (if account falls below \$1,000, per month)	\$11.00
Business Money Market Account Fee (if account falls below \$2,500 daily minimum balance, per month)	\$11.00
Commerce Club Account Fee (per month)	\$11.00
Debit Card Replacement Fee	\$15.00
Dormancy Fee for Checking Accounts (18 months no activity - Balance < \$15)	\$3.00
Dormancy Fee for Savings Accounts (24 months no inactivity - Balance < \$15)	\$3.00
eVue Checking Monthly Service Charge (waived by viewing statements online)	\$5.00
Fax Transmission (per fax)	\$2.00
Garnishments & Levies	\$25.00
Official Check (per check)	\$5.00
Overdraft I Paid Item Fee	\$33.00
President's Club Account Fee (if account falls below \$1,000, per month)	\$11.00
Printing of Customer Statements	\$2.00
Rate Climber Money Market Account Fee (if account falls below \$2,500, per month)	\$11.00
Regular Checking Account Fee (if account falls below \$500, per month)	\$9.00
Replaced Locked Deposit Bag	\$25.00
Research (per hour)	\$20.00
Returned Item Fee (per item)	\$33.00
Safe Deposit Box (Change Lock if only 1 key lost)	\$110.00
Safe Deposit Box Drill (if both keys are lost)	\$175.00
Stop Payment (per item)	\$20.00
Wire Transfer (Outgoing & Incoming Domestic)	\$15.00
Wire Transfer Fee (Incoming & Outgoing International)	\$40.00

Deposit Rates

Checking and Savings

Account Type	Rate	APY*
President's Club	0.05%	0.05%
Business Interest Checking	0.05%	0.05%
Regular Savings	0.05%	0.05%
Christmas Savings	0.05%	0.05%
Rate Climber Money Market		
\$0 to \$9,999.99	0.05%	0.05%
\$10,000.00 to \$49,999.99	0.10%	0.10%
\$50,000.00 and higher	0.15%	0.15%
Public Funds (All Tiers)	0.05%	0.05%

Current CD and IRA deposit rates can be found on www.firstcommercebank.net or by calling your local branch.

TRUTH IN SAVINGS/ACCOUNT DISCLOSURES

Business Checking

MINIMUM BALANCE REQUIREMENTS. You must deposit \$100.00 to open this account. A minimum balance fee of \$9.00 will be imposed every statement cycle if the daily balance on any day of the statement cycle falls below \$500.00.

DORMANT/INACTIVE ACCOUNT

INFORMATION. A dormant account fee of \$3.00 per month will be charged after 6 months of inactivity.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: electronic items such as ATM and Preauthorized transactions then checks. The items are processed from lowest to highest within each category. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

FEES AND CHARGES. Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

Business Interest Checking

RATE INFORMATION. Current deposit rates can be found on www.firstcommercebank.net or by calling your local branch.

Determination of Rate. At our discretion, we may change the interest rate on your account.

Frequency of Rate Changes. We may change the interest rate on your account every statement cycle.

Limitations on Rate Changes. There are no maximum or minimum interest rate limits for this account.

COMPOUNDING AND CREDITING. Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$1,000.00 to open this account. A minimum balance fee of \$11.00 will be imposed every statement cycle if the daily balance on any day of the statement cycle falls below \$1,000.00. You must maintain a minimum daily balance of \$1,000.00 in the account each day to obtain

the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

DORMANT/INACTIVE ACCOUNT

INFORMATION. A dormant account fee of \$3.00 per month will be charged after 6 months of inactivity.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: electronic items such as ATM and Preauthorized transactions then checks. The items are processed from lowest to highest within each category. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue on the business day you deposit noncash items (for example, checks). **TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

ADDITIONAL INFORMATION REGARDING

YOUR ACCOUNT. Deposit Limitations - You may make an unlimited number of deposits into your account.

FEES AND CHARGES. Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

Business Money Market Savings

RATE INFORMATION. Deposit rates for checking and savings accounts can be found on page 15 of this merger guide (Business Money Market Savings account matches the rates to that of Rate Climber Money Market).

Determination of Rate. At our discretion, we may change the interest rate on your account.

Frequency of Rate Changes. We may change the interest rate on your account every statement cycle.

Limitations on Rate Changes. There are no maximum or minimum interest rate limits for this account.

COMPOUNDING AND CREDITING. Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$2,500.00 to open this account. A minimum balance fee of \$11.00 will be imposed every

statement cycle if the daily balance on any day of the statement cycle falls below \$2,500.00. You must maintain a minimum daily balance of \$2,500.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: electronic items such as ATM and Preauthorized transactions then checks. The items are processed from lowest to highest within each category. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

FEES AND CHARGES. Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

CD

Peoples CD and IRA accounts will keep the same terms – agreed upon at origination – until reaching their respective maturity.

RATE INFORMATION. Current CD deposit rates can be found on www.firstcommercebank.net or by calling your local branch.

COMPOUNDING AND CREDITING. Interest will not be compounded and will be credited to

TRUTH IN SAVINGS/ACCOUNT DISCLOSURES, Cont.

the account at maturity. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If you close your account before interest is credited, you will receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$1,000.00 to open this account. You must maintain a minimum daily balance of \$1,000.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

TRANSACTION LIMITATIONS. You may not make deposits into or withdrawals from your account until the maturity date.

EARLY WITHDRAWAL PROVISIONS. We will impose a penalty if you withdraw any or all of the deposited funds before the maturity date.

RENEWAL POLICIES. Your account will automatically renew at maturity. You will have a grace period of 10 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

Christmas Savings

RATE INFORMATION. Deposit rates for checking and savings accounts can be found on page 15 of this merger guide.

Determination of Rate. At our discretion, we may change the interest rate on your account. Frequency of Rate Changes. We may change the interest rate on your account every statement cycle. Limitations on Rate Changes. There are no maximum or minimum interest rate limits for this account.

COMPOUNDING AND CREDITING. Interest will be compounded annually and will be credited to the account annually. If you close your account before interest is credited, you will not receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. No minimum balance requirements apply to this account.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: electronic items such as ATM and Preauthorized transactions then checks. The items are processed from lowest to highest within each category. The processing order of these items is important because if

there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

TRANSACTION LIMITATIONS. You may make one debit from your account each year. A fee of \$11.00 will be imposed for each subsequent debit. If two withdrawals are made before maturity, this account may be closed. Accounts closed early will forfeit interest earned.

FEES AND CHARGES. Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

Commerce Club Checking

MINIMUM BALANCE REQUIREMENTS. You must deposit \$100.00 to open this account.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: electronic items such as ATM and Preauthorized transactions then checks. The items are processed from lowest to highest within each category. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.

****Includes \$10,000 Accidental Death Insurance****

****Not FDIC Insured/May lose value/Not a deposit/Not insured by a Federal Government Agency****

FEES AND CHARGES. Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

eVue Checking

ELIGIBILITY REQUIREMENTS. Customer must have direct deposit.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$100.00 to open this account.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: electronic items such as ATM and Preauthorized transactions then checks. The items are processed from lowest to highest within each category. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

FEES AND CHARGES. Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

IRA

Peoples CD and IRA accounts will keep the same terms - agreed upon at origination - until reaching their respective maturity.

RATE INFORMATION. Current IRA deposit rates can be found on www.firstcommercebank.net or by calling your local branch.

COMPOUNDING AND CREDITING. Interest will not be compounded and will be credited to the account at maturity. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If you close your account before interest is credited, you will receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$1,000.00 to open this account. You must maintain a minimum daily balance of \$1,000.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

TRANSACTION LIMITATIONS. You may not make deposits into or withdrawals from your account until the maturity date.

TRUTH IN SAVINGS/ACCOUNT DISCLOSURES, Cont.

INDIVIDUAL RETIREMENT ACCOUNT. Individual Retirement Accounts (IRAs) are subject to limitations and/or penalties imposed by the Internal Revenue Service. Please see your IRA Agreement or your tax advisor for additional information.

EARLY WITHDRAWAL PROVISIONS. We will impose a penalty if you withdraw any or all of the deposited funds before the maturity date.

RENEWAL POLICIES. Your account will automatically renew at maturity. You will have a grace period of 10 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

President's Club

RATE INFORMATION. Deposit rates for checking and savings accounts can be found on page 15 of this merger guide.

Your interest rate and annual percentage yield may change.

Determination of Rate. At our discretion, we may change the interest rate on your account.

COMPOUNDING AND CREDITING. Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$1,000.00 to open this account. A minimum balance fee of \$11.00 will be imposed every statement cycle if the daily balance on any day of the statement cycle falls below \$1,000.00.

You must maintain a minimum daily balance of \$1,000.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: electronic items such as ATM and Preauthorized transactions then checks. The items are processed from lowest to highest within each category. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT. The following additional terms apply to this account:
Official President's Club checks provided at no charge. Unlimited First Commerce Bank debit card usage.
Unlimited ATM access at any First Commerce Bank ATM. Competitive Interest Rates on balances above \$1000.
Commerce Club Benefits are Notary Services

\$100,000 Common Carrier Insurance, Travel Benefits, Credit Card Protection

Not FDIC Insured/May lose value/Not a deposit/Not insured by a Federal Government Agency

FEES AND CHARGES. Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

RateClimber Money Market

RATE INFORMATION. Deposit rates for checking and savings accounts can be found on page 15 of this merger guide.

Your interest rate and annual percentage yield may change.

Determination of Rate. At our discretion, we may change the interest rate on your account.
Frequency of Rate Changes. We may change the interest rate on your account every statement cycle.
Limitations on Rate Changes. There are no maximum or minimum interest rate limits for this account.

COMPOUNDING AND CREDITING. Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$2,500.00 to open this account. A minimum balance fee of \$11.00 will be imposed every statement cycle if the daily balance on any day of the statement cycle falls below \$2,500.00.

You must maintain a minimum daily balance of \$2,500.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: electronic items such as ATM and Preauthorized transactions

then checks. The items are processed from lowest to highest within each category. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

FEES AND CHARGES. Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

Regular Checking

MINIMUM BALANCE REQUIREMENTS. You must deposit \$100.00 to open this account. A minimum balance fee of \$9.00 will be imposed every statement cycle if the daily balance on any day of the statement cycle falls below \$500.00.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: electronic items such as ATM and Preauthorized transactions then checks. The items are processed from lowest to highest within each category. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

FEES AND CHARGES. Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

Regular Savings

RATE INFORMATION. Deposit rates for checking and savings accounts can be found on page 15 of this merger guide.

TRUTH IN SAVINGS/ACCOUNT DISCLOSURES, Cont.

Your interest rate and annual percentage yield may change.

Determination of Rate. At our discretion, we may change the interest rate on your account.

COMPOUNDING AND CREDITING. Interest will be compounded quarterly and will be credited to the account quarterly.. If you close your account before interest is credited, you will receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$100.00 to open this account.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your

account will be processed as follows: electronic items such as ATM and Preauthorized transactions then checks. The items are processed from lowest to highest within each category. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

FEES AND CHARGES. Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

Notes



IMPORTANT INFORMATION FOR MORTGAGE CUSTOMERS

- - - NOTICE OF SERVICING TRANSFER - - -

The servicing of your mortgage loan is being transferred, effective **Friday, September 19, 2025**. This means that after this date, a new servicer will be collecting your mortgage loan payments from you. Your account number will be the same but with two zeros added to the end. Nothing else about your mortgage loan will change.

Peoples Bank is now collecting your payments. Peoples Bank will stop accepting payments received from you after **September 19, 2025**.

First Commerce Bank will collect your payments going forward. Your new servicer will start accepting payments from you on **September 22, 2025**.

If payments are mailed, please send all payments due on or after September 22, 2025, to First Commerce Bank at the following address:

First Commerce Bank
PO BOX 1098
Lewisburg, TN 37091

OR

First Commerce Bank
PO BOX 707
Shelbyville, TN 37162

If you have any questions for either your present servicer, Peoples Bank of Middle Tennessee, or your new servicer, First Commerce Bank, about your mortgage loan or this transfer, please contact them using the information below:

Present Servicer:
Peoples Bank of Middle Tennessee
PO Box 707
Shelbyville, TN 37162
931-684-7222

New Servicer:
First Commerce Bank
PO Box 1098
Lewisburg, TN 37091
931-359-4322

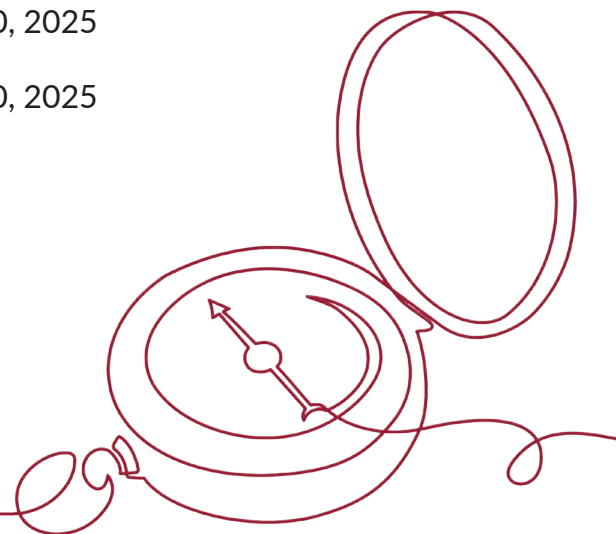
Under Federal law, during the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer on or before its due date may not be treated by the new servicer as late, and a late fee may not be imposed on you.

Peoples Bank of Middle Tennessee

Date: August 20, 2025

First Commerce Bank

Date: August 20, 2025



Customers of



Welcome to...



We look forward to meeting you and
serving your banking needs!

Questions? Want to Learn More?

For the latest updates and details, visit
firstcommercebank.net/welcome
or simply scan the code below:



Check us out on social media!





First Commerce BANK

(931) 359-4322 | www.firstcommercebank.net

