

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.