

## **Hours and Locations**

### **Hours of Operation**

**Mon.-Thurs.** 8:30am - 4:00 pm  
Drive-thru open until 4:00 pm  
**Fri.** 8:30 am - 5:00 pm  
Drive-thru open until 5:00 pm  
**Sat.** Drive-thru open 8:30-12:00 (*ALL EXCEPT MORTGAGE LOAN OFFICE, SPRINGFIELD TOM AUSTIN HWY, MILLERSVILLE, AND WHITE HOUSE HWY 31W*)

#### **Main Office**

120 Village Drive  
P.O. Box 10  
Portland, TN 37148  
615-325-2265  
615-325-8048 (fax)  
Manager: Drew Jennings

#### **White House 76**

515 Hwy 76  
P.O. Box 269  
White House, TN 37188  
615-672-3704  
615-672-3706 (fax)  
Manager: Josh White

#### **White House 31W**

2787 Hwy 31W  
P.O. Box 1069  
White House, TN 37188  
615-672-4122  
615-581-8081 (fax)  
Manager: Stephanie Dorris

#### **Mortgage Loan Office**

121 Village Drive, Ste 103  
Portland, TN 37148  
615-672-5065  
615-672-5068 (fax)  
Manager: Stacy Cook

#### **Springfield Office - Memorial Blvd.**

1203 Memorial Blvd.  
Springfield, TN 37172  
615-384-8456  
615-384-1423 (fax)  
Manager: Ann Williams

#### **Springfield Office - Tom Austin Hwy.**

3490 Tom Austin Hwy.  
Springfield, TN 37172  
615-382-3780  
615-382-2592 (fax)  
Manager: Cheryl Pentecost

#### **Ridgetop Office**

1765 Hwy. 41 South  
P.O. Box 709  
Ridgetop, TN 37152  
615-859-7946  
615-851-6184 (fax)  
Manager: Melonie Birdwell

#### **Millersville Office**

1250 Louisville Hwy.  
Millersville, TN 37072  
615-851-9910  
615-851-9450 (fax)  
Manager: Katina Martin

#### **Cross Plains Office**

7836 Hwy. 25 E  
Cross Plains, TN 37049  
615-654-2265  
615-654-2177 (fax)  
Manager: Melinda Nichols

#### **Westmoreland Office**

5804 Austin Peay Hwy.  
Westmoreland, TN 37186  
615-644-2170  
615-644-5003 (fax)  
Manager: Paula Troutt

## Personal Accounts Schedule of Fees and Charges



THE FARMERS BANK

### ***Amped Checking, powered by BaZing***

- Minimum deposit to open account - \$100
- No minimum balance service charge
- No per item charge
- Unlimited check writing
- Check card available
- BaZing discounts, insurance\* and more (registration is required to access BaZing benefits)
- Monthly service charge - \$6
- Refund of up to \$6.00 per statement period with 10¢ credit per debit card purchase that posts to your account during the same statement period. (ATM transactions do not count as a debit card purchase.)
- eStatement available at no charge; \$2 per statement period for paper statements

**\*Not a Deposit/Not Insured by any Federal Government Agency/Not Bank Guaranteed/Not FDIC Insured/May Lose Value**

### ***Student Checking***

- Customers under age 18 require an adult on the account
- Minimum deposit to open account - \$25
- No minimum balance service charge
- No monthly service charge
- No per item charge
- Unlimited check writing
- Check card available (restrictions may apply)
- Foreign ATM fees refunded up to \$25 per statement period
- Not eligible for Overdraft Privilege
- eStatement available at no charge; \$2 per statement period for paper statements
- Quarterly Dormant Service Charge \$5 - account becomes dormant after one year with no activity and the balance is below \$500.

### ***Basic Checking***

- Minimum deposit to open account - \$100
- No per item charge
- Unlimited check writing
- Check card available
- Minimum Balance Service Charge - \$5 if balance falls below \$500 during statement period
- eStatement available at no charge; \$2 per statement period for paper statements

### ***Basic Interest Checking***

- Minimum deposit to open account - \$1000
- No per item charge
- Unlimited check writing
- Check card available
- Minimum Balance Service Charge - \$10 if balance falls below \$1,000 during statement period
- eStatement available at no charge; \$2 per statement period for paper statements

***Must be enrolled in Internet Banking for eStatements and mobile deposit***

### ***Money Market Account (Interest Bearing)***

- Minimum deposit to open account - \$1,000
- Minimum Balance Service Charge - \$10 if balance falls below \$1,000 during statement period
- eStatement available at no charge; \$2 per statement period for paper statements

### ***Money Market PLUS Account (Interest Bearing)***

- Minimum deposit to open account - \$15,000
- Minimum Balance Service Charge - \$15 if balance falls below \$15,000
- eStatement available at no charge; \$2 per statement period for paper statements

### ***Regular Savings***

- Minimum Deposit to open account - \$100
- eStatement available at no charge; \$2 per statement period for paper statement
- Quarterly Service Charge \$3 - if balance falls below \$100 during the statement period.
- Quarterly Dormant Service Charge \$5 - account becomes dormant after two years with no activity and the balance is below \$500.

### ***Christmas Club Savings***

- Minimum Deposit to open account - \$10
- Maturity date is October 31st of each year
- Withdrawal charge \$25

### ***Optional Services***

**ODP-** \$700 overdraft (NSF) balance for eligible Personal Checking Accounts. Overdraft Privilege is a non-contractual courtesy. This service costs you nothing unless you use the privilege. See Overdraft Service Terms and Fee Disclosure for additional information.

#### **The Money Place Check Card (Debit Card)**

May be used as an ATM card or for purchases with any merchant that accepts VISA. Available on all consumer checking accounts (some restrictions apply) Call 1-800-472-3272 if lost or stolen.

#### **Online Banking at [www.thefarmersbank.net](http://www.thefarmersbank.net)**

Check account balances, review transactions on your account(s), transfer funds between authorized accounts, stop payment on checks, reorder checks and pay your bills with Check Free. Take control of your debit card with CardHub. Send money to friends and family with Zelle.

#### **Mobile Banking**

Download the free mobile banking app to your phone through Apple App Store or Google Play Store. The use of mobile banking is also free. Customer must be an internet banking user to have Mobile Banking.

#### **Mobile Deposit**

Available to Mobile Banking users upon Online Banking enrollment. No charge for mobile deposit. (Some restrictions may apply.)

#### **Telephone Banking 888-643-9090**

Verify balances, transfer funds, and make loan payments to The Farmers Bank.

## Other Fees

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Items Returned Unpaid	No Charge
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Overdraft Item Fee (item paid) *	\$35 (per item)
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\* Transactions which create an aggregate overdraft balance of \$35 or less (per business day) will not be charged an Overdraft Item Fee. We will charge no more than three (3) Overdraft Item Fees per business day (\$105.00)

Snapshot/Reprint Statement	\$2 (per statement)
Stop Payment Request	\$35 (each request)
Debit Card replacement	\$15 (per replacement)
eStatement available	No Charge
Paper statement fee	\$2 (per statement period)
Research of accounts	\$20 (minimum)

### Wire Transfers - Customers Only

Incoming	No Charge
Outgoing	\$20 per wire
Foreign Outgoing (outside of U.S.)	\$45 minimum (quoted at time of request)

Cashier checks	\$5 (per check)
Mail Drafts and Collection items	\$25 (per item)
Check cashing (non-customers)	\$5 (per check)
Foreign Check or Money Collection	\$10 (per check)
Levy and Garnishment Processing	\$25
Escheatment Filing Charge	\$25
Copies	\$0.25 each
Notary Services	\$20

Check Printing - fee depends on style of checks ordered

### Safe Deposit Boxes - Annual Fee:

Small 3 x 5	\$25
Medium 3 x 10	\$35
Medium Extra 5 x 5	\$40
Large 5 x 10	\$50
Large Extra 6 x 10	\$60
X-Large 10 x 10	\$70
Charge for repairing lock - 1 key	\$150
Charge for drilling box - no keys	\$200

# Business Accounts

## Schedule of Fees and Charges



THE FARMERS BANK

### Basic Business Checking

This is the perfect checking account for sole proprietorships, partnerships and corporations with less than 200 transactions a month.

■ Minimum opening deposit	\$100
■ Minimum daily balance to avoid	
a monthly service charge	\$2,000
■ Monthly service charge if	
balance falls below minimum	\$15
■ FREE items per month	
(debits/deposits/deposited items)	200
■ Per item fee in excess of number allowed	\$0.25

### Basic Business Interest Checking

A business checking account with limited checking activity that pays your business a competitive interest rate.

■ Minimum opening deposit	\$2,000
■ Minimum daily balance to avoid	
a monthly service charge	\$2,000
■ Monthly service charge if	
balance falls below minimum	\$15
■ FREE items per month	
(debits/deposits/deposited items)	200
■ Per item fee in excess of number allowed	\$0.25

### Advanced Business Checking

This checking account will be valued by businesses that exceed 200 monthly transactions.

■ Minimum opening deposit	\$100
■ The monthly service charge will be calculated based on an analysis of the account activity as follows:	
■ Checks	\$0.15 per item
■ Deposits	\$0.25 per item
■ Deposit/Transit Items	\$0.10 per item
■ Monthly maintenance fee	\$15 per statement cycle
■ Deposited Item Return fee	\$5 per item
■ Each statement cycle we calculate an earnings credit on your daily account balances (less reserve requirements) - the earnings credit is calculated daily, based on The Farmers Bank Money Market Interest Rate, which approximates current short-term interest rates.	
■ At the end of the month, your credit received for your daily balance may offset your monthly expenses. In the event your account has a negative collected balance, interest will be calculated at The Farmers Bank Base Rate.	

This account provides economical basic checking services for school districts, government agencies, state, local, and municipal governments.

### Public Funds Checking

■ Minimum opening deposit	\$100
■ Minimum daily balance to avoid	
a monthly service charge	\$500
■ Monthly service charge if	
balance falls below minimum	\$5

### Public Funds Interest Checking

This account provides economical checking services with interest for school districts, government agencies, state and municipal governments.

■ Minimum opening deposit	\$1,000
■ Minimum daily balance to avoid	
a monthly service charge	\$1,000
■ Monthly service charge if	
balance falls below minimum	\$10

### Business Money Market and Public Funds Money Market

The account allows you to earn a highly competitive rate of interest on funds not currently in use in your business. You have complete access to your funds at any time, and earn market rates of interest on all funds.

■ Minimum opening deposit	\$1,000
■ Minimum daily balance to avoid	
a monthly service charge	\$1,000
■ Monthly service charge if	
balance falls below minimum	\$10

### Regular Savings Account

■ Minimum opening deposit	\$100
■ eStatement available at no charge	
■ Quarterly service charge if balance falls below \$100 during the statement period	\$3
■ Quarterly Dormant Service Charge	\$5
(if balance below \$500) Dormant=2 years no activity	

### Other Fees

■ Item Returned Unpaid	no charge
■ Overdraft Item Fee (item paid)	\$35 (per item)
■ Stop Payment Request	\$35 (per request)
■ Snapshot/Reprint Statement	\$2 (per statement)
■ MONEY PLACE Card replacement	\$15
■ Research of accounts	\$20 (per hour, \$20 minimum)
■ Wire Transfers - Customers	
■ Incoming	no charge
■ Outgoing	\$20
■ Foreign (Outside of U.S.)	\$45 MINIMUM
quoted at time of request	
■ Cashier Checks	\$5 (per check)
■ Mail Drafts and Collection items	\$25 (per item)
■ Check cashing (non-customers)	\$5 (per check)
■ Foreign Check or Money Collection	\$10
■ Levy and Garnishment Processing	\$25
■ Escheat Filing Charge	\$25
■ Deposited Item Returned (per item)	\$5
■ Safe Deposit Boxes - Annual Fee:	
■ Small 3 x 5	\$25
■ Medium 3 x 10	\$35
■ Medium Extra 5 x 5	\$40
■ Large 5 x 10	\$50
■ Large Extra 6 x 10	\$60
■ X-Large 10 x 10	\$70
■ Charge for repairing lock - 1key	\$150
■ Charge for drilling box - no keys	\$200
■ Check Printing - fee depends on style of checks ordered	
■ Notary Services	\$20

Items Returned Unpaid are not charged a fee. Transactions which cause an aggregate overdraft balance of \$35 or less (per business day) will not be charged an Overdraft Item Fee.

## Optional Services

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### Online Banking at [www.thefarmersbank.net](http://www.thefarmersbank.net)

Check account balances, review transactions on your account(s), transfer funds between authorized accounts, stop payment on checks, reorder checks and pay your bills with Check Free Bill Pay. Contact our Electronic Banking Department at 615-323-1147 or [ebanking@thefarmersbank.net](mailto:ebanking@thefarmersbank.net) for setup. Fees may apply for some services.

### eStatements

Business eStatements available at no charge-must be an enrolled online banking customer to receive.

### Mobile Banking

Download the free Business mobile banking app to your phone through iTunes or Google Play. The use of mobile banking is also free. Customer must be an internet banking user to have Mobile Banking.

### Mobile Deposit

Available to Mobile Banking users. No charge for mobile deposit (some restrictions may apply).

### Remote Deposit Capture

Deposit checks to your account from the convenience of your own office. Contact our Electronic Banking Department at 615-323-1147 or [ebanking@thefarmersbank.net](mailto:ebanking@thefarmersbank.net) for setup. Equipment purchase required. Some fees may apply.

### The Money Place Check Card (Visa Debit Card)

May be used as an ATM card or for purchases with any merchant that accepts Visa (some restrictions apply). Call 1-800-472-3272 if lost or stolen.

### Telephone Banking 888-643-9090

Verify balances, transfer funds, and make loan payments to The Farmers Bank.

### Credit Card

Applications available at any branch location. Subject to approval.

### Merchant Card Services

Contact us at 615-325-2265 for a referral to our Merchant Card Services vendor.

All card types are accepted and the latest technology is offered for:

EMV/NFC Terminals

Smartphone/iPad

Wireless Terminal Options

PC and Web-based/Virtual Terminal

Electronic Check Conversion

Gift and Loyalty Cards

ACH processing with recurring payments

POS solutions for iPad processing

Convenience/Service pay services

## **LOAN FEES**

### **Commercial**

#### **COMMERCIAL**

NON R/E SECURED - 1.00 POINT WITH MINIMUM - \$395.00  
RENEWAL - \$250.00

#### **CHANGE IN TERMS FEES**

UNSECURED/ NON - REAL ESTATE SECURED \$250.00  
REAL ESTATE SECURED - \$350.00  
CD/DDA/SAV/MMA SECURED - \$200.00

#### **REAL ESTATE**

R/E SECURED - 1.00 POINT WITH \$500.00 MINIMUM  
R/E RENEWAL - \$350.00

#### **CD/DDA/SAV/MMA SECURED**

\$250 FEE ON LOANS LESS THAN \$10,000  
\$200 FEE ON LOANS EQUAL TO OR GREATER THAN \$10,000

#### **LETTER OF CREDIT FEES (Rate 8.50%)**

UNDER \$10,000.00	2.50% (w/ minimum of \$295.00)
\$10,000.00 & OVER	1.75%

#### **CONSTRUCTION INSPECTION FEE- \$495.00**

#### **EXTENSION FEES**

\$50.00 OR 10% OF THE PAYMENT, WHICHEVER IS LESS

#### **Loans Secured by TFB DDA/SAV/MMA**

Loans will be priced at current rate of Deposit/Savings/ Money Market account plus 2.00%. Term can be up to 60 months, either fully amortizing or with balloon.

#### **Loans Secured by TFB Bank Stock**

Loans where the primary collateral is stock in First Farmers Bancshares will be priced at 6.75%. Term can be up to 60 months, either fully amortizing or with balloon.

## Consumer

### **CONSUMER**

NEW INSTALLMENT LOANS - \$395.00

RENEWAL OF INSTALLMENT LOANS - \$250.00

### **CHANGE IN TERMS FEES**

UNSECURED/ NON - REAL ESTATE SECURED \$250.00

REAL ESTATE SECURED - \$350.00

CD/DDA/SAV/MMA SECURED - \$200.00

### **REAL ESTATE**

R/E NEW - 1.00 POINT WITH \$500.00 MINIMUM

R/E RENEWAL - \$350.00

### **CONSTRUCTION INSPECTION FEE- \$495.00**

### **CD/DDA/SAV/MMA SECURED**

\$250 FEE ON LOANS LESS THAN \$10,000

\$200 FEE ON LOANS EQUAL TO OR GREATER THAN \$10,000

**\*New or Renewal**

### **HELOC FEES (based on loan amount)**

\$100,000 or less - \$500 fee

\$100,001 to \$250,000 - \$1,000 fee

\$250,001 to \$500,000 - \$2,500 fee

\$500,001 or more - loan fee of 50bps (1/2 point) of the loan amount

### **SINGLE PAY - UNDER \$1,000:**

Loan Amount	Fee	Rate
\$100.00	\$7.50	10%
\$150.00	\$8.25	"
\$200.00	\$9.00	"
\$250.00	\$9.75	"
\$300.00	\$10.50	"
\$350.00	\$11.25	"
\$400.00	\$12.00	"
\$450.00	\$12.75	"
\$500.00	\$13.50	"
\$550.00	\$14.25	"
\$600.00	\$15.00	"
\$650.00	\$15.75	"
\$700.00	\$16.50	"
\$750.00	\$17.25	"
\$800.00	\$18.00	"
\$850.00	\$18.75	"
\$900.00	\$19.50	"
\$1,000	\$20.00	"

\*\*\*\*On renewals of above referenced loans; no such loan fee may be assessed\*\*\*\*

\*\*\*\*If installment loan; may charge regular loan fee\*\*\*\*