

## 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.
- **FEEES: 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



First Commerce Bank

*Lewisburg, Tennessee*  
931-359-4322

*Chapel Hill, Tennessee*  
931-364-7888

*Fayetteville, Tennessee*  
931-438-0559

*Murfreesboro, Tennessee*  
615-546-6481

[www.firstcommercebank.net](http://www.firstcommercebank.net)

Products and Services

# 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*
- **DIRECT DEPOSIT REQUIRED and Online Access**

## 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 / Not a deposit / 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.
- Check images returned with statements
- **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 / Not a deposit / Not insured by a Federal Government Agency*
- Official **President's Club** checks provided at no charge.
- Competitive interest rates on balances above \$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.
- Check images returned with statements
- **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
- Competitive interest rates on balances above \$2,500.
- 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.*



## 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.**
- Competitive Interest rates on balances above \$1,000.
- 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
- Competitive interest rates on balances above \$2,500.
- 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.

# Additional Services

## Internet Banking

- [www.firstcommercebank.net](http://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.*

