

SAVING ACCOUNTS

REGULAR SAVINGS

MINIMUM STARTING BALANCE: \$100.00

- 3 paper withdrawals per quarter.
- Unlimited ATM transactions if linked to a checking account.
- Interest accrues daily and will be paid quarterly.

FEES: \$6.00 PER WITHDRAWAL FEE AFTER THREE PER QUARTER.

Limited by Federal Law to 6 transactions per month (checks, telephone, Wire or ACH transfers). Excessive withdrawals may result in a fee of \$10 per excessive item and may result in your account being transferred to another eligible account.

CHRISTMAS SAVINGS

NO MINIMUM STARTING BALANCE.

- Around November 15th, you will receive a check for the amount deposited plus interest.
- Interest accrues daily and will be paid annually.
- One withdrawal without a fee.
- Accounts closed early will forfeit interest earned.

FEES: \$11.00 WITHDRAWAL FEE AFTER ONE FREE.

INDIVIDUAL RETIREMENT ACCOUNTS

Traditional & ROTH

MINIMUM STARTING BALANCE: \$100.00.

Interest

Accrued daily and paid quarterly or at maturity if the IRA Certificate of Deposit is one year or less, and annually if maturity is over one year.

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 IRAs 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.

Features

- \$100 minimum balance required.

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

Deposits may not be withdrawn prior to the original maturity date, or any renewal maturity date, except with our consent. (See Depositor Agreement for details)

Length of Term Penalty

7 to 30 days 30 days interest forfeited
31 to 364 days 90 days interest 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

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 check and card* usage.

MONTHLY FEES: \$5 Monthly eVue Service Charge (waived by viewing statements online)
DIRECT DEPOSIT 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 check card* usage.

FEES: MINIMUM BALANCE FEE OF \$9.00 ASSESSED MONTHLY ON BALANCE UNDER \$500.

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 check card* usage.
- Many other benefits.

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 check card* usage.
- Many other benefits.

FEES: MONTHLY SERVICE CHARGE OF \$11.00 WAIVED BY \$1,000.00 MINIMUM DAILY BALANCE IN ACCOUNT.

RATE CLIMBER MONEY MARKET

MINIMUM STARTING BALANCE: \$2500.00.

- 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 \$10,000.00 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.

Limited by Federal Law to 6 transactions per month (checks, telephone, Wire or ACH transfers). Excessive withdrawals may result in your account being transferred to another eligible account.



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.
- And Much More

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 Overdraft Protection.**

* ODP linked to a savings account or money market account is subject to transaction limits. See savings account or money market account for complete details.
 **If there are no available funds to be transferred, you may still incur overdraft fees
 * Subject to credit approval

BUSINESS CHECKING

MINIMUM STARTING BALANCE: \$100.00

Balance	Monthly Fee
Below \$500.00	\$9.00

- Check images returned with statements.
- Unlimited check writing
- Unlimited ATM access at any **First Commerce Bank** ATM.
- Unlimited FCB check card* usage.
- Overdraft protection (Subject to credit approval.)

BUSINESS INTEREST CHECKING

MINIMUM STARTING BALANCE: \$1000.00

- 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 check card* usage.
- Overdraft protection (Subject to credit approval.)

FEES: MONTHLY SERVICE CHARGE OF \$11.00 WAIVED BY \$1,000.00
MINIMUM DAILY BALANCE IN ACCOUNT.

BUSINESS MONEY MARKET

MINIMUM STARTING BALANCE: \$2500.00

- 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 \$10,000.00 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.

Excessive withdrawals may result in your account being transferred to another eligible account. Limited by Federal Law to 6 transactions per month (checks, telephone, Wire or ACH transfers).

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.

