

Dear Valued FirstBank customer;

The way financial institutions handle the processing of certain types of overdraft transactions on consumer checking accounts are being changed due to Federal mandate. You will need to make a decision about how you want us to handle the way we process any future overdrafts for everyday debit card and ATM transactions, even if you don't regularly incur overdraft fees with your personal checking account. This change does not impact business accounts.

What you need to do

We are alerting you to this change so you have ample time to make an informed decision and complete the opt-in process, should you desire.

If you do not wish to opt-in, you are not required to do anything.

If you choose to opt-in simply;

1. Complete the form on the reverse side of this letter
2. Submit the form through any of these channels;
 - **Mail it to: P. O. Box 388, Lexington, TN 38351**
 - **Present it to your local branch**
 - **Call your local branch to complete the Opt-in process over the phone**

Whatever your decision, the new overdraft rules give you flexibility. If you opt-in you may cancel at any time. If you do not opt-in you can do so later. More information will be provided as we move forward.

Existing accounts. If you do not opt-in (agree), beginning August 15, 2010, FirstBank's standard overdraft practices won't apply to your everyday debit card and ATM transactions (see reverse side). These transactions will simply be declined when you don't have enough money in your account. If you decide to opt-in, you will allow FirstBank the opportunity to authorize and pay such items, at our discretion, even though you may not have the funds available at the time.

New accounts. If you open a new account on or after July 1, 2010, FirstBank cannot charge you overdraft fees for everyday debit card and ATM transactions; unless you opt-in (see reverse side).

Checks and automatic bill payments.

These new rules do not include checks or automatic bill payments that you may have set up for paying bills such as your mortgage, rent, or utilities. FirstBank may still pay these types of overdraft transactions.

Additional information about this federally mandated change can be found by visiting;
http://www.federalreserve.gov/consumerinfo/wyntk_overdraft.htm

What You Need to Know about Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway.

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined.

If we do authorize and pay an overdraft we can cover your overdrafts in two different ways:

- We have standard overdraft practices that come with your account.
- We also offer overdraft protection plans, such as a link to a savings account, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

What are the standard overdraft practices that come with my account?

We do authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- Everyday debit card transactions

Again, we pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

If we do not authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if FirstBank pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$32** each time we pay an overdraft.
- Also, if your account is overdrawn for 5 or more consecutive business days, we will charge an additional \$5 per day.
- There is no limit on the total fees we can charge you for overdrawing your account.

What if I want FirstBank to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions you may do so using any of the three methods below (by no later than August 15th, 2010);

- **Complete the form below and mail it to: P. O. Box 388, Lexington, TN 38351**
- **Complete the form below and present it to your local branch**
- **Call your local branch to complete the Opt-in process over the phone**

 I do not want FirstBank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

I want FirstBank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____

Date: _____

Account Number (Required): _____