



## Welcome to Apex Bank!

Soon, your current bank product(s) will change names and will have new terms of use. We understand the importance of a smooth transition and have carefully reviewed our products and services to align them with your existing accounts.

**Loan Customers:** The terms of your loan will not change, only the servicing. You will receive one additional notification regarding your loan servicing. Please consider us for any of your credit needs.

**CD Customers:** Your CD's term and rate will not change.

**Deposit Customers:** Please refer to the Checking and Savings Product Summary to determine how your product will be converted. Further account details can be found in the enclosed Truth and Savings Disclosure.

**Safe Deposit Box:** Your box number will remain the same. The rental amounts are posted on our website at [apexbank.com/welcome](http://apexbank.com/welcome).

We are excited about expanding our relationship with Hickman County and providing you with the best banking services. We look forward to serving you!

Your two closest locations will be:

**Centerville**  
314 N Public Square  
Centerville, TN 37033  
931-729-5181

**Lyles**  
5200 TN- 100  
Lyles, TN 37098  
931-623-5000

To see all locations please visit [www.ApexBank.com](http://www.ApexBank.com)

## Checking and Savings Product Summary

If this is your account at <b>United Community Bank:</b>	This will be your account at <b>Apex Bank:</b>
- United Signature Checking (minimum opening deposit and minimum balance \$1,000 or more) - High-Interest Checking	<b>Summit Checking (Personal)</b> - \$5 maintenance fee if balance falls below \$1,000 - High-Interest Checking - \$1,000 minimum opening deposit
- United Checking - United Checking for Students	<b>Pinnacle Checking (Personal)</b> - \$5 maintenance fee if balance falls below \$500 - \$50 minimum opening deposit
- United Checking for 55+	<b>Peak Checking (Personal)</b> - No monthly service charge - No minimum balance - \$50 minimum opening deposit
- Business Money Market - Business Interest Checking	<b>Summit Business Checking</b> - \$7 maintenance fee if balance falls below \$1,000 - \$50 minimum opening deposit
- Business Freedom Checking - Business Select Checking - Business Analysis Checking	<b>Pinnacle Business Checking</b> - \$5 maintenance fee if balance falls below \$500 - \$50 minimum opening deposit
- Simply Free Business (only Non-Profit)	<b>Pinnacle Non-Profit</b> - No monthly service charge - No minimum balance - \$50 minimum opening deposit
- United Business Savings - United Savings - United Student Savings	<b>Summit Savings (Personal and Business)</b> - Limited to six (6) withdrawals per calendar month - \$25 minimum opening deposit
- Money Market	<b>Smart Money Market</b> - Limited to six (6) withdrawals per calendar month - \$9 maintenance fee if balance falls below \$1,000

## Schedule of Fees

### Checking and Savings Account

***NSF Check Charge (for Paying Items/ for Returning Items)	\$32.95
Daily Overdraft Charge (After 5th Consecutive Calendar Day)	\$5.00
Stop Payment	\$32.95
Return Deposited Items	\$2.00
Night Deposit – per access key	\$4.99
Night Deposit – per lock bag	\$9.99

### ATM Debit Card Services

Foreign ATM Fee (per Foreign ATM usage)	\$1.00
ATM/Debit Card Replacement	\$9.99

### General Fees

Copies (per page)	\$1.99
Garnishment/Levy	\$49.99
Official Checks	\$5.00
Research (Hourly)	\$24.99
Safe Deposit Box Security Deposit	\$20.00
Safe Deposit Box Rental	begins at \$12.00
Safe Deposit Box lock repair, replacement, and drilling.	Fees vary, Min Fee \$149.99
Statement Request (per 5 pages)	\$2.00
Paper Statement Fee	\$2.00
Wire Transfer (Domestic Incoming)	\$24.99
Wire Transfer (Domestic Outgoing)	\$24.99
Wire Transfer (International Incoming)	\$24.99
Wire Transfer (International Outgoing)	\$85.00

### Electronic Services

Online Banking	Free
Mobile Deposit	Free
Bill Pay (up to 10 items per statement cycle)	\$4.50
Bill Pay (each additional item per statement cycle)	\$0.37
Bill Pay Fees waived for the first 180 days	
Telephone Transfer (per transfer)	\$1.00

\*\*\* The above referenced NSF Check Charge for Paying/Returning Items apply to overdrafts created by check, in-person withdrawals, ATM withdrawals, or other electronic means as applicable.

