



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.

Certificate of Deposit 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 in Savings Disclosure.

Safe Deposit Box Customers: Your box number will remain the same. The rental amounts are posted on our website at apexbank.com/welcome.

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

Your closest locations will be:

Bearden

6501 Kingston Pike
Knoxville, TN 37919
865.684.1001

Farragut

11916 Kingston Pike
Knoxville, TN 37934
865.342.0006

South Knoxville

7570 Mountain Grove Dr.
Knoxville, TN 37920
865.500.4127

To see all locations please visit www.ApexBank.com

Checking & Savings Product Summary

If this is your account at
HomeTrust Bank:

Premier Checking
Primetime Checking (50+)

Everywhere Connect

Simple Checking

HomeTrust at Work
Loyalty Checking

Preferred MMA

Business Money Market
Corporate MMA

Business Interest

HTB Business Plus
HTB Business Advance
HTB Business Foundation
Business Growth
Business Analysis

Super Savings
Statement Savings
HomeTrust at Work Savings

This will be your account
at **Apex Bank:**

Summit Checking

- PERSONAL**
- \$5 maintenance fee if daily balance falls below \$1,000
 - Earns interest
 - \$50 minimum opening deposit

Mountain Top Checking

- PERSONAL**
- \$10 maintenance fee
 - No fee if 10 debit card transactions or 1 recurring direct deposit or daily balance stays above \$1,000
 - \$50 minimum opening deposit

Peak Plus Checking

- PERSONAL**
- No monthly maintenance fee
 - No minimum balance
 - \$50 minimum opening deposit

Mountain Top Plus Checking

- PERSONAL**
- \$10 maintenance fee
 - No fee if 10 debit card transactions or 1 recurring direct deposit or daily balance stays above \$1,000
 - Earns interest
 - \$50 minimum opening deposit

Summit Money Market

- Earns interest
- Limited to six (6) withdrawals per calendar month
- \$10 maintenance fee if daily balance falls below \$2,500

Summit Business Money Market

- Earns interest
- \$10 maintenance fee if daily balance falls below \$2,500
- \$50 minimum opening deposit

Summit Business Checking

- Earns interest
- \$7 maintenance fee if daily balance falls below \$1,000

Mountain Top Business Checking

- 250 free debits, credits & items deposited (over 250, \$.45 each)
- \$50 minimum opening deposit

Summit Savings

- Limited to six (6) withdrawals per calendar month
- \$25 minimum opening deposit

Schedule of Fees

ATM/Debit Card: Foreign ATM Transaction Fee	\$1.00
ATM/Debit Card: Replacement Card	\$9.99
Close Account (within 30 days of account opening)	\$9.99
Club Account Closing	\$9.99
Copies (per page)	\$1.99
Dormant Account (per month)	\$4.99
Electronic: Bill Pay (up to 10 items)	\$4.50
Electronic: Bill Pay: Each item after 10 (per month)	\$0.37
Electronic: Online Banking Access - FREE	\$0.00
Electronic: Mobile Banking Access - FREE	\$0.00
Fax (first page)	\$3.00
Fax (each additional page)	\$2.00
Foreign Currency Order/Exchange	\$19.99
Garnishment/Levy Processing	\$49.99
Authorized Overdraft Charge per presentment	\$32.95
Non-Sufficient Funds (NSF) Charge (for returning items) per presentment	\$32.95
Non-Sufficient Funds (NSF) Charge (for paying items)	\$32.95
Daily Overdraft Charge (after 5 consecutive business days)	\$5.00
Night Deposit: per access key	\$4.99
Night Deposit: per zipper bag	\$4.99
Night Deposit: per lock bag	\$9.99
Official Checks	\$5.00
Hourly Research/Account Reconciliation	\$24.99
Safe Deposit Box: Sizes vary, rental fees begin at	\$12.00
Safe Deposit Box: Security Deposit	\$20.00
Safe Deposit Box: Lock Repair/Replacement/Forced Entry FEES VARY, MINIMUM FEE	\$149.99
Statements: Paper Statement Fee (per statement cycle)	\$2.00
Statements: Statement Request (per 5 pages)	\$2.00
Stop Payment	\$32.95
Telephone Transfer (per transfer)	\$1.00
Wire Transfer: Domestic Incoming	\$24.99
Wire Transfer: Domestic Outgoing	\$24.99
Wire Transfer: International Incoming	\$24.99
Wire Transfer: International Outgoing	\$85.00