

Savings Accounts & Deposit Products

Account Features	Regular Savings	Minor Savings (up to age 22)	Vacation Club	Christmas Club Savings	Certificate of Deposits
Opening Deposit	\$300.00	\$100.00	\$10.00	\$10.00	\$1,000.00
Daily Balance Requirement	\$300.00 To earn interest	No	No	No	N/A
Interest on Account	Yes	Yes	Must own another Deposit Account with our bank (<i>other than a Christmas and/or Vacation Club Account</i>) in order to receive the disclosed APY; *Limit one per customer at disclosed APY	Must own another Deposit Account <i>with our bank (other than a Christmas and/or Vacation Club Account)</i> in order to receive the disclosed APY *Limit one per customer at disclosed APY	You may receive periodic payments of interest
Withdrawal limitations	A \$1.00 excess withdrawal fee for each withdrawal over 6 per statement cycle	A \$1.00 excess withdrawal fee for each withdrawal over 6 per statement cycle	A \$5.00 withdrawal fee for each withdrawal made prior to May 15th	A \$5.00 withdrawal fee for each withdrawal made prior to November 15th	You may not withdraw principal before maturity. You may withdraw interest on the crediting dates.
Other	\$4.00 Dormant Fee \$10.00 Maintenance Fee If balance falls below the daily balance requirement	None	\$4.00 Dormant Fee \$10.00 Penalty for closing account prior to May 15th	\$4.00 Dormant Fee \$10.00 Penalty for closing account prior To November 1st	Withdrawal penalty will equal three months interest on the amount withdrawn

***Complete Disclosures & Account Terms Available Upon Request**

Hometown Bank
Hometown Service
Hometown People

Bank of Lincoln County is known for being the only “Home-Owned” and “Home-Operated” bank in Lincoln County. We want to know you so we can provide you with the products and services that fit your lifestyle. Bank of Lincoln County is **where you belong** so together, we can continue to grow Lincoln County!



**Visit Our Three
Convenient Locations**

Main Office

307 East College Street
Fayetteville, TN 37334
931-433-1708

Hours: Mon-Thurs 8:00 am – 4:00 pm
Friday 8:00 am – 5:00 pm
Saturday - Closed

West College

202 West College Street
Fayetteville, TN 37334
931-433-2671

Hours: Mon-Thurs 8:00 am – 4:00 pm
Friday 8:00 am – 5:00 pm
Saturday (Drive-Thru) 7:30 – 12:00 pm

Park City

2702 Huntsville Hwy
Fayetteville, TN 37334
931-433-5188

Hours: Mon-Thurs 8:00 am – 4:00 pm
Friday 8:00 am – 5:00 pm
Saturday (Drive-Thru) 7:30 – 12:00 pm

24 Hour Account Call

931-433-5469 or
931-433-5438

Text Banking

Text 'BAL' or 'HIST'
931-299-2112



**Savings
Account
Information**

www.bolconline.com

