

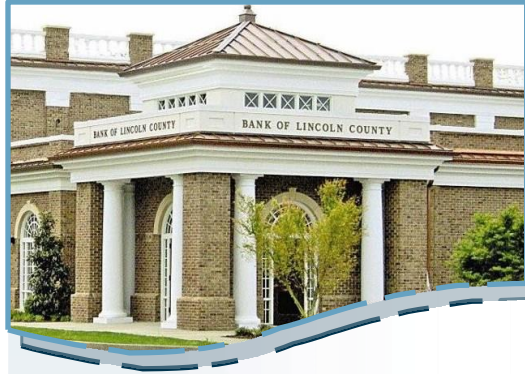
The Bank of Lincoln County is proud to be the only Home-Owned, Home-Operated bank in Lincoln County, Tennessee.

We are committed to serving our local community with integrity and pride. We believe in being an active, integral part of the community and strive to provide exceptional customer service.

The Bank of Lincoln County offers a wide range of banking products and services to meet your banking needs such as:

- Savings Accounts
- CDs / IRAs
- Safe Deposit Boxes
- Real Estate Mortgages
- Consumer Loans
- Business Loans
- Agricultural Loans
- Wire Transfers
- Direct Deposit
- Overdraft Privilege
- Same Day Debit Card Issue
- Internet/Mobile Banking

Bank Of Lincoln County....
Where you belong!



Main Branch

307 East College St.
Fayetteville, TN 37334
(931) 433-1708
Fax (931) 433-1136
ATM on premises

Park City

2702 Huntsville Highway
Fayetteville, TN 37334
(931) 433-5188
Fax (931) 433-5120
ATM on premises


West College

202 West College St.
Fayetteville, TN 37334
(931) 433-2671
Fax (931) 438-9491
ATM on premises

www.bolconline.com



Savings Accounts

 Bank of Lincoln County



Savings Accounts

	Regular Savings	Minor Savings (Birth to age 21)	Vacation Club	Christmas Club	Certificate of Deposits
Opening Deposit	\$300.00	\$100.00	\$10.00	\$10.00	\$1,000.00
Minimum Daily Balance Requirement	\$300.00 (to earn interest)	No	No	No	N/A
Monthly Maintenance Fee	\$10.00 If balance falls below Minimum Daily Balance Requirement	None	None	None	None
Interest on Account	Yes	Yes	Must own another Deposit Account with our bank (other than a Christmas Club and/or Vacation Club Account) to receive any Disclosed APY. *Limit one per customer at disclosed APY	Must own another Deposit Account with our bank (other than a Christmas Club and/or Vacation Club Account) to receive any 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 cutoff.	A \$5.00 withdrawal fee for each withdrawal made prior to November cutoff.	You may not withdrawal principal before maturity. You may withdrawal interest on crediting dates.
Other Fees	<ul style="list-style-type: none"> \$4.00 Dormant Fee \$10.00 Maintenance Fee If balance falls below the minimum daily balance requirement 	None	<ul style="list-style-type: none"> \$4.00 Dormant Fee \$10.00 Penalty for closing account prior to May 15th. 	<ul style="list-style-type: none"> \$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, Interest Rates and Fee Schedule Available Upon Request.