Hours and Locations

Hours of Operation

Mon.-Thurs. 8:30am - 4:00 pm
Drive-thru open until 4:00 pm
Fri. 8:30 am - 5:00 pm
Drive-thru open until 5:00 pm
Sat. Drive-thru open 8:30-12:00 **(ONLY Main Office, White House 76, & Springfield Memorial)**

Main Office
120 Village Drive
P.O. Box 10
Portland, TN 37148
615-325-2265
615-325-8048 (fax)
Manager: Drew Jennings

White House 76
515 Hwy 76
P.O. Box 269
White House, TN 37188
615-672-3704
615-672-3706 (fax)
Manager: Josh White

White House 31W
2787 Hwy 31W
P.O. Box 1069
White House, TN 37188
615-672-4122
615-581-8081 (fax)
Manager: Chris Wilson

Mortgage Loan Office
121 Village Drive, Ste 103
Portland, TN 37148
615-672-5065
615-672-5068 (fax)
Manager: Amy Harper

Springfield Office - Memorial Blvd.
1203 Memorial Blvd.
Springfield, TN 37172
615-384-8456
615-384-1423 (fax)
Manager: Ann Williams

Hendersonville Office
197 Indian Lake Blvd.
Hendersonville, TN 37075
615-265-4700
615-265-4699 (fax)
Manager: Tommy Decker

Springfield Office - Tom Austin Hwy.
3490 Tom Austin Hwy.
Springfield, TN 37172
615-382-3780
615-382-2592 (fax)
Manager: Cheryl Pentecost

Ridgetop Office
1765 Hwy. 41 South
P.O. Box 709
Ridgetop, TN 37152
615-859-7946
615-851-6184 (fax)
Manager: Randy Robertson

Millersville Office
1250 Louisville Hwy.
Millersville, TN 37072
615-851-9910
615-851-9450 (fax)
Manager: Katina Martin

Cross Plains Office
7836 Hwy. 25 E
Cross Plains, TN 37049
615-654-2265
615-654-2177 (fax)
Manager: Melinda Nichols

Westmoreland Office
5804 Austin Peay Hwy.
Westmoreland, TN 37186
615-644-2170
615-644-5003 (fax)
Manager: Paula Troutt

Personal Accounts
Schedule of Fees and Charges

THE FARMERS BANK

Thrive Checking

- Minimum deposit to open account - $25
- Unlimited check writing
- Debit card available
- Monthly Service Charge $9
- Refund up to $9 per statement period with $0.15 credit per debit card purchase transaction that posts and settles to the account during the same statement period. (ATM transactions do not count as a debit card purchase)
- eStatements or paper statements available at no charge (Online Banking is required to access eStatements)

The Thrive Checking Account offers a monthly opportunity to receive a $5 Cash Reward. To receive a cash reward, just meet the following requirements each monthly statement period:

- Be enrolled in and agree to receive eStatements;
- Receive a direct deposit of $250 or more into the account; and
- Complete at least 15 debit card purchase transactions that post and settle to the account during the monthly statement period

The $5 Cash Reward will be credited to the account when the monthly statement generates. If the account is closed before cash reward is credited, you will forfeit the cash reward.

Sprout Checking

- Available to students age 17 and younger. Requires an adult (age 18 or older) on the account
- Minimum deposit to open account - $25
- No minimum balance service charge or monthly service charge
- Unlimited check writing
- Debit card available (restrictions apply)
- Foreign ATM fees refunded up to $25 per statement period
- Not eligible for Overdraft Privilege
- eStatements or paper statements available at no charge (Online Banking is required to access eStatements)
- Quarterly Dormant Service Charge $5 - account becomes dormant after one year with no activity with a balance of $500 or less.

Foundation Checking

- Minimum deposit to open account - $25
- Unlimited check writing
- Debit card available
- eStatements or paper statements available at no charge (Online Banking is required to access eStatements)
- Monthly Service Charge $6

The Monthly Service Charge is refunded if two of the following requirements are met during each statement period:

- Be enrolled in and agree to receive eStatements
- Maintain a daily balance of $500 or more during the monthly statement period
- Have at least 15 debit card purchase transactions post and settle to the account during the monthly statement period

Must be enrolled in Internet Banking for eStatements and mobile deposit

Prosper Checking

- Minimum deposit to open account - $25
- Unlimited check writing
- Debit card available
- eStatements or paper statements available at no charge (Online Banking is required to access eStatements)
- Monthly Service Charge $10 if balance falls below $1000 during the monthly statement period

The Prosper Checking Account pays interest. A tiered rate is applied to the account balance during the monthly statement period. To receive the tiered rates, just meet the following requirements each monthly statement period:

- Be enrolled in and agree to receive eStatements;
- Receive a direct deposit of $250 or more into the account; and
- Complete at least 15 debit card purchase transactions that post and settle to the account during the monthly statement period

When qualifications are met during the statement period:

	Interest Rate	*Annual Percentage Yield (APY)*
Balances up to and including $15,000	2.50%	2.53%
Balances over $15,000	0.15%	2.53% to 0.46% depending on the account balance

When qualifications are NOT met during the statement period:

Full balance during the statement period	0.05%	0.05%

* Limit of one account per taxpayer identification number

Money Market Account (Interest Bearing)

- Minimum deposit to open account - $1,000
- Minimum Balance Service Charge - $10 if balance falls below $1,000 during statement period
- eStatement available at no charge; $4 per statement period for paper statements

Money Market PLUS Account (Interest Bearing)

- Minimum deposit to open account - $15,000
- Minimum Balance Service Charge - $15 if balance falls below $15,000
- eStatement available at no charge; $4 per statement period for paper statements

Regular Savings

- Minimum Deposit to open account - $100
- eStatement available at no charge; $4 per statement period for paper statement
- Quarterly Service Charge $3 - if balance falls below $100 during the statement period.
- Quarterly Dormant Service Charge $5 - account becomes dormant after two years with no activity with a balance of $500 or less.

Christmas Club Savings

- Minimum Deposit to open account - $10
- Maturity date is October 31st of each year
- Withdrawal charge $25

Other Fees that may be imposed in connection with the account

Items Returned Unpaid	No Charge
Overdraft Item Fee (item paid) *	$ 35 (per item)

* Transactions which create an aggregate overdraft balance of $35 or less (per business day) will not be charged an Overdraft Item Fee. We will charge no more than three (3) Overdraft Item Fees per business day ($105.00)

Snapshot/Reprint Statement	$ 2 (per statement)
Stop Payment Request	$ 35 (each request)
Debit Card replacement	$ 5 (per replacement)
eStatement available	No Charge
Paper statement fee	$ 4 (per statement period)
Research of accounts	$ 20 (minimum)
Wire Transfers - Customers Only	
Incoming	$ 15 per wire
Outgoing	$ 25 per wire
Foreign Outgoing (outside of U.S.)	$ 45 minimum (quoted at time of request)
Cashier checks	$ 5 (per check)
Mail Drafts and Collection items	$ 25 (per item)
Check cashing (non-customers)	$ 5 (per check)
Foreign Check or Money Collection	$ 30 (per item)
Levy and Garnishment Processing	$ 100
Escheatment Filing Charge	$ 25
Copies	$ 0.25 each
Notary Services	$ 20

Check Printing - fee depends on style of checks ordered

Safe Deposit Boxes - Annual Fee:

Small 3 x 5	$ 25
Medium 3 x 10	$ 35
Medium Extra 5 x 5	$ 40
Large 5 x 10	$ 50
Large Extra 6 x 10	$ 60
X-Large 10 x 10	$ 70
Charge for repairing lock - 1 key	$ 150
Charge for drilling box - no keys	$ 200

Optional Services

ODP - $700 overdraft (NSF) balance for eligible Personal Checking Accounts. Overdraft Privilege Service is a non-contractual courtesy. This service costs you nothing unless you use the privilege. See Overdraft Service Terms and Fee Disclosure for additional information.

Visa Debit Card

May be used as an ATM card or for purchases with any merchant that accepts VISA. Available on all consumer checking accounts (some restrictions apply) Call 1-800-472-3272 if lost or stolen.

Online Banking at www.thefarmersbank.net

Check account balances, review transactions on your account(s), transfer funds between authorized accounts, stop payment on checks, reorder checks and pay your bills with Check Free Bill Pay. Take control of your debit card with CardHub. Send money to friends and family with Zelle.

Mobile Banking

Download the mobile banking app to your phone through Apple App Store or Google Play Store. The use of mobile banking is also provided at no charge. Customer must be an internet banking user to have Mobile Banking.

Mobile Deposit

Available to Mobile Banking users upon Online Banking enrollment. There is no charge for mobile deposit. (Some restrictions may apply.)

Telephone Banking 888-643-9090

Verify balances, transfer funds, and make loan payments to The Farmers Bank.

Must be enrolled in Internet Banking for eStatements and mobile deposit

Business Accounts
Schedule of Fees and Charges

THE FARMERS BANK

Basic Business Checking

This is the perfect checking account for sole proprietorships, partnerships and corporations with less than 200 transactions a month.

- Minimum opening deposit ________ $100
- Minimum daily balance to avoid a monthly service charge ________ $2,000
- Monthly service charge if balance falls below minimum ________ $15
- FREE items per month (debits/deposits/deposited items) ________ 200
- Per item fee in excess of number allowed ________ $0.25

Basic Business Interest Checking

A business checking account with limited checking activity that pays your business a competitive interest rate.

- Minimum opening deposit ________ $2,000
- Minimum daily balance to avoid a monthly service charge ________ $2,000
- Monthly service charge if balance falls below minimum ________ $15
- FREE items per month (debits/deposits/deposited items) ________ 200
- Per item fee in excess of number allowed ________ $0.25

Advanced Business Checking

This checking account will be valued by businesses that exceed 200 monthly transactions.

- Minimum opening deposit ________ $100
- The monthly service charge will be calculated based on an analysis of the account activity as follows:
  - Checks ________ $0.15 per item
  - Deposits ________ $0.25 per item
  - Deposit/Transit Items ________ $0.10 per item
  - Monthly maintenance fee ________ $15 per statement cycle
  - Deposited Item Return fee ________ $5 per item
- Each statement cycle we calculate an earnings credit on your daily account balances (less reserve requirements) - the earnings credit is calculated daily, based on The Farmers Bank Money Market Interest Rate, which approximates current short-term interest rates.
- At the end of the month, your credit received for your daily balance may offset your monthly expenses. In the event your account has a negative collected balance, interest will be calculated at The Farmers Bank Base Rate.

This account provides economical basic checking services for school districts, government agencies, state, local, and municipal governments.

Public Funds Checking

- Minimum opening deposit ________ $100
- Minimum daily balance to avoid a monthly service charge ________ $500
- Monthly service charge if balance falls below minimum ________ $5

Public Funds Interest Checking

This account provides economical checking services with interest for school districts, government agencies, state and municipal governments.

- Minimum opening deposit ________ $1,000
- Minimum daily balance to avoid a monthly service charge ________ $1,000
- Monthly service charge if balance falls below minimum ________ $10

Business Money Market and Public Funds Money Market

The account allows you to earn a highly competitive rate of interest on funds not currently in use in your business. You have complete access to your funds at any time, and earn market rates of interest on all funds.

- Minimum opening deposit ________ $1,000
- Minimum daily balance to avoid a monthly service charge ________ $1,000
- Monthly service charge if balance falls below minimum ________ $10

Regular Savings Account

- Minimum opening deposit ________ $100
- eStatement available at no charge
- Quarterly service charge if balance falls below $100 during the statement period ________ $3
- Quarterly Dormant Service Charge ________ $5
  (if balance below $500) Dormant=2 years no activity

Other Fees

- Item Returned Unpaid ________ no charge
- Overdraft Item Fee (item paid) ________ $35 (per item)
- Stop Payment Request ________ $35 (per request)
- Snapshot/Reprint Statement ________ $2 (per statement)
- Debit Card replacement ________ $5 (per card)
- Research of accounts ________ $20 (per hour, $20 minimum)
- Wire Transfers - Customers Only
  - Incoming ________ $15 (per wire)
  - Outgoing ________ $25 (per wire)
  - Foreign (Outside of U.S.) ________ $45 MINIMUM quoted at time of request
- Paper Statement Fee $4 (per statement period)
- Cashier Checks ________ $5 (per check)
- Mail Drafts and Collection items ________ $25 (per item)
- Check cashing (non-customers) ________ $5 (per check)
- Foreign Check or Money Collection ________ $30 (per check)
- Levy and Garnishment Processing ________ $100
- Escheat Filing Charge ________ $25
- Deposited Item Returned (per item) ________ $5
- Safe Deposit Boxes - Annual Fee:
  - Small 3 x 5 ________ $25
  - Medium 3 x 10 ________ $35
  - Medium Extra 5 x 5 ________ $40
  - Large 5 x 10 ________ $50
  - Large Extra 6 x 10 ________ $60
  - X-Large 10 x 10 ________ $70
  - Charge for repairing lock - 1 key ________ $150
  - Charge for drilling box - no keys ________ $200
- Check Printing - fee depends on style of checks ordered
- Notary Services ________ $20
- Copies ________ .25¢ each

Items Returned Unpaid are not charged a fee. Transactions which cause an aggregate overdraft balance of $35 or less (per business day) will not be charged an Overdraft Item Fee.

Revised 11/17/2025

Optional Services

Online Banking at www.thefarmersbank.net

Check account balances, review transactions on your account(s), transfer funds between authorized accounts, stop payment on checks, reorder checks and pay your bills with Check Free Bill Pay. Contact our Electronic Banking Department at 615-323-1139 or ebanking@thefarmersbank.net for setup. Fees may apply for some services.

eStatements

Business eStatements available at no charge-must be an enrolled online banking customer to receive.

Mobile Banking

Download the free Business mobile banking app to your phone through Apple App Store or Google Play. The use of mobile banking is also free. Customer must be an internet banking user to have Mobile Banking.

Mobile Deposit

Available to Mobile Banking users. No charge for mobile deposit (some restrictions may apply).

Remote Deposit Capture

Deposit checks to your account from the convenience of your own office. Contact our Electronic Banking Department at 615-323-1139 or ebanking@thefarmersbank.net for setup. Equipment purchase required. Some fees may apply.

Visa Debit Card

May be used as an ATM card or for purchases with any merchant that accepts VISA (some restrictions apply). Call 1-800-472-3272 if lost or stolen.

Telephone Banking 888-643-9090

Verify balances, transfer funds, and make loan payments to The Farmers Bank.

Credit Card

Applications available at any branch location. Subject to approval.

Merchant Card Services

Contact us at 615-325-2265 for a referal to our Merchant Card Services vendor.

All card types are accepted and the latest technology is offered for:

EMV/NFC Terminals
Smartphone/iPad
Wireless Terminal Options
PC and Web-based/Virtual Terminal
Electronic Check Conversion
Gift and Loyalty Cards
ACH processing with recurring payments
POS solutions for iPad processing
Convenience/Service pay services

LOAN FEES

Commercial

COMMERCIAL

NON-R/E SECURED - 1.00 POINT WITH MINIMUM - $395.00
RENEWAL - $250.00

CHANGE IN TERMS FEES

UNSECURED/ NON - REAL ESTATE SECURED $250.00
REAL ESTATE SECURED - $350.00
CD/DDA/SAV/MMA SECURED - $200.00

REAL ESTATE

R/E SECURED - 1.00 POINT WITH $500.00 MINIMUM
R/E RENEWAL - $350.00 (UP TO LOAN AMOUNT OF $500,000)
R/E RENEWAL - $500.00 (LOAN AMOUNT $500,001 TO $1,000,000)
R/E RENEWAL - $1,000.00 (LOAN AMOUNT OVER $1,000,000)

CD/DDA/SAV/MMA SECURED

$250 FEE ON LOANS LESS THAN $10,000
$200 FEE ON LOANS EQUAL TO OR GREATER THAN $10,000

LETTER OF CREDIT FEES (Rate 8.50%)

UNDER $10,000.00	2.50% (w/ minimum of $295.00)
$10,000.00 & OVER	1.75%

CONSTRUCTION INSPECTION FEE- $495.00

EXTENSION FEES

$50.00 OR 10% OF THE PAYMENT, WHICHEVER IS LESS

Loans Secured by TFB DDA/SAV/MMA

Loans will be priced at current rate of Deposit/Savings/ Money Market account plus 2.00%. Term can be up to 60 months, either fully amortizing or with balloon.

Loans Secured by TFB Bank Stock

Loans where the primary collateral is stock in First Farmers Bancshares will be priced at 6.00%. Term can be up to 60 months, either fully amortizing or with balloon.

Consumer

CONSUMER
NEW INSTALLMENT LOANS - $395.00
RENEWAL OF INSTALLMENT LOANS - $250.00

CHANGE IN TERMS FEES
UNSECURED/ NON - REAL ESTATE SECURED $250.00
REAL ESTATE SECURED - $350.00
CD/DDA/SAV/MMA SECURED - $200.00

REAL ESTATE
R/E NEW - 1.00 POINT WITH $500.00 MINIMUM
R/E RENEWAL - $350.00 (UP TO LOAN AMOUNT OF $500,000)
R/E RENEWAL - $500.00 (LOAN AMOUNT $500,001 TO $1,000,000)
R/E RENEWAL - $1,000.00 (LOAN AMOUNT OVER $1,000,000)

CONSTRUCTION INSPECTION FEE- $495.00

CD/DDA/SAV/MMA SECURED
$250 FEE ON LOANS LESS THAN $10,000
$200 FEE ON LOANS EQUAL TO OR GREATER THAN $10,000
***New or Renewal**

HELOC FEES (based on loan amount)
$100,000 or less - $500 fee
$100,001 to $250,000 - $1,000 fee
$250,001 to $500,000 - $2,500 fee
$500,001 or more - loan fee of 50bps (1/2 point) of the loan amount

SINGLE PAY - UNDER $1,000:

Loan Amount	Fee	Rate
$100.00	$7.50	10%
$150.00	$8.25	"
$200.00	$9.00	"
$250.00	$9.75	"
$300.00	$10.50	"
$350.00	$11.25	"
$400.00	$12.00	"
$450.00	$12.75	"
$500.00	$13.50	"
$550.00	$14.25	"
$600.00	$15.00	"
$650.00	$15.75	"
$700.00	$16.50	"
$750.00	$17.25	"
$800.00	$18.00	"
$850.00	$18.75	"
$900.00	$19.50	"
$1,000	$20.00	"

****On renewals of above referenced loans; no such loan fee may be assessed****
****If installment loan; may charge regular loan fee****