

On July 1, 2024, Fourth Capital Bank legally merged with Volunteer State Bank— bringing us another step closer to operating as one bank. Although we have completed the legal merger process, we don't anticipate integrating our systems until 2025. Until then, Fourth Capital, and its branches, will maintain normal, independent operations.

What does this mean for you? For now, you'll continue conducting business the same way you always do. Today, and in the future, you can expect the same outstanding service and support from the same friendly faces. Once the system conversion is complete, this integration will provide you with enhanced resources and services. You'll also enjoy access to a larger branch network, spanning across six Middle Tennessee counties.

Like Fourth Capital, Volunteer State Bank is a community bank that shares the same dedication for delivering exceptional products and services, personalized banking relationships and unwavering community commitment. Volunteer State Bank has a rich, 47-year history of serving Middle Tennessee and was founded on the principle that clients and community will always come first. The distinct unification provides an in-kind culture, as both banks share the same ownership. This allows us to connect deeply and transition more efficiently. As a valued client, we vow to keep you updated throughout this transition.

## Frequently Asked Questions.

**Who is Volunteer State Bank?** Volunteer State Bank is a privately owned, Middle Tennessee-headquartered community bank where exceptional service and unwavering support comes first. Its continued emphasis on creating an incredible client experience has allowed the bank to become a thriving, full-service bank that offers a variety of deposit, lending and mortgage products to consumer and business clients. It currently operates 14 branch locations in six Middle Tennessee counties. Volunteer State Bank has been named a Top Workplace in Middle Tennessee by *The Tennessean* and named 'Best Bank' by community choice awards in both Rutherford and Sumner counties.

**What is a bank system conversion?** The system conversion is the final step of the merger process. It brings together both banks' operating systems to ensure a consistent client experience, with the same products, services and conveniences. We anticipate this to take place in 2025.

**Will the bank change names?** Fourth Capital Bank will operate as Fourth Capital, a Division of Volunteer State Bank until the system conversion, expected in 2025.

**Will my routing number or account number change?** Your account number(s) and the bank's routing number will currently remain the same. At the time of system conversion, there is a possibility this could change. We'll be sure to communicate any changes well in advance to ensure a seamless transition.

**Should I continue using my current checks, debit cards, online banking?** Yes. It's business as usual until the system conversion, projected in 2025.

**When can I start using Volunteer State Bank branches?** For now, you'll continue to use the Fourth Capital branches you utilize today. After the system conversion is complete (anticipated in 2025), you'll gain access to all Volunteer State Bank branch locations.

**What happens to my FDIC insurance if I have deposits at both Fourth Capital and Volunteer State Bank?** Deposit accounts opened at Fourth Capital Bank prior to July 1, 2024, will be separately insured from deposits at Volunteer State Bank until January 1, 2025. This six-month grace period allows you the opportunity to restructure your accounts if necessary. Deposit accounts opened at Fourth Capital Bank on or after July 1, 2024, may not be separately insured. Certificates of Deposit (CDs) at Fourth Capital Bank dated prior to July 1, 2024, are separately insured until the earliest maturity date after January 1, 2025. CDs that mature between July 1, 2024, and January 1, 2025 and are renewed for the same term and in the same dollar amount will continue to be separately insured until the first maturity date after January 1, 2025. If a CD matures on any other basis or is not renewed or becomes a regular savings or demand account, it will only be separately insured until January 1, 2025.

For more information on FDIC insurance and to calculate ways to maximize your coverage per insured institution, contact us at (615) 298-8000 or visit <https://edie.fdic.gov>.