



WELCOMES YOU

This is a conversion guide for customers transitioning from
Fourth Capital to **Volunteer Bank**.

OUR PROMISE

Whatever the next step
in your financial journey
looks like, we *Volunteer*
to help you take it.

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MESSAGE FROM OUR CEO

It is with great excitement and deep appreciation that I welcome you to the Volunteer Bank family.

While the Fourth Capital name is changing, the heart of your banking experience is not. The same trusted ownership, local leadership, and familiar bankers will continue to serve you with the same dedication and care you've come to expect. What unites us is a shared belief in putting people first, serving with integrity, and strengthening the communities we call home.

At Volunteer Bank, we've been doing just that since 1977. For over 48 years, we've proudly served individuals, families, and businesses across Middle Tennessee, building relationships that last and delivering financial solutions that fit real lives. We understand that banking is about more than dollars and cents—it's about trust, support, and the confidence that someone is here for you when it matters most.

As we come together, some changes to your accounts and services will occur in the months ahead. We know change can bring questions, and our teams are here to guide you every step of the way—openly, carefully, and with your best interest at heart. Our goal is a smooth and seamless transition that honors what you value most: trusted relationships, exceptional service, and a local banking partner who genuinely cares.

Thank you for allowing us to walk alongside you. We're honored to be part of your journey—and proud to serve you, your family, and your future.

With appreciation,

Tony Gregory

Chairman, President & CEO
Volunteer Bank



We believe in

Middle Tennessee, in its vibrant communities and the remarkable people within them. We believe that when we put people first, good things follow. We believe banking is about more than money—it's about neighbors and communities, families, and friends,

all the things that make Tennessee, Home.

We believe that when we say we're here for you, you should see it in our actions, not just our words.

Whether you're surrounded by high-rises or farmland, our commitment remains the same: to be a friendly neighbor, a valued partner, a trusted resource, always by your side.

We believe in strong financial futures

for the people around us, futures that begin with a next step forward.

No matter what that step looks like for you, we **volunteer** to help you take it.

IMPORTANT DATES

As we work through the details of coming together, we want to keep you informed about important dates related to the upcoming conversion weekend.

FRIDAY, SEPTEMBER 12: Conversion Weekend Starts

- Online and Mobile Banking services may be temporarily unavailable during conversion weekend.

SUNDAY, SEPTEMBER 14: Your Mobile Banking App

- Your Mobile Banking App will update to reflect the Volunteer Bank brand late in the evening of September 14.
- If you have automatic updates enabled, the app will update on its own. If not, please manually update your app to reflect the Volunteer Bank brand.

MONDAY, SEPTEMBER 15: Conversion Weekend Ends

- All branches will open as Volunteer Bank.
- Online Banking will be available and will update to the Volunteer Bank brand.



ROOTED IN COMMUNITY. FOCUSED ON YOU.

Since 1977, Volunteer Bank has proudly served Middle Tennessee with a simple belief: banking should be personal, local, and grounded in genuine relationships. As Fourth Capital officially becomes Volunteer Bank, we want you to know that while the name and look are changing, the personalized service and community first values you've come to know will remain at the heart of everything we do.

By coming together, we're not just growing—we're strengthening our shared commitment to serve you better. As part of an even larger, local banking family, you'll benefit from expanded resources, deeper support, and the same friendly faces you know and trust.

Now, as one unified team, we're honored to carry forward Fourth Capital's tradition of excellence and continue building something lasting—together. Thank you for allowing us to be a part of your financial journey.

At Volunteer Bank, you're not just banking—**you're home.**

Frequently Asked Questions (FAQ)

We're here to walk with you every step of the way as Fourth Capital transitions to Volunteer Bank. If you have questions that aren't addressed here, please feel free to give us a call or stop by your local branch.

General Banking FAQ

What is a bank conversion?

A bank conversion is the process of transitioning two or more banks that have merged into a single, unified operating system. While Volunteer Bank and Fourth Capital legally merged on July 1, 2024, each has continued using separate systems to serve customers. The upcoming system conversion is the final step in bringing our operations fully together. This means that behind the scenes, our technology, processes, and tools will be aligned—enabling us to offer you the same trusted products, services, and experience at every location, regardless of which bank you started with.

When will the bank conversion happen?

Our system conversion will begin on Friday, September 12. Online services may be temporarily unavailable over the weekend, with all systems fully restored by Monday, September 15. As we come together under the Volunteer Bank brand, you'll enjoy access to an expanded lineup of products and services, along with the convenience of a growing branch network spanning six Middle Tennessee counties. Thank you for your patience and support as we work to bring you a stronger, more seamless banking experience.

When will the bank logo and branding change?

The transition from the Fourth Capital brand to Volunteer Bank will begin on Monday, September 15. You'll start to see updated logos and branding across our communications, locations, and digital platforms.

General Banking FAQ (continued...)

When will the Fourth Capital website change?

The Fourth Capital website will transition during conversion weekend. Beginning Monday, September 15, visitors to the Fourth Capital site will be automatically redirected to www.Volunteer.Bank.

Where are the existing Volunteer Bank branch locations — and when can I use them to conduct transactions?

Starting Monday, September 15, you'll have access to an expanded network of branches to serve you better. Volunteer Bank locations are available across Davidson, Robertson, Rutherford, Sumner, Williamson, and Wilson counties.

To explore our full list of locations and hours, **please visit: www.volunteer.bank/about-us/locations-hours.html**

Will I have access to ATMs for free?

Yes, you will have fee-free access to ATMs at all of our branch locations, as well as at ATMs within the nationwide MoneyPass network. To easily find participating MoneyPass ATMs near you, simply download the MoneyPass mobile app or visit www.moneypass.com.

Will banking hours change?

No. There will be no changes to our branch hours.

Will products and services change?

At this time, there will be no changes to your current account. In the future, we'll work closely with you to transition your existing account to new, updated offerings.

Will my routing number change?

Yes. Volunteer Bank's ABA routing number is **064102999**. Please notify your employer, government agency, or any other party that processes direct deposits or electronic payments to update their records. This routing number should be used for all transactions processed on or after September 15.

Will phone numbers change?

We're happy to share that as we transition to Volunteer Bank, branch phone numbers will remain the same. You'll continue to enjoy the same friendly support, just under a new name with the same familiar voice on the other end.

General Banking FAQ (continued...)

Will we still see the same employees?

Yes. You'll continue to see the familiar faces and warm smiles you've come to know and trust at your local branch. By bringing our teams together, we're expanding our network of experienced bankers—enhancing our ability to serve you with the same personalized care and expertise you've always enjoyed.

Will there be fee changes?

We are committed to providing a seamless transition and ensuring your banking experience remains smooth and straightforward. As part of this commitment, our fees will remain comparable to what you are accustomed to. For your convenience, please see the fee schedule included in this booklet for more detailed information.



Online & Mobile Banking FAQ

What is the new website address?

The Fourth Capital website will transition during conversion weekend. Beginning Monday, September 15, visitors to the Fourth Capital site will be automatically redirected to www.Volunteer.Bank.

Will my online banking be affected?

Yes, we will be enhancing our online banking system during the weekend of September 12. Online and mobile banking may be temporarily unavailable over the weekend. We appreciate your patience during this important process.

Will I need to update my online banking and mobile banking credentials?

Your username and password are expected to remain the same. If that changes, we will notify you promptly.

Will my consumer mobile deposit limit change?

Yes, your mobile deposit limit will be updated. The new limit for consumer mobile deposits will be \$2,500.

Will my commercial mobile deposit limit change?

Yes, your mobile deposit limit will be updated. The new limit for commercial mobile deposits will be \$10,000.



Personal Accounts & Services FAQ

Will wiring instructions change on accounts?

Yes. Wiring instructions will change, effective Monday, September 15, to the following:

Volunteer Bank
ABA/ Routing #064102999
Nashville, TN

Will I have to change my personal account numbers?

No. All account numbers will remain the same.

Can I use my current checks?

Yes, you may continue using your current supply of checks and preprinted deposit slips. When you're ready to reorder, please contact your local banker for assistance.

Will there be changes to my debit card?

For now, there will be no changes to your existing debit card. Your card number and PIN will remain exactly the same. Debit cards with the Volunteer Bank logo will be reissued at a later date.

I have automatic drafts set up on my accounts. Will they be impacted?

No, your automatic drafts and recurring payments will continue as usual and will not be impacted.

Will I need to change my direct deposit, social security disbursements or any other automatic payments?

Yes. Our routing number will transition to Volunteer Bank's ABA routing number: **064102999**. Please notify your employer, government agency, or any other party that processes direct deposits or electronic payments to update their records. This routing number should be used for all transactions processed on or after September 15.

Will automatic loan payments from my account be impacted?

No, your automatic payments will continue as usual and will not be impacted.

Will my loan or line of credit account statement change?

The appearance of your statement will change, but account details and content will remain the same.

Will the terms of my loan or line of credit change?

No. The terms of your loan and/or credit line will remain the same.

Personal Accounts & Services FAQ (continued...)

Will I continue to mail my loan payments to the same address?

No. Beginning September 15, please mail your loan payment to the below address.

Volunteer Bank
PO Box 7897
Portland, TN 37148

Will there be any changes to my Fourth Capital consumer credit card?

At this time, there will be no changes to your current credit card. A new Volunteer Bank credit card will be issued to you when your existing card expires.

Will there be any changes to my CD Account—early withdrawal penalties?

No, the terms of your CD will stay the same, including interest rates and early withdrawal penalties.

Will my debit card limits change?

Yes, your daily Point-of-Sale (POS) transaction limit will increase to \$5,000. Your daily ATM withdrawal limit will remain \$800.



Commercial & Business Banking FAQ

Will wiring instructions change?

Yes. Wiring instructions will change, effective Monday, September 15, to the following:

Volunteer Bank
ABA/ Routing #064102999
Nashville, TN

Will my business account number change?

No. Your business account number(s) will not change.

Will there be changes to my business debit card?

For now, there will be no changes to your existing debit card. Your card number and PIN will remain exactly the same. Debit cards with the Volunteer Bank logo will be reissued at a later date.

Can I use my current business checks?

Yes, you may continue using your current supply of checks and preprinted deposit slips. When you're ready to reorder, please contact your local branch for assistance.

Will my commercial loan number stay the same?

Yes. This will not change.

Will my loan or line of credit account statement change?

The appearance of your statement will change, but account details and content will remain the same.

Will the terms of my loan or line of credit change?

No, the terms of your loan or line of credit—including all interest rates—will remain exactly as stated in your loan agreement.

Will automatic payments from my deposit account to my commercial loans be impacted?

No, your automatic payments will continue as usual and will not be impacted.

Will I continue to mail my commercial loan payments to the same address?

No. Beginning September 15, please mail your loan payment to the below address.

Volunteer Bank
PO Box 7897
Portland, TN 37148

Will my debit card limits change?

Yes, your daily Point-of-Sale (POS) transaction limit will increase to \$5,000. Your daily ATM withdrawal limit will remain \$800.



Fee Schedule as of September 15, 2025

Cashier's Check Fee (per item)	\$ 5
Charge Off / Collection Fee.....	\$ 25
Chargeback Fee (per item).....	\$ 10
Debit Card Replacement Fee	\$ 10
Dormant Account Charge (per month, if there is no activity for 12 months and balance is less than \$100)	\$ 5
Escheat Fee (per unclaimed account sent to the state of Tennessee)	\$ 25
Foreign/Canadian Item Collection Fee	\$ 25
Levy/Garnishment Fee (per levy or garnishment)	\$ 100
Loan Payment Returned (per item)	\$ 15
Overdraft Charges:	
NSF (Non-sufficient Funds) Paid Item ¹	\$ 33
NSF (Non-sufficient Funds) Return Item ¹	\$ 33
Overdraft Service- Paid Item ^{1&2}	\$ 33
Overdraft Service- Return Item ^{1&2}	\$ 33
Daily Overdraft Charge ³ (per business day, beginning the 4 th business day after account is overdrawn)	\$ 5
ODP Transfer Set-up fee (to set up an automatic transfer from a linked account to cover overdrafts)	\$ 5
Research Fee (per hour; minimum charge \$25)	\$ 25
Special Handling fee ⁴	\$ 25
Statement Re-Print fee (per statement)	\$ 5
Statement: paper statement fee ⁵	\$ 5
Statement fee: front and back check images (per statement)	\$ 2
Stop Payment fee	\$ 34
Wire Transfer Fee: Domestic Incoming	\$ 12
Wire Transfer Fee: International Incoming	\$ 40
Wire Transfer Fee: Domestic Outgoing via a VB branch location	\$ 20
(consumer and non-Online Cash Management initiated wires)	
Wire Transfer Fee: Domestic Outgoing via Business Online Cash Management	\$ 15
(for business customers only, enrolled in Online Cash Management)	
Wire Transfer Fee: International Outgoing	\$ 50

Fee Schedule (continued...)

External ATM Fee – This fee applies to ATMs outside our bank's network or in another country. The fee is set by the ATM operator and passed through to you. The amount varies depending on the ATM provider and location. We do not impose additional fees for external ATM use. Customers can avoid this fee by using our bank's ATMs or MoneyPass network ATMs.

¹This fee applies when a transaction is processed without sufficient funds in the account, resulting in an overdraft or return. Some common examples of transactions for which overdraft charges may be imposed include check, ACH transactions, ATM withdrawals, debit card or electronic payments.

No fee is charged if the account is overdrawn by less than \$10.

The Return Item Fee is assessed for each item, each time an item is presented or represented. There is no limit to the number of Returned item fees that are assessed on an item.

²If enrolled in **Overdraft Privilege Service**, the maximum amount of NSF charges and daily overdraft charges on consumer checking accounts is \$137 per business day.

BankOn accounts are not eligible for **Overdraft Privilege Service** and NSF Return Item fees are not charged.

³No daily overdraft fee is charged if the account is overdrawn less than \$10.

⁴The special handling fee applies when the bank facilitates the transfer of automatic payments and checks from your previous account to your new account with us for a specified period of time.

⁵Fee applies to 'Volunteer Checking', and business deposit accounts, if not enrolled in e-statements. BankOn account has a reduced fee.

WHAT IS THE

Home State Advantage

Middle Tennessee deserves a partner who leads with local expertise, serves with purpose, and is dedicated to supporting our community—and the people who live here. We're passionate about helping our neighbors succeed, one step forward at a time.

We call that **The Home State Advantage.**





Visit **Volunteer.Bank** or connect with us on our social media channels to learn how we are the advantage.



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