

## Transaction Limitations Disclosure

We limit your transactions in the following way on Savings and Money Market deposit accounts. You may not make more than 6 withdrawals or transfers per month to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check (if applicable), draft (if applicable), debit card or similar order to a third party. Exceeding withdrawal or transfer limits may result in a change to another eligible account, closure of the account, automatic limitation of transaction or removal of transfer capabilities. You may make unlimited transactions in person, at a teller, or at an ATM. Transfer capabilities are automatically limited in Online Banking, Mobile Banking via the TNStateBank Mobile App, 908-Bank (Telephone Banking) and for sweep transfers when made from your Savings or Money Market accounts. Telephone transfers will be limited when made with a bank representative.

Savings Accounts: You may make 4 withdrawals per calendar quarter at no cost. We will assess a Withdrawal Fee of \$1.00 for each withdrawal you make in excess of 4 each calendar quarter.

### Examples of Limited Transactions

- Checks, drafts, debit card or similar transactions made to third parties such as other institutions and merchants
- ACH debits
- Sweep, automatic, or overdraft transfers
- Transfers initiated over the telephone or through Telephone Banking
- Online Banking, Mobile Banking or Bill Pay transfers or payments made to third parties, to your account within the same financial institution, or to your account at a different financial institution

### Examples of Unlimited Transactions

- Transfers for the purpose of repaying a loan at our bank
- Transfers to another account of the same depositor at our bank when they are made in person, by mail or messenger, or by an ATM
- Withdrawals when they are made in person, by mail or messenger, or by an ATM
- Withdrawals requested by telephone when a check is mailed directly to you