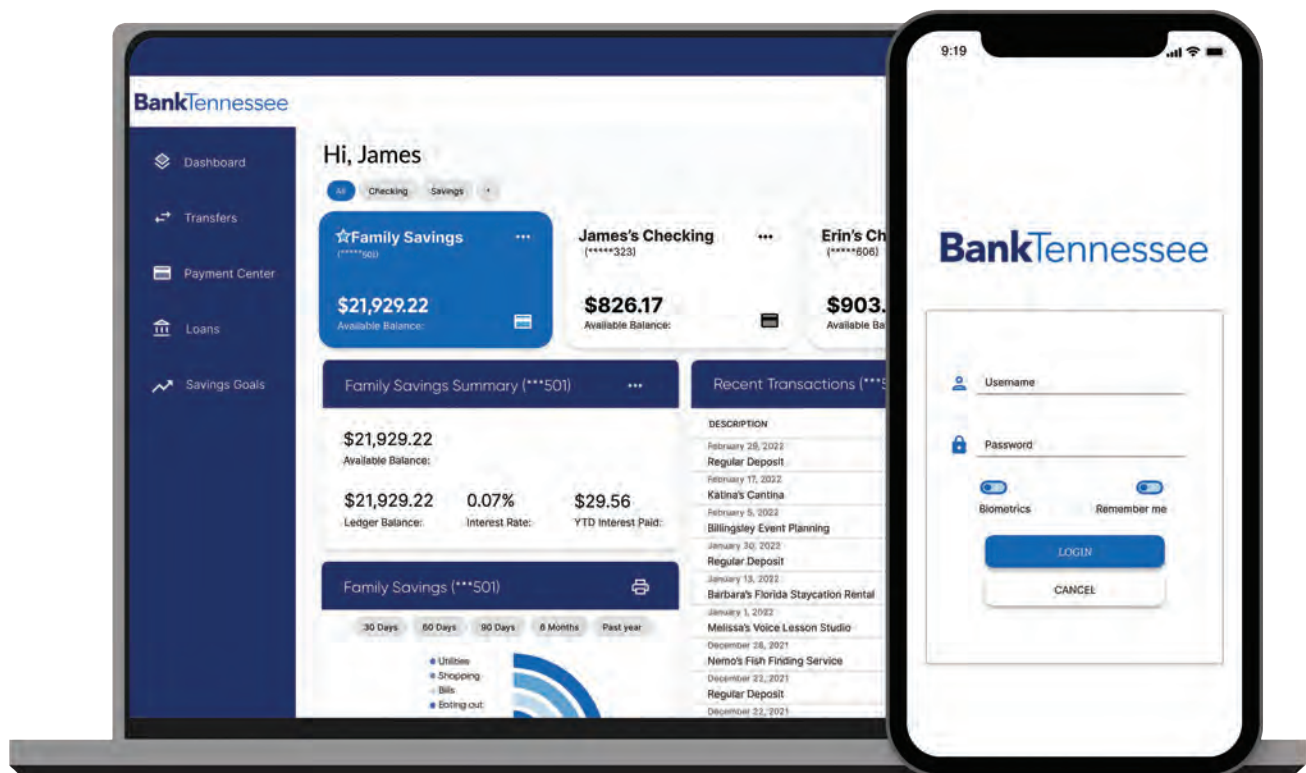


BankTennessee

- Coming July 28, 2025 -

An Enhanced Digital Banking Experience

This guide contains key dates and simple steps to help you take full advantage of the upgraded online and mobile banking systems.



You are always at the heart of everything we do. This upgrade is more than new tools. It's a bold step forward that reflects our commitment to service, strength, and the communities we proudly call home.

Wright Cox, President & CEO

Important Dates and Actions

ONLINE AND MOBILE BANKING

- Starting Friday, July 25 at 5:00 pm until Monday, July 28 at 8:00 am, Online and Mobile Banking will be unavailable.
- Account alerts will need to be re-established either through online banking or the mobile app.

Please check our website, Facebook or Instagram for updates throughout this weekend on the availability of Online and Mobile Banking.

BILL PAYMENT

- Beginning Wednesday, July 23, online bill payment services will not be available until Monday, July 28 at 8:00 am.
- If you have any payments or transfers scheduled after Wednesday, July 23, they will be processed on July 28.
- Please verify your payees' information when the new system is live.

INTRODUCING OUR NEW MOBILE APP

Download the new app from your app store and delete the old app.



LOG IN TO ONLINE AND MOBILE BANKING

The first time you log in to the new system, enter your existing username.

CONSUMER Your temporary password is the first four letters of your last name (lower case) and the last four digits of your **Social Security Number**.

Examples: • Lee = lee6789 • O'Brien = obri5471

BUSINESS Your temporary password is the first four letters of the business name (lower case) and the last four digits of your **Tax ID Number**.

Examples: • The Bank = theb1234 • A1 Company = a1co8741

Treasury management customers: If you need assistance, please email treasurymanagement@banktennessee.com.

Create a Secure Password and Enable Biometric Login

After logging in with the temporary password, you will set a new password. Please see the attached quick reference card for security requirements.

Biometric Login If your device supports it, you can enable biometrics to authenticate Face ID or fingerprint from the login screen simply by toggling it on.

TELEPHONE BANKING

- Beginning Thursday, July 24 at 8:00 am until Monday, July 28 at 8:00 am, Telephone Banking will be unavailable.
- The first time you access Telephone Banking, you will be prompted to enter your Social Security or Tax ID Number.
- Your temporary password is the last four digits of your Social Security or Tax ID Number. Once you log in, you will be prompted to create a new four-digit password.
- You will also have the option to create a new User ID. It should be a nine-digit number.

CHECKING AND SAVINGS STATEMENTS

All checking and savings account holders will receive a statement dated July 25 with transactions posted since your last statement. Your next statement will be on its regular schedule.

- eStatements dated July 25 and earlier will be available under Documents/Files in Online Banking.
- eStatements dated after July 25 will be available under Statements in the new platform.

It's easy to go paperless! If you would like to receive eStatements, here are 2 enrollment options when you log in to Online Banking:

- 1. Go to Profile Settings > Statements > Edit Statement Delivery.**
- 2. On your account card, tap the three-dot menu > Account Details > Statement Delivery preferences.**

QUICKBOOKS / QUICKEN

Get ready for easier money management! By August 6, Express Web Connect will let you automatically sync transactions with Quicken and QuickBooks – making it faster and more accurate to stay on top of your finances.

We Are Here for You!

We sincerely apologize for any inconvenience this upgrade may cause.

To support you during launch week, we've extended our phone support hours.

Monday, July 28 – Friday, August 1, from 8:00 am to 6:00 pm

If you need assistance, call our Customer Support Line at 866-391-6028.

For helpful resources, step-by-step guides, and the latest updates

www.banktennessee.com/system-upgrade

Take a Quick Tour of the New Online and Mobile Banking

See what's new with this short video featuring our upgraded digital experience.

To go directly to the video: www.tinyurl.com/BT-DigitalTour

Or you can scan the code below to watch the video and find other helpful information.

Not currently using Online or Mobile Banking?

This is a great time to explore what you have been missing. With upgraded tools, you can check balances, deposit checks, transfer funds, and more – anytime, anywhere 24/7.

Thank you for being our customer.

Technology is a great way to save time and money, but nothing beats a real conversation. We're here for you and are always just a phone call away.

DOWNTOWN MEMPHIS

901-525-5533

EAST MEMPHIS

901-767-8170

GERMANTOWN

901-755-8815

COLLIERVILLE

Schilling 901-854-0854
Square 901-854-7854

MUNFORD

901-837-2586

RIPLEY

731-635-1234

GALLATIN

615-442-7914

LEBANON

615-449-4730

CARTHAGE

615-735-9805

Bank Anytime 24/7

MOBILE BANKING

Use our app or visit our website on your device.

ONLINE BANKING

www.banktennessee.com

TELEPHONE BANKING

866-624-6822

NEED CASH?

Use any ATM at BankTennessee or First Horizon for no charge.

Please Remember

BankTennessee will never text, email, or call asking for your personal or account information.

If you ever have questions or need assistance, call our Customer Support Line 866-391-6028.

BankTennessee

www.banktennessee.com

For helpful resources and updates, scan this code, visit www.banktennessee.com/system-upgrade or call our Customer Support Line 866-391-6028



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This upgrade reflects our belief that progress should never come at the expense of trust. At BankTennessee, we're enhancing the way you bank while staying rooted in the relationships and values that make us who we are.

Brad Houser, Middle Tennessee President