



## A LITTLE BIT ABOUT US

You don't know us yet, but we're confident your business will soon feel at home with HomeTrust Bank.

We are a regional community bank backed by more than \$2.8 billion in assets, which allows us to invest in technology and resources that provide the banking convenience your business needs. You'll also find financial solutions designed to fit your business goals and needs—no matter what stage your business is in. Finally, you can count on a high level of personal service and attention.

HomeTrust Bank has a proud heritage of supporting the local communities in which we live and work. We believe that strong communities make strong businesses.

**So again, welcome to HomeTrust Bank! We look forward to serving your business.**

### FIND US WHERE YOU WANT US!

As a HomeTrust Bank customer, you can continue to count on the same level of personal service you know with TriSummit Bank, now with the convenience of a larger banking network across East Tennessee and beyond! Visit any HomeTrust location for banking that fits you.

For a listing of all our branch locations, visit [hometrustedbanking.com/locations](http://hometrustedbanking.com/locations).



HTB162772BB

## Customer Care Contact Information



Customer Care Center for Business Online Banking Services . . . . . 800.627.1632

Contact us via email . . . . . [businessonline@hometrustedbanking.com](mailto:businessonline@hometrustedbanking.com)

## LOCATIONS AND HOURS

### Lobby and drive-thru hours:

#### Monday–Thursday

Drive-thru 8:30 a.m. to 5:00 p.m. (EST)

Lobby 9:00 a.m. to 5:00 p.m. (EST)

#### Friday

Drive-thru 8:30 a.m. to 6:00 p.m. (EST)

Lobby 9:00 a.m. to 6:00 p.m. (EST)

#### Jefferson City

156 East Broadway  
Jefferson City, TN 37760  
Phone: 865.471.2265

#### Johnson City

862 Med Tech Parkway  
Johnson City, TN 37604  
Phone: 423.979.0375

#### Kingsport

422 Broad Street  
Kingsport, TN 37660  
Phone: 423.246.2265

#### Kingsport

1999 E. Stone Drive  
Kingsport, TN 37660  
Phone: 423.857.2570

#### Bristol

425 State Street  
Bristol, VA 24201  
Phone: 276.645.6609

#### Johnson City

1907 North Roan Street  
Johnson City, TN 37601  
Phone: 423.926.3300

#### Johnson City

612 West Walnut Street  
Johnson City, TN 37604  
Phone: 423.461.4550

#### Knoxville

6501 Kingston Pike  
Knoxville, TN 37919  
Phone: 865.684.1001

#### Knoxville

11916 Kingston Pike  
Farragut, TN 37934  
Phone: 865.342.0006

#### Morristown

120 Evans Avenue  
Morristown, TN 37814  
Phone: 423.586.8421

#### Morristown

123 Merchants Greene  
Morristown, TN 37814  
Phone: 423.714.1655

# Business Banking Products and Services Guide



HomeTrust Bank  
Since 1926



HomeTrust Bank  
Since 1926

[hometrustedbanking.com](http://hometrustedbanking.com)

# HOMETRUST BANK BUSINESS BANKING PRODUCTS AND SERVICES

## BUSINESS CHECKING ACCOUNTS

| Former                     | New                        | Description  | Features   |
|----------------------------|----------------------------|--|--|
| Non-Profit Checking        | Small Business Checking    | This account is perfect for businesses making no more than 250 transactions per month. It has no monthly service fee, free Online Banking with Bill Pay, and a free Business Debit card.                           | <ul style="list-style-type: none"> <li>No monthly service fee</li> <li>Unlimited free HomeTrust Bank ATM transactions, 2 free non-HomeTrust Bank ATM transactions monthly (<i>then \$2 each; non-HomeTrust Bank fees may apply</i>)</li> <li>250 free transactions per cycle (<i>\$0.40 per item after that</i>)</li> <li>\$10 per item savings transfer fee</li> </ul>  |
| Business Checking          |                            |  |  |
| Business Interest Checking | Business Interest Checking | You'll continue to earn interest on your balances while enjoying Online Banking and Bill Pay convenience, a free Business Debit card, and card rewards. Monthly service fee waived with a minimum monthly balance. | <ul style="list-style-type: none"> <li>Earns interest when balance is \$5,000 and higher</li> <li>\$12 monthly service fee (<i>waived with \$5,000 monthly average collected balance</i>)</li> <li>Unlimited free HomeTrust Bank ATM transactions, 2 free non-HomeTrust Bank ATM transactions monthly (<i>then \$2 each; non-HomeTrust Bank fees may apply</i>)</li> <li>\$10 per item savings transfer fee</li> </ul> |
| Business Analysis Banking  | Business Analysis Checking | This account is for a business that maintains a high balance and needs treasury management services.   | <ul style="list-style-type: none"> <li>\$20 monthly service fee</li> <li>\$1.50 per \$1,000 in cash transactions</li> <li>\$3.50 per monthly mailed statement</li> </ul>   |
|                            |                            |  | <ul style="list-style-type: none"> <li>Free Online Banking and Online Bill Pay</li> <li>Free Debit card</li> <li>250 free transactions per cycle (<i>\$0.40 per item after that</i>)</li> <li>First \$10,000 in cash transactions per month are free (<i>\$1.50 per \$1,000 after that</i>)</li> <li>\$3.50 per monthly mailed statement</li> </ul>  |
|                            |                            |  | <ul style="list-style-type: none"> <li>Electronic credits=\$0.25 each</li> <li>Electronic debits=\$0.20 each</li> <li>Checks paid/Debits=\$0.18 each</li> <li>Deposits=\$0.55 each</li> <li>Deposited items=\$0.12 each</li> </ul>   |

## BUSINESS SAVINGS ACCOUNTS

|                  |                   |  |   |
|------------------|-------------------|--|---|
| Business Savings | Statement Savings | This account gives you a great way to save with a minimum opening balance of just \$50. Linking a Debit card gives you easy access to your funds when you need them. | <ul style="list-style-type: none"> <li>Earns interest</li> <li>\$2 monthly service fee (<i>waived with \$200 minimum daily balance</i>)</li> <li>Link your Debit card for access</li> <li>Unlimited free HomeTrust Bank ATM transactions, 2 free non-HomeTrust Bank ATM transactions monthly (<i>then \$2 each; non-HomeTrust Bank fees may apply</i>)</li> </ul> |
|                  |                   |  | <ul style="list-style-type: none"> <li>No early closing or inactivity fee</li> <li>Free Online Banking and 24-Hour Telephone Banking</li> </ul>   |

## BUSINESS MONEY MARKET ACCOUNT

|                       |                       |   |  |
|-----------------------|-----------------------|---|--|
| Business Money Market | Business Money Market | Earn tiered interest on all of your money in this account with a low \$10 monthly service fee. It includes unlimited in-person, messenger, or mail deposits and withdrawals, and has free Online Banking with Bill Pay. | <ul style="list-style-type: none"> <li>Tiered interest</li> <li>\$10 monthly service fee (<i>waived with \$2,500 monthly average collected balance</i>)</li> <li>Lower excess transaction fee (<i>\$5</i>)</li> <li>Free Online Banking and Online Bill Pay</li> </ul> |
|                       |                       |   | <ul style="list-style-type: none"> <li>First \$10,000 in cash transactions per month are free (<i>\$1.50 per \$1,000 after that</i>)</li> <li>\$3.50 per monthly mailed statement</li> <li>Free first order of Money Market checks (<i>40 pack</i>)</li> </ul>         |

## Helpful Tutorials

You can become familiar with these new accounts and services by visiting our business learning center at [hometrustedbanking.com/business](http://hometrustedbanking.com/business)

If you have any questions or would like assistance:

Before March 10, call your local TriSummit Bank location.

Beginning March 13, call your local HomeTrust Bank location or contact our dedicated Business Banking Support department at **800.627.1632**.

