

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



A LITTLE BIT ABOUT US

You don't know us yet, but we're confident you 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 you need—however you like to bank. You'll also find financial solutions to fit your goals and needs—all delivered with a high level of personal service.

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 you.

FIND US WHERE YOU WANT US!

As a HomeTrust Bank customer, you can continue to count on the same personal service you know with TriSummit Bank, now with the convenience of a larger banking network.

For a listing of all our branch locations, visit hometrustedbanking.com/locations.

Customer Care Contact Information



Customer Care Center for Personal and Business Online Banking Services 800.627.1632

Contact us via email esupport@hometrustedbanking.com

24/7 Automated Telephone Banking (Available 03/13/17) 800.627.1632, option 8

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 Customer Care team at **800.627.1632**.



Personal Banking Products and Services Guide



HTB162772PB



HOMETRUST BANK PERSONAL BANKING PRODUCTS AND SERVICES

CHECKING ACCOUNTS

Former	New	Description	Features
Summit Checking Founders Peak Checking Founders Account	Premier Checking	You'll earn higher interest on higher balances while enjoying Online Banking and Bill Pay convenience, a free Debit card, card rewards, and free basic checks.	<ul style="list-style-type: none"> Tiered interest earnings Unlimited free HomeTrust Bank ATM transactions, 10 free non-HomeTrust Bank ATM transactions monthly (<i>then \$2 each</i>), refund of up to 5 non-HomeTrust Bank surcharges monthly Unlimited free basic checks UChoose card rewards Free Online Banking and Online Bill Pay Free 24-Hour Telephone Banking Mobile Banking with Mobile Deposit Free Debit card Preferred rates on CDs \$15 monthly service fee (<i>waived with combined deposit balance of \$10,000 or deposit + loan balance of \$25,000</i>)
Senior Flex Checking	Primetime Checking	This interest-bearing account for those age 50 or better, has no monthly service fee, a free order of basic checks every year, free Online Banking and Bill Pay, a free Debit card, and unlimited free ATM transactions.	<ul style="list-style-type: none"> Interest earnings Unlimited free HomeTrust Bank and non-HomeTrust Bank ATM transactions (<i>non-HomeTrust Bank fees may apply</i>) Free order of basic checks annually Free Online Banking and Online Bill Pay Free 24-Hour Telephone Banking Mobile Banking with Mobile Deposit Free Debit card UChoose card rewards No monthly service fee
Interest Checking Flex Checking Peak Interest Checking Plus Interest Checking	Everywhere Connect Checking	This account comes with online and mobile access, 3 free ATM transactions a month, up to 3 refunds on non-HomeTrust Bank ATMs, and much more. Plus, you get a \$5 cash reward when you make 10 signature Debit card transactions.	<ul style="list-style-type: none"> Unlimited free HomeTrust Bank ATM transactions, 3 free non-HomeTrust Bank ATM transactions monthly (<i>then \$2 each</i>), refund of up to 3 non-HomeTrust Bank surcharges monthly Free eStatements Free Online Banking and Online Bill Pay Free 24-Hour Telephone Banking Mobile Banking with Mobile Deposit Free Debit card UChoose card rewards \$5 cash reward for 10 or more signature Debit card transactions per monthly statement cycle, up to \$60 annually (<i>\$5 cash reward is considered interest and subject to IRS 1099 reporting</i>) \$10 monthly service fee (<i>waived with 5 Debit card transactions monthly or 1 recurring direct deposit</i>)

MONEY MARKET, SAVINGS, IRA, AND CD ACCOUNTS

Former	New	Description	Features
Personal Money Market	Money Market Investment	This MMA lets you make deposits any time you wish.	<ul style="list-style-type: none"> No monthly service fee Free checks \$5 Excess Transaction fee (<i>more than 6 checks or preauthorized debits/cycle</i>) Earns interest
Regular Savings Christmas Club	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"> Earns interest \$2 monthly service fee (<i>waived with \$200 minimum daily balance</i>) Link your Debit card for access 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>) No early closing or inactivity fee Free Online Banking and 24-Hour Telephone Banking
Peak Interest Peak Interest Plus	Super Saver 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"> Earns interest \$10 monthly service fee (<i>waived with \$5,000 minimum daily balance</i>) Link your Debit card for access 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>)
CDs and IRA CDs	CDs and IRA CDs	Your money will continue to grow in your CD(s) and IRA(s) until their maturity.	<ul style="list-style-type: none"> Earns interest 1- to 7-day grace period Terms of 7 days to 60 months available Early withdrawal penalty: 7 days to 12 months, depending on term Interest rolled back into account or transferred to another account

Certificates of Deposit — CDs transferring from TriSummit Bank will remain at the same rates and terms until they reach maturity.