

BANKING ON SUCCESS

AN ARRAY OF SERVICES



The history of banking in Chattanooga stretches back more than 150 years. In 1855, two brothers opened Chattanooga's first bank—the Bank of Chattanooga—at the corner of Market and Third streets. Although the Civil War closed the Bank of Chattanooga soon after, another group of enterprising investors including many capitalists from Ohio opened the First National Bank of Chattanooga in 1865.

Today, more than 25 commercial banks and credit unions play a vital role in the growth and stability of the local economy by providing daily financial services to Chattanooga area businesses and consumers. Banking centers in every part of town provide first rate service to customers, while credit unions throughout the city offer local educators, health care professionals and business employees a wide array of cost saving financial services. An extensive network of ATMs and a variety of online banking options make banking convenient for citizens, while bank memberships in the global ATM alliance allow customers to have access to their accounts when travelling internationally.

Meeting the credit needs of the community, banks provide options for small business banking, company banking and personal banking. Products include checking, savings and money market accounts,

certificates of deposit and Individual Retirement Accounts (IRAs). Options for loans range from business loans for the purchase of equipment, working capital and commercial real estate to consumer loans for the purchase of automobiles, financing for college education and home mortgages. In addition, many banks offer insurance and brokerage services through subsidiaries or affiliated companies.

Throughout an extended period of mergers, acquisitions and consolidations in the banking and financial services industry, the Chattanooga market has continued to be attractive for financial institutions. In return, the citizens of Chattanooga now have many choices to best fit their financial needs. From historic community banks and credit unions to banks with international branches, Chattanooga's diverse financial community offers it all.

DID YOU KNOW?

Prior to the Civil War, the Bank of Chattanooga issued its own currency, including copper and silver coinage and dollar bills. Three dollar notes featured a vignette of a steamboat with a road scene at right and a train moving under an arched bridge at left.



SCAN FOR
SECTION

FIRST TENNESSEE

An Unwavering Commitment to Excellence

People, culture, customer service; dedication to convenience and corporate citizenship – that’s First Tennessee, Chattanooga’s premier provider of financial services for more than three decades and the largest bank in the Southeast for the second year in a row. With \$1.4 billion dollars in loans outstanding and over \$2 billion in deposits, First Tennessee is the full service bank of choice for consumers, small businesses and corporate clients in the region.

For the eighth straight year, First Tennessee was voted the area’s best bank by readers of the *Chattanooga Times Free Press*. Additionally, the same readers voted First Tennessee as best mortgage lender and best customer service. *Business TN* magazine rated First Tennessee among its Top 2011 Statewide Employers.



The First Tennessee Pavilion hosts the Chattanooga Market along with many local, regional and national events.

In addition to the recognition earned locally, First Tennessee has been noted as one of the 100 Best Companies To Work For in America by *Fortune* magazine, one of the 100 Best Corporate Citizens by *Business Ethics* magazine, one of the Best Banking Companies in the U.S. by *Forbes* magazine, and one of the Best Employers for Workers Over 50 by AARP.

In 2010, First Tennessee was recognized by *Institutional Investor* magazine as having the Best CEO, Best CFO, Best Investor Relations and the Best IR Company. In the same year, it received Greenwich Excellence awards for service to small and mid-sized businesses.

In addition to the above, First Tennessee has been ranked among the 100 Best Companies for Working Mothers by *Working Mother* magazine, and one of the 100 Best Adoption Friendly Workplaces by The Dave Thomas Foundation for Adoption.

“There are a number of exceptional reasons to do business with First Tennessee,” says Keith Sanford, Market President for Hamilton & Bradley Counties, TN, and Catoosa County, GA, which comprise the bank’s Southeast Market. “It cannot be emphasized enough that when you get down to what differentiates First Tennessee from competitors, our people, culture, customer service and convenience are the top four. Our people are very knowledgeable, they have long tenure with the company, and the turnover among our relationship managers is extremely low. We have great people! We provide the quality service day in and day out that is reflective of what we have accomplished here. Our presence is second to none as far as our level of customer service, and we have a large delivery system with the most convenient hours in the market. First Tennessee is an exceptionally good corporate citizen, always working hard to serve and to improve our communities.”

First Tennessee, a subsidiary of Memphis-based First Horizon National Corporation, is the largest bank headquartered in the state of Tennessee, offering a variety of products and services for 147 years. Its 26 financial centers in the Chattanooga area provide a convenient presence with every location open from 8:30 a.m. until 5 p.m. Monday through Friday and many open on Saturday 9 a.m. to 1 p.m. FTN Financial, the capital markets group of First Horizon, also serves the Southeast United States and nationally with 16 U.S. offices and two in Asia.

Reliability and integrity, convenience, and a comprehensive array of products are hallmarks of First Tennessee’s dedication to the prosperous future of the Chattanooga area. “While there are some basic products that all banks offer, we do provide others that stand out among our peers and that smaller banks may not be able to offer, such as sophisticated treasury management services, or the ability to structure and underwrite a large credit,” relates Sanford. “As for reliability and integrity, we always want to do the right thing. That is foremost in our minds, and we intend to be very transparent about everything, as a company and as individuals. Without honesty, you really have nothing.”

Sanford’s leadership and the principles that guide First Tennessee are reflected in the company’s FIRSTPOWER Culture. These tenets remind the people of First Tennessee of their ownership and teamwork and that a job well done is the first order of business. Further, they are empowered to take care of customers, both internally and externally;



Keith Sanford, Market President for Hamilton and Bradley Counties, TN, and Catoosa County, GA

to foster an inclusive workplace where every employee has the opportunity to demonstrate high performance; to create a flexible work environment so that team members can embrace both their personal lives and their responsibilities at work; and also to know that what they create at work is a reflection of themselves and, as such, only the absolute best is good enough.

“Of First Tennessee’s five markets, the Chattanooga area has always come out on top in an internal satisfaction survey, and our people consider this a good place to work,” concludes Sanford. “The residents and businesses in our area have a number of reasons to do business with First Tennessee, and we invite them to experience the finest quality available in a banking relationship.”

For more information, stop by one of First Tennessee’s convenient locations, call (423) 757-4011, or visit online at www.firsttennessee.com.

 **FIRST TENNESSEE.**
powering your dreams™

BANKS

BANK OF AMERICA

Bank of America is one of the world's largest financial institutions, serving individual consumers, small- and middle-market businesses and large corporations with a full range of banking, investing, asset management and other financial and risk management products and services. The bank has approximately 5,700 locations across the United States.

(800) 933-6262

www.bankofamerica.com

BB&T

Founded in 1872, BB&T Corporation has grown into one of the largest financial services holding companies in the U.S. With more than \$157 billion in assets, BB&T offers full-service commercial and retail banking and additional financial services such as insurance, investments, retail brokerage, corporate finance, international banking and

asset management. The bank operates four locations in the Chattanooga area.

(800) 226-5228

www.bbt.com

CAPITALMARK BANK & TRUST

Founded in Chattanooga, CapitalMark Bank & Trust has been recognized as one of the fastest growing financial institutions of its kind. Using an innovative "one banker, one bank approach," CapitalMark offers leading-edge technology to facilitate banking for customers. Located in downtown Chattanooga, the bank was honored by BauerFinancial with a Five-Star Superior rating for strength and stability.

(423) 756-7878

www.capitalmark.com

CITIZENS TRI-COUNTY BANK

Headquartered in nearby Dunlap, Citizens Tri-County Bank is a full-service financial institution with locations in Marion, Grundy, Bledsoe,

Coffee, Warren, Van Buren and Hamilton counties. Convenient banking services such as deposits, loans, investing and mortgages are available at each of the bank's branches.

(423) 949-2173

www.ctcbonline.com

COHUTTA BANKING COMPANY

Cohutta Banking Company is a division of Synovus Bank, one of the largest community banking services in the Southeast with more than \$28 billion in assets. Cohutta offers options for personal, business and commercial banking at convenient locations throughout the Chattanooga area, as well as online and time-saving options for deposit customers.

(423) 648-2265

www.cohuttabank.com

COMMUNITY NATIONAL BANK

Since the early 1960s, Community National Bank has served the citizens of Southeast Tennessee and North Georgia. Today, Community National Bank operates five branches in addition to its headquarters in Dayton, Tenn. The bank offers a broad selection of business and consumer-oriented products and services, including options for investments, credit and deposit.

(423) 570-0280

www.cnb-usa.com

CORNERSTONE COMMUNITY BANK

Founded in Chattanooga in 1996, Cornerstone Community Bank focuses on meeting the needs of the business customer through business development, operating accounts, real estate transactions and loans. Cornerstone shows its commitment to the local economy by operating five full-service branch locations in Hamilton County, as well as offering online banking, a network of ATMs and other user-friendly services.

(423) 385-3000

www.cscbank.com

SEE MEMBER LISTINGS FOR ADDITIONAL LOCATION INFORMATION



A Brilliant Community. A Firm Foundation.

Proud to Call Chattanooga Home.



**Call us at 423.385.3000
or visit www.cscbank.com**

personal service | customized financial solutions | knowledge & expertise



Cornerstone Chattanooga is an original oil painting by Chattanooga artist Brent Sanders.

FIRSTBANK

Headquartered in Lexington, Tenn., FirstBank entered the Chattanooga market in 2005. Now the bank offers services for credit and deposit at three locations in the area. In addition, FirstBank offers investment services, accessible ATMs and online banking.

(423) 855-7276

www.firstbankonline.com

FIRST CITIZENS BANK

First Citizens Bank, headquartered in Raleigh, N.C., is one of the largest family-controlled financial institutions in the United States. In addition to operating more than 370 branches nationwide, First Citizens offers an extensive nationwide ATM network as well as online banking options for individuals and businesses.

(423) 510-7020

www.firstcitizens.com

FIRST TENNESSEE BANK

First Tennessee is the largest banking institution headquartered in Tennessee, and has approximately 180 locations statewide. Recognized by the national news media for community service and a family-friendly work environment, the bank provides personal, business and corporate services to its customers.

(423) 757-4011

www.firsttennessee.com

FIRST VOLUNTEER BANK

Since 1904, First Volunteer Bank has grown to become a full-service financial institution with 22 branches located throughout Middle and East Tennessee. Recently recognized by the Small Business Administration as the Tennessee Community Bank of the year, First Volunteer provides traditional banking services, as well as insurance and investment options to consumer and business customers.

(866) 668-4700

www.firstvolunteer.com

FSGBANK

Incorporated in 1999, FSGBank operates 28 full-service banking offices in the communities



along I-40 & I-75 in eastern and middle Tennessee and northern Georgia. In Dalton, Ga., FSGBank operates under the name of Dalton Whitfield Bank, and along the I-40 corridor in Tennessee, FSGBank operates under the name of Jackson Bank & Trust. FSGBank provides personalized and flexible retail and commercial banking services, trust and investment management, mortgage banking and financial planning.

(423) 308-2000

www.fsgbank.com

NORTHWEST GEORGIA BANK

The oldest and largest community bank in the metropolitan area, Northwest Georgia Bank operates 10 branch locations in Chattanooga & North Georgia. The Bank offers small business and individuals full-service banking, including mobile banking and FinanceWorks®—an online tool which aggregates customers' accounts across all financial institutions.

(706) 965-3000

www.northwestgabank.com

REGIONS BANK

Headquartered in Birmingham, Ala., Regions Bank operates one of the largest financial services franchises in the Chattanooga area. Over

23 branches and 42 ATM locations make daily transactions effortless, while consumer, small business and commercial services are readily available. Regions is also an active sponsor of community events.

(800) 734-4667

www.regions.com

SOUTHEAST BANK & TRUST

SouthEast Bank & Trust began operations in 2002 with locations in Athens and Decatur, Tenn. Since then, the bank has opened five branch offices in Cleveland, Dayton, Ooltewah, Spring City and Ten Mile. SouthEast Bank & Trust provides an outstanding selection of services, including options for personal banking, business banking and electronic banking.

(423) 238-4403

www.southeastbank.net

SUNTRUST BANK

SunTrust Bank maintains the largest branch network of any financial institution in the Chattanooga area. Headquartered in Atlanta, Ga., SunTrust is one of the largest banks in the nation with more than \$172.6 billion in assets. The bank's offerings include retail and commercial banking, as well as trust services, mortgage banking, credit cards, mutual funds, insurance, equipment leasing, asset management and securities underwriting and dealing.

(423) 757-3770

www.suntrust.com

CREDIT UNIONS**CHATTANOOGA AREA SCHOOLS FEDERAL CREDIT UNION**

Since 1935, the Chattanooga Area Schools Federal Credit Union has served local educators and their families. Its membership numbers exceed 10,000, and its services range from money market and retirement accounts to credit products such as mortgages, home equity lines of credit, home improvement loans and auto loans.

(423) 624-9094

www.casfcu.com

SEE MEMBER LISTINGS FOR ADDITIONAL LOCATION INFORMATION

FSGBank

WE SET THE GOLD STANDARD

It's our goal, every day, to be the bank that genuinely cares about the people and communities we serve. Simply, if it's important to you it's important to us. You need a banker who is experienced, accessible, responsive, and knows your name — that's what you'll find at FSGBank.

PERSONAL

- Mortgage Loans
 - Jumbo
 - Conventional
 - Construction (one-time closing)
 - FHA/VA
 - HELOC
- Private Client Services
- Checking Accounts
- Savings Accounts
- Free Internet Banking
- On-Line Bill Pay
- No-Fee Debit Cards
- Competitive Credit Cards

WEALTH MANAGEMENT

- Trust Services
- Investment Management Services
- Retirement Services



BUSINESS

- Small Business Administration Lender
- Commercial Loans
- Commercial Lines of Credit
- Treasury Management Services
- On-Line Cash Management
- Electronic Banking
- Remote Deposit
- Checking Accounts
- Competitive Credit Cards



CALL US!

423.308.2000

Or Visit One of Our Tennessee or North Georgia Branches

WWW.FSGBANK.COM

MEMBER FDIC Some restrictions apply. Loans are subject to credit approval. Not all customers will qualify for some accounts. Investment products offered through Wealth Management are not FDIC insured, have no bank guarantee and may lose value. EQUAL HOUSING LENDER

CHATTANOOGA FEDERAL EMPLOYEES CREDIT UNION

Organized in 1925, the Chattanooga Federal Employees Credit Union (CFECU) is the second oldest credit union in the state of Tennessee. Serving over 3,000 members, CFECU provides competitive interest rates and free home banking, online bill pay and debit cards to members.

(423) 892-3738
www.cfecu.coop

CHURCH KOINONIA FEDERAL CREDIT UNION

Since 2000, Church Koinonia Federal Credit Union has provided members with affordable financial services and credit building products. Membership is open to individuals and their family members who are affiliated with a church belonging to the Church Koinonia Association.

(423) 629-5400
www.churchkoinoniafcu.org

COMTRUST FEDERAL CREDIT UNION

COMTRUST Federal Credit Union is a member-owned, financial institution dedicated to providing cost-effective services to its members. Branches in Chattanooga provide deposit, credit and lending options, while ATMs

are located throughout the city. COMTRUST provides both consumer and business financial services.

(800) 926-7448
www.comtrustfcu.com

DUPONT COMMUNITY CREDIT UNION

Chartered in 1954, the Dupont Community Credit Union offers an array of financial services to members across the Chattanooga area. DCCU has branches in Hixson, East Brainerd, Soddy-Daisy and Ooltewah. Membership is open to individuals and organizations in Hamilton, Marion and Sequatchie Counties and Calhoun County.

(423) 875-6955
www.dccuchatt.com

HEALTHCARE SERVICES CREDIT UNION

Healthcare Services Credit Union (HSCU) serves more than 4,100 members employed by Erlanger Health System and over 45 smaller groups of employees in the medical field. Providing a variety of financial services at reasonable rates, HSCU promotes saving and financial fitness.

(423) 242-4728
www.hscu.net

SOUTHEAST FINANCIAL CREDIT UNION

One of the largest credit unions in the state of Tennessee, Southeast Financial serves more than 62,000 members. In addition to operating 14 branches across the state, the credit union offers such convenient services as online banking, telephone banking and a variety of credit and deposit products.

(423) 629-2551
www.southeastfinancial.com

SOUTHERN CREDIT UNION

For over 78 years Southern Credit Union has provided financial services to more than 3,600 members. Offices are located in Chattanooga and Knoxville. Southern provides a full menu of loan and deposit products including free home banking and bill pay online services.

(800) 305-5579
www.southernncu.com

TENNESSEE VALLEY FEDERAL CREDIT UNION

Serving residents of 13 counties in and around the Chattanooga area, the Tennessee Valley Federal Credit Union is one of the largest institutions of its kind in the region. With over 91,000 members from 14 branch locations, the credit union offers a wide array of cost-saving financial services through various delivery channels designed to meet the needs of a growing membership.

(423) 634-3600
tvfcu.com

TRUST FEDERAL CREDIT UNION

Serving employees of Unum, CIGNA, and other smaller companies, Trust Federal Credit Union offers financial products at competitive prices and superior member service by utilizing efficient delivery channels. Residents of downtown Chattanooga or those who attend worship or school in the city may also join the credit union.

(423) 870-7610
www.trustfcu.com

SEE MEMBER LISTINGS FOR ADDITIONAL LOCATION INFORMATION

