

WELCOME TO



SUCCESS

STARTS HERE

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Dear new Franklin Synergy Bank client,

Welcome to the Franklin Synergy Bank family! As a local Tennessee bank with a commitment to our communities and the people we serve, we are so glad to now have the opportunity to serve you.

We are dedicated to providing you with the best financial products and services to deliver an unmatched banking experience. As we undertake this transition together, we understand that you will have questions, and we have done our best to answer each one within this Welcome Packet. But if you have further questions, we would be more than happy to help you at any of our local branches, or feel free to give us a call at 615.236.BANK (2265) or 1.866.834.4837. **Prior to June 15th please contact Civic Bank & Trust at 615.515.8000 with questions.*

Franklin Synergy Bank firmly believes in the people and communities we serve—which now includes you. Thank you for giving us the chance to be your banking partner. We are fully invested in your success, throughout both this transition as well as our prosperous future together.

Sincerely,

Richard E. Herrington
Chairman and CEO, Franklin Synergy Bank



DEPOSIT ACCOUNT CONVERSION

In an effort to make this transition as seamless as possible, we've created a chart to let you know the new name of your account. Simply find the name of the account(s) you had at Civic Bank and Trust in the left-hand column and find the corresponding account name for your new Franklin Synergy Bank account.

IF YOU HAVE THIS ACCOUNT AT CIVIC BANK	YOU WILL HAVE THIS ACCOUNT AT FRANKLIN SYNERGY BANK 
Civic Care Free Checking	BASIC CHECKING
50+ Interest Checking	PINEAPPLE GOLD CLUB
Civic Wow Checking, Civic Elite Checking	SYNERGY CLUB
Civic Statement Savings	SYNERGY SAVINGS
Civic Premier Money Market	SYNERGY MONEY MARKET
Civic Christmas Club Savings	CHRISTMAS CLUB
Civic Small Business Checking One, Civic -0- Balance Account	SIMPLICITY BUSINESS CHECKING
Civic Wow Business Account	BUSINESS CHECKING WITH INTEREST
Civic Basic Commercial Checking	COMMERCIAL ANALYSIS/E-BUSINESS PREMIUM
Civic Business Money Market	BUSINESS MONEY MARKET
Civic Statement Savings	BUSINESS SYNERGY SAVINGS
Certificate of Deposit and Civic Certificate of Deposit	GRANDFATHERED IN AT CURRENT TERM WITH SINGLE MATURITY
IRAs	GRANDFATHERED IN AT CURRENT TERM WITH SINGLE MATURITY

**All service charges/maintenance fees will be waived until August 1st. This will allow you to change accounts should you find another FSB product more sufficient for your financial needs.*

Beyond these account offerings, we have many additional products and services we are excited to share with you. **Please visit www.FranklinSynergyBank.com to learn more.**

FREQUENTLY ASKED QUESTIONS

GENERAL

Where can I conduct my banking business?

After the merger and conversion are complete, you will be able to bank at any one of our 13 branches throughout Williamson and Rutherford Counties in addition to the West End Civic Bank & Trust branch. For a complete list, please go to www.FranklinSynergyBank.com/locations.

Do I need to close my Civic Bank & Trust account(s) and open Franklin Synergy Bank account(s)?

No, your existing Civic Bank account(s) will be converted to Franklin Synergy Bank account(s). Please see our Deposit Account Conversion chart for a complete list of accounts and to determine your new Franklin Synergy Bank account type.

Will I be able to access my account information over the phone?

Telephone banking will be deactivated on June 18th. Franklin Synergy Bank does NOT offer a Telephone Banking service and encourages the use of Online and/or Mobile Banking. You may call our Customer Contact Center at 615.236. BANK (2265) to obtain account information as needed.

Where can I get more information? Who can I call if I have a question?

Our Customer Contact Center will be available to assist you with additional questions. Please call 615.236.BANK (2265) or use our toll free number, 1.866.834.4837, for help with your banking needs. Customer Contact Center hours are Monday-Friday 8:00AM-5:00PM CST. **Prior to June 15th please contact Civic Bank & Trust at 615.515.8000.*

What about FDIC insurance? Are my accounts fully insured? What if I am not fully covered by FDIC insurance?

Your FDIC insurance may be affected if you have deposits in both Civic Bank and Trust and Franklin Synergy Bank that total more than \$250,000 in combined balances. In this case, deposits will continue to be separately insured for six months from the date of the merger—June 15th. There is no need for you to incur early withdrawal penalties in order to maintain continuous FDIC coverage of your Certificates of Deposit (CDs).

If you believe that your accounts may not be fully FDIC-insured due to combined balances, please contact your banker. Franklin Synergy Bank has several different options that may fit your needs.

Will I still have access to my Self Service Storage Box?

Yes, but all Self Storage Service Boxes will be converted to Franklin Synergy Bank Safe Deposit Boxes prior to June 15th. A banking representative will be contacting you to make this adjustment.

ACCOUNT INFORMATION

Will my account number change?

Most all account numbers will remain the same with the exception of the identified duplicate account numbers. Duplicate account holders will be contacted by a banking representative to walk you through the process of updating your account.

Will my routing number change?

Yes, your bank routing number will change to 064109329.

Will my direct deposit and automatic payments continue?

Yes, these services will continue without interruption. After June 15th, when setting up a new direct deposit or automatic payment, please use Franklin Synergy Bank's routing number 064109329. **During conversion weekend receipt of same day ACH credits may be slightly delayed.*

What is the account statement schedule during the conversion?

- Account statements will be generated and mailed for all Civic Bank & Trust customers the night of Friday, June 15th.
- Franklin Synergy Bank account statements will be generated on the next cycle date in the Franklin Synergy Bank system after Monday, June 18th. This date could be a short duration between receiving your June 15th account statement and your first Franklin Synergy Bank statement.
- Civic Bank and Trust eStatements will be available through June 30th. We encourage customers to download or print all prior statements for your records.

CHECKING / DEBIT INFORMATION

Will I be able to continue to use my Civic Bank and Trust checks?

Yes, you may continue to use your Civic Bank and Trust checks. When you reorder checks, you will receive Franklin Synergy Bank checks.

Will I receive a new ATM/Debit card?

Yes, all existing customers who have a Civic Bank & Trust ATM/Debit card will receive a new Franklin Synergy Bank ATM/Debit card in the mail before June 15th. You may activate and use your new card beginning June 18th. At that time your Civic Bank & Trust Card will stop working. **Please remember to update your card information with any company setup for recurring payments or transfers.*

Will I receive a new Personal Identification Number (PIN)?

Yes, along with your new debit card you will also receive a new PIN. Your PIN will be mailed separately.

INVESTMENT ACCOUNTS

What changes will affect my Certificates of Deposit (CDs)?

Maturity dates and interest rates will remain in effect. **CDS will convert to single maturity and will not automatically renew.** At maturity, your CD will need to be closed and reopened as a Franklin Synergy Bank CD.

Will my Individual Retirement Account (IRA) be affected?

Maturity dates and interest rates will remain in effect. **IRAs will convert to single maturity and will not automatically renew.** At maturity, your IRA will need to be transferred to a Franklin Synergy Bank IRA.

FRANKLIN SYNERGY BANK ONLINE BANKING

Welcome to Franklin Synergy Bank's Anytime, Anywhere Banking! You will be able to log in to this system beginning the morning of June 18. Before that date, we would like to give you some information you will need in order to have an enjoyable experience.

Franklin Synergy Bank's Anytime, Anywhere Banking product includes both our Online Banking and Mobile Banking applications.



ONLINE BANKING

Information

- Civic Bank & Trust customers will need to enroll in the Franklin Synergy Bank Online/Mobile Banking systems beginning the morning of June 18th. Please visit www.FranklinSynergyBank.com.
- Civic Bank & Trust Online Banking will be switching to inquiry-only mode at 5:00PM CST on June 15th.
- All Civic Bank & Trust account to account transfers and loan payments should be made through Online Banking prior to 5:00PM CST on June 15th.
- Civic Bank & Trust customers will be able to access the Civic Bank & Trust Online Banking system to view their balances as of June 15th and transaction history prior to June 15th through June 30th.
- Customers should make note of any scheduled account transfers or loan payments setup on Civic Bank & Trust Online Banking or Mobiliti Mobile Banking. Scheduled transfers or payments will need to be re-entered into the Franklin Synergy Bank Online/Mobile Banking system.

Bill Pay

- Civic Bank & Trust Web Bill Pay (Checkfree) customers can schedule future payments up to Thursday, June 14th.
- Web Bill Pay customers are encouraged to print out all payee documentation as you will need manually re-enter this information into the Franklin Synergy Bank Bill Pay systems.

HOW YOU CAN PREPARE

You can greatly help our transition by calling **615.515.8000** to verify your current phone number and email address. Providing this information will be vital to having a successful enrollment in the Franklin Synergy Bank Online/Mobile Banking system.

Mobile Banking

- If you are an iPhone or iPad customers, you can download the FSB Mobile app from the App Store by searching "Franklin Synergy Bank."



- If you are an Android user, you can download the FSB Mobile app from the Google Play Store by searching "Mobile FSB."



ABOUT FRANKLIN SYNERGY BANK

Founded in November 2007 by a group of veteran Williamson County, Tennessee bankers, Franklin Synergy Bank provides a full range of banking and related financial services with a focus on service to small businesses, corporate entities, local governments and individuals. In March 2015, Franklin Financial Network, Inc., the Bank's parent company, completed an initial public offering. The stock trades on the New York Stock Exchange under the ticker symbol "FSB". Today, Franklin Synergy Bank is one of Tennessee's leading community banks with more than \$4 billion in assets. As we continue to grow we remain focused on the people and communities we serve.

OUR VALUES

Community

We are proud of the communities in which we live and work and believe our role is to help create a culture of prosperity and success. Ours is a culture of giving back and investing in our communities. It's in our DNA.

Integrity

We are professional and work with honesty in all that we do. From how we serve clients to how we engage with the community and work with business leaders, our integrity sets us apart.

Innovation

We understand that we need to evolve and be nimble to meet the evolving expectations of our clients today and as we move forward. We embrace banking innovations and technology advancements that work to elevate your banking experience.

Respect

We treat everyone equally and with the same amount of dedication to help them realize their full potential.

OUR MISSION

To build a legacy company by creating shareholder value, cultivating strong customer relationships and fostering an extraordinary team of directors, officers and employees.

FSB FAST FACTS

Founded in 2007 by veteran Tennessee bankers

One of the largest 300 banks in the nation

Over \$4 billion in assets

Steadily increasing market share

#1 in Williamson Co.

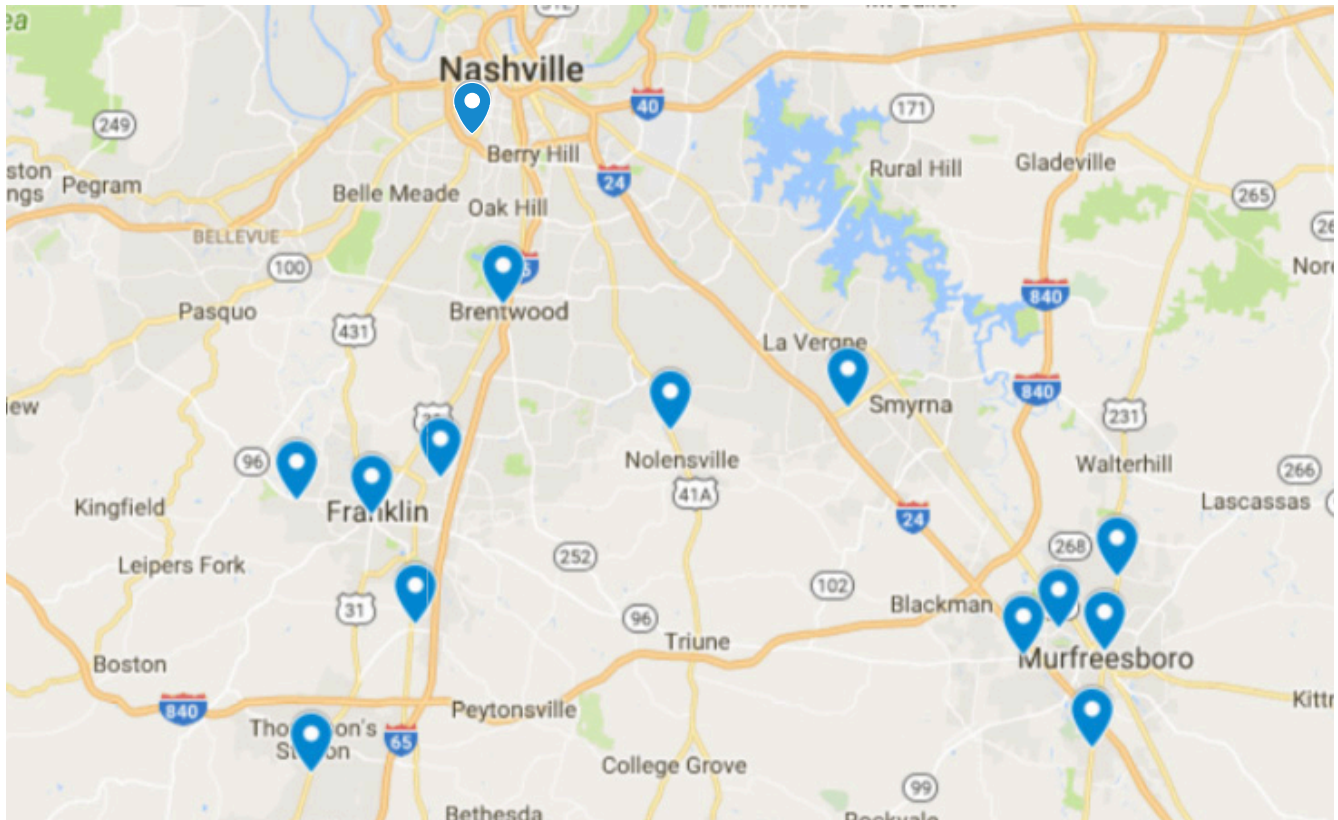
#2 in Rutherford Co.

#6 in the Nashville MSA

Publicly traded company on the NYSE under the ticker FSB

4th largest bank headquartered in Tennessee

OUR CONVENIENT LOCATIONS



BRANCHES

- Downtown Franklin – Headquarters**
- Brentwood**
- East College Street – Murfreesboro**
- Nolensville**
- Sam Ridley Parkway – Smyrna**
- Spring Hill – Thompson’s Station**
- Cool Springs – Franklin**
- Medical Center Parkway – Murfreesboro**
- Memorial Boulevard – Murfreesboro**
- Old Fort Parkway – Murfreesboro**
- South Church Street – Murfreesboro**
- Westhaven – Franklin**
- Berry Farms – Franklin**
- West End – Nashville**

**Civic Bank & Trust Brentwood branch will be closing effective June 18th.*

ADDITIONAL ATM LOCATIONS

- Williamson County Sheriff’s Department**
- Williamson County Agricultural Exposition Park**
- Williamson County Administrative Complex**
- Williamson County General Session Court**
- Four Points By Sheraton – Brentwood**

For additional location information
please visit our website

www.franklinsynergybank.com/locations



QUESTIONS?

Please feel free to call our Customer Contact Center with any questions. We can be reached Monday-Friday during normal business hours (8:00AM-5:00PM CT) at 615.236.BANK (2265) or toll-free at 866.834.4837.

Questions prior to June 15th please call Civic Bank & Trust at 615.515.8000.

