

Atlantic Capital Bank recently announced the sale of 11 Tennessee and three Georgia branch locations to FirstBank. In the coming weeks, we will be submitting applications to the necessary regulatory authorities for approval, which we expect to be completed in the second quarter of 2019. Until that time, it is business as usual for you, our valued customers. You will receive further detailed communication in the coming months regarding the conversion to FirstBank.

FREQUENTLY ASKED QUESTIONS

Who is FirstBank and what is the bank's culture?

FirstBank is a wholly owned subsidiary of FB Financial Corporation. In September 2016, FB Financial completed one of the most successful initial public stock offerings of the year, which was the largest bank IPO in Tennessee history. FirstBank is the third largest Tennessee-headquartered bank, with 56 full-service bank branches across Tennessee, North Alabama and North Georgia, and a national mortgage business with offices across the Southeast. FirstBank has approximately 1,350 associates, serves five of the largest metropolitan markets in Tennessee and has approximately \$5.1 billion in total assets.

FirstBank is a community bank built on its rich history from a small, rural West Tennessee town. FirstBank was built on local people, local decision-making and relationships that last. As a FirstBank customer, you'll quickly see that FirstBank takes the time to get to know its customers. FirstBank's focus on personal relationships has been in place since the bank's charter branch was founded more than 110 years ago in Scotts Hill, Tennessee.

Why is FirstBank purchasing branches from Atlantic Capital Bank?

FirstBank's decision was based on their long-term growth strategy and the desire to further build their Tennessee presence, especially in Knoxville and Chattanooga, as well as their desire to expand their North Georgia presence. The purchase of these branches will move FirstBank into the top five market share position in Chattanooga and the top seven market share position in Knoxville, and they will enter the Dalton, Ga., market with a top 10 market share. The acquisition also adds Jefferson City, Dandridge and Maynardsville to their East Tennessee franchise.

Should I continue using my checks, debit card, online banking, etc.?

Yes. It is business as usual until the conversion to FirstBank, which is expected during the second quarter of 2019. Atlantic Capital Bank and FirstBank will keep you updated on our progress every step of the way.

How can I learn more about FirstBank and this merger?

More information is available on FirstBank's website at www.FirstBankOnline.com including the full news release announcing the transaction.