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WE WANT TO HEAR FROM YOU!

We encourage you to send
letters to the editor to
tomstumb@nashvillebankandtrust.com.

SIX BANKERS AND FINANCIAL PROFESSIONALS JOIN NBT TEAM

Building on a successful 2006, NBT is preparing to expand its services and reach in the coming year. Helping in this effort will be six new team members – Bob Napier, Chris Bricker, Richard “Skeet” Fleming, Dianne Simmonds-Peoples, Brooke Bowman and Kate Helms.

“We continue to focus on recruiting the best bankers and financial professionals in the market,” said Tom Stumb, NBT president. “Our newest team members will ensure that our clients continue to receive the outstanding personal service for which Nashville Bank & Trust is known.”

Bob Napier will serve as Senior Vice President and Senior Credit Officer. He comes to NBT after 13 years of real estate investing and consulting in the Nashville market through the Robert H. Napier Company. Bob spent ten years with Commerce Union Bank and its successors (now Bank of America)



Bob Napier

where he served as executive vice president in charge of real estate lending in Tennessee. He began his real estate lending career at NLT Corporation (now American General Life & Accident Insurance Company) where he spent 20 years in commercial real estate development.

“As Senior Credit Officer, Bob will join NBT’s loan committee,” said Don

Thurmond, NBT Chairman and CEO. “His experience and talent will be a great asset to the bank and he will also be actively involved in assisting our private bankers with business development.”

Bob holds a bachelor’s degree from Emory University in Atlanta and a real estate broker’s license.

Chris Bricker joins NBT as Vice President and Portfolio Manager – after serving wealth management clients at SunTrust bank for the past ten years. Chris’ banking career began in 1993 at National Bank of Commerce. At Banker’s Trust in Nashville he served as a senior investment assistant. Chris holds a bachelor’s degree in finance and economics from David Lipscomb University.



Chris Bricker

Richard “Skeet” Fleming is the newest addition to the private banking section at NBT where he will serve as Assistant Vice President. He comes from Regions Bank where he was a mortgage loan officer. Skeet has a



“Skeet” Fleming

New Team Members: continued on page 2

Chairman's Letter

NBT Takes the Next Step for Shareholders

These are exciting times for Nashville Bank & Trust. 2006 was an outstanding year in terms of growth and profitability and 2007 looks to be a record breaker. We are pleased to announce that Nashville Bank & Trust stock [symbol NVBT] is now being traded as an over-the-counter equity security.

Shareholders may now access real-time quotes, last sale prices and volume information at www.otcbb.com. While we don't anticipate a great deal of trading, we are excited to be able to provide our shareholders with liquidity and to enhance the value of the stock by allowing them to trade through their individual brokers.

As always, our focus will remain on providing our clients with the best banking and wealth management experience in Nashville. Yes, 2007 promises to be a banner year for Nashville Bank & Trust and we appreciate the faith our clients and shareholders have placed in us. We thank you for your business and wish each of you a prosperous new year.



*Don Thurmond,
Chairman and CEO*

New Team Members: continued from page 1

bachelor's degree from University of Mississippi and is a member of the Nashville Mortgage Brokers Association.

Dianne Simmonds-Peoples is NBT's new Accounting Operations Administrator. She formerly worked as an accounting specialist and account administrator for KeyBank in Cleveland, Ohio. Before KeyBank, she began her banking career in Cleveland in 1991 at National City Bank. Dianne has a Bachelor of Business Administration in organizational management from Tiffin University as well as an associate degree in business accounting from Cuyahoga Community College, both in Cleveland.



*Dianne Simmonds-
Peoples*

Brooke Bowman is the new Credit Operations Administrator for NBT. Brooke comes from Ingram Industries, where she worked as a credit and collections clerk. Beginning in 2001, she spent four years as a global

credit analyst for DHL Enterprises in Houston, Texas, managing accounts totaling more than \$20 million in weekly receivables. Brooke holds a bachelor's degree from Middle Tennessee State University. She is an active volunteer for Nashville Striders and the American Heart/Stroke Association.



Brooke Bowman

Kate Helms joins NBT as a Personal Banker. Previously, she worked as an administrative assistant and human resources specialist with TIC Federal Credit Union. Kate holds a bachelor's degree from Columbus State University in Columbus, Ga. She volunteers with the Children's Miracle Network, Ronald McDonald House, Habitat for Humanity and Relay for Life. ■



Kate Helms

WALL STREET JOURNAL: CLIENTS ARE LEAVING BIG BANKS FOR BETTER SERVICE

Are You Getting the Level of Service You Want?

While big banks get bigger through mergers and acquisitions, according to a recent *Wall Street Journal* article “a growing number of wealthy clients are requesting just the opposite – small firms that can offer more personalized service.” Nashville Bank & Trust was founded to do exactly this – to bring a better level of service to Nashville banking that the bigger banks cannot match.

One of NBT’s goals for 2007 is to become the primary banking relationship for more of our clients. If you have not already moved your primary checking account to NBT, you might ask yourself if your current bank is fully meeting your needs. Do you recognize your situation in the following analysis of big bank operating procedures?

The big banks are “like supermarkets, but with layers of fees,” Michael Sonnenfeldt, founder of Tiger 21, an investment club for people worth \$10 million or more, told the *Wall Street Journal*. “They’re often selling their own financial products and their performance is rarely at the top.”

A recent study produced by IBM titled “Unlocking Customer Advocacy in Retail Banking” showed that “only 36 percent [of bank customers] indicate bank employees listen to their needs and follow up with them.”

At Nashville Bank & Trust many of our clients have told us about their experiences at large banks, where most had gone through several different relationship managers in recent years. The inherent instability in a large bank can make clients feel unwelcome or undervalued.

“The difference between the big firms and the boutique firms is narrowing. What it really comes down to at the

end of the day is higher service levels and the independence of the boutiques versus the global capabilities of the big firms,” Gregory Curtis, chairman of Greycourt & Co. told the *Wall Street Journal*, adding that about half of his clients are refugees from larger private banks. “In some large institutions, the personnel underneath is in constant



Tom Snyder, Managing Director, Private Banking and Derrick Jones, Managing Director, Wealth Management Services.

turmoil. People relate not to the institution, but to the person. But when they have their third or fourth account manager, they’ve had enough.”

Nashville Bank & Trust offers a stable, flexible and highly effective means for clients to enjoy the wealth they have accumulated. Our clients work with a team of experienced bankers and wealth managers, so they do not have to rely on a single person. There is always someone at the bank who can answer clients’ questions quickly.

“This year can be a year of change for the better,” said Tom Stumb, NBT president. “I encourage everyone to take a good hard look at their current banking relationships. Do you feel you are a valued asset to your bank? If not, come to NBT and let us show you what true customer service is really about.” ■

HOW WE DO BANKING

Nashville Bank & Trust was established more than two years ago with a vision that many in Nashville were craving a different kind of banking experience. The bank's founders and organizers understood that mergers and acquisitions of local banks had changed the business of banking. Clients were getting frustrated that they no longer knew who was responsible for their account relationship. Many felt as if their bank was leaving them behind or that they didn't know anyone there anymore.

NBT alleviates this problem by providing clients with comprehensive service above and beyond what you receive from a teller window or a drive-through. As a banking client at NBT, you can expect to speak with a knowledgeable professional banker who knows you and understands your specific financial needs. If there is a question that needs to be answered, a decision is no further than right

down the hall, not in some office tower in another state. Only a locally owned and operated bank can offer this level



of service and only Nashville Bank & Trust has the experienced bankers to do it better and more efficiently than anyone else.

Banking at NBT means a higher level of customer service. At Nashville Bank & Trust, we take that concept a step further by hiring creative lenders who can find ways to make financing a deal work smoothly and efficiently. We couple that with the most sophisticated banking technology in the market. Many of our computer savvy clients in particular have discovered that you don't ever have to step foot in our offices to have access to a full range of banking services.

Nashville Bank & Trust is changing the way banking is done in Nashville. We're committed to making a difference for our clients. ■



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