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WE WANT TO HEAR FROM YOU!

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

GREG IRVIN JOINS NBT

Gregory T. Irvin, one of Nashville's most successful and well-known private bankers, has joined Nashville Bank & Trust as senior vice president, private banking.

"We are pleased that one of Nashville's top private bankers has chosen to join our team at the pinnacle of his career. Greg has led three private banking departments in Nashville, and it is clear that his priorities are with the client," said Chairman and CEO Don Thurmond. "The word is out in this market among private bankers: if you want to work in an environment that encourages you to look out for your clients' best interests, instead of simply pushing products on them, then you want to be at Nashville Bank & Trust."

With more than 33 years of experience in banking, Greg comes to NBT from Fifth Third Bank where he served as vice president, director of private client services. As head of Fifth Third's private banking operation in Nashville, Greg led the department to a No. 1 ranking among 18 affiliates of the Cincinnati-based bank. Prior to Fifth Third, he served as senior vice president, private banking/investments/trust at The Bank of Nashville, where he founded the bank's wealth management department

It was at First American National Bank



Greg Irvin

– which became AmSouth, which then became Regions Bank – that Irvin rose to prominence as one of Nashville's most sought-after private bankers. During a 19-year career at First

American/AmSouth, Irvin spent 16 years in private banking, the last six as head of AmSouth's private banking department in Nashville. Under his leadership, the private banking department experienced unprecedented success and Irvin received numerous awards and honors, including the AmSouth Corporate-wide Private Banking Service Excellence Award.

"Nashville Bank & Trust is just the place I want to put my 33 years of banking experience to

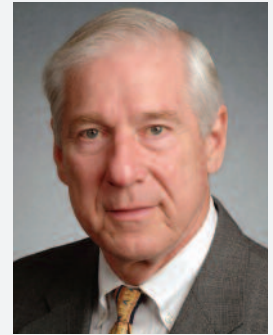
work," Greg said. "Having personally experienced several bank mergers, I know what it's like to be frustrated by big bank policies and bureaucracy. At NBT, I'm able to serve my clients in a long-term, stable environment, which is a much better situation. I'm very happy about joining this bank family." ■

"Nashville Bank & Trust is just the place I want to put my 33 years of banking experience to work."

Chairman's Letter

Sage Advice

It has been said that you can't believe what you read in the papers. While I'm not one to argue with conventional wisdom, those who pick up copies of *Nashville Today*, *Belle Meade News*, *West Meade News*, *West Side News* and *Green Hills News* will certainly read some information that you can take to the bank.



*Don Thurmond,
Chairman and CEO*

Bankers with NBT have begun contributing a column that will run the first Thursday of every month in all five newspapers. Titled "Your Money, Your Business," it will be another way for NBT to provide information and advice on personal and business finance and the banking industry to our clients and the public.

In the first installment of this column, President Tom Stumb explained the dynamics behind the rise of the niche bank, with NBT being a prime example of this trend. Banks like this one are successful, because, quite simply, we put the client first – providing highly personalized service instead of pushing products. And this approach not only attracts clients, it also attracts talented bankers who welcome the opportunity to truly serve their clients.

In the second installment, Tom Snyder, managing director—private banking, talks about why locally owned banks are vital to our community, using NBT's financing of the purchase of Park Manor apartments as a prime example. The purchase of Park Manor by a non-profit organization not only saved the senior citizen residents from possible eviction, but laid the groundwork for a new Alzheimer's facility in town that will offer a higher standard of care. Plus, the proceeds from the sale will be used by the church organization that formerly owned Park Manor to create a foundation that helps local churches and charities throughout Middle Tennessee. It's a multi-faceted win for our community.

As a client of Nashville Bank & Trust, I invite you not only to read these columns, but to let us know what you think about them and to suggest topics for future issues. Your Money, Your Business....and your opinions matter to us.

A handwritten signature in black ink that reads "Don Thurmond". The signature is fluid and cursive, written in a professional style.

WHAT IS TAILORED LENDING?

Tailored lending means structuring a loan to meet a borrower's unique situation. It does not mean a loan that is more risky or bends the rules. In fact, because much more thought and care goes into tailored lending, the resulting loans are typically a very safe transaction for both borrower and lender.

Bankers who specialize in tailored lending, such as those at NBT, tend to be well versed in all aspects of banking and wealth management. They see the big picture, and this nat-

urally favors clients of NBT, which is not rigidly departmentalized like large banks. Our bankers are also more likely to know their clients well, so they have more information to work with in crafting a innovative solution to a complex financial puzzle.

"It basically means knowing how to recognize all opportunities to meet a client's lending needs," said Tom Snyder, managing director - private banking. "To offer the best post-
Tailored Lending continued on page 3

IF MOMMA'S NOT HAPPY, NOBODY'S HAPPY

Recently, Nashville Bank & Trust replaced the ATM outside the bank's offices with a newer model that offers better access and visibility for bank clients. What most of you may not know is that the bank president's mom had something to do with it...

"We had received some complaints – including from my own mother – that the old machine had a screen that was too high for people to see if they drive smaller cars," said Tom Stumb, NBT president. "Also, if the sun was shining on it, it was difficult to read."

The new ATM has a wider, brighter screen and is easily accessible from the driver's seat of small cars as well as SUVs.

"Mom has tried the new ATM and is very happy with our choice," Tom said. "That of course makes everybody happy. NBT may not have done everything perfectly since we opened three years ago, but we are hopefully smart enough to listen to our clients and make changes that become obviously necessary."



Mary Stumb thanks her son, NBT President Tom Stumb, for installing a new ATM at the bank's headquarters.

Of course, in addition to NBT's new ATM, bank clients may have free access to virtually any ATM anywhere. Clients who would like to learn more about this feature can call NBT at 615-515-1700. ■

Tailored Lending continued from page 2

sible loan, you need to know more about the client than what is on his loan application."

Tom related the story of a man who wanted to buy an airplane. Most banks could make this kind of loan, but it would be expensive and the borrower would probably have to structure a loan that does not meet his long term plans. But NBT took a creative approach. Because it has a wealth management department that works closely with the lending side of the bank, NBT was able to take marketable securities as collateral and make the loan at a better rate. Plus, the securities were expertly managed by the bank's wealth managers to maximize return while they were used as collateral.

Another example related by Steve Davis, senior vice president and trust officer, exemplifies how a good working relationship between wealth managers and private bankers allows NBT bankers to see opportunities that would normally go unnoticed.

"In this case, a young family with a trust had just moved to town and wanted to buy a home," Steve said. "Their income alone did not qualify them for the mortgage they needed. If they had gone to a typical big bank, they would probably have been sold a sub-prime adjustable rate mortgage at a higher rate and be in a bad situation right now.

Because we understood their whole financial picture - that is, in addition to their regular income, there was a trust that produced additional income – because we understood this, we were able to structure a sound, safe mortgage for them. They got the house they wanted without the problems of a sub-prime loan."

"Being innovative to meet client needs doesn't mean that we play things fast and loose" Tom said. "Actually, just the opposite. We're pretty conservative. If a loan does not make financial sense, we pass. To do otherwise is a disservice to the client.

"For instance, some time ago, a potential client came to us seeking a variable rate, interest-only, no-down-payment mortgage to buy a house. We told him that it just did not make sense – that he would be endangering his young family's financial future to take on that kind of risky loan," Tom said. "But, he got what he wanted somewhere else.

"Sometimes 'no' is the best answer. A few years later, his family was bigger and he needed a bigger house – yet the house's value had fallen and his interest rate had risen. He owed more than the house is worth. So, he took out a loan to sell his house and move into an apartment. Sometimes tailored lending is knowing when to say, 'no.' I wish our advice had been heeded." ■

NBT INTRODUCES SCORECARD REWARD POINTS FOR DEBIT CARD PURCHASES

Using a debit card to pay for goods and services is convenient, easy and safe. Now your NBT debit card can earn you points toward the purchase of products, travel and discounted services through a program recently introduced by NBT.

“Reward point programs for credit card purchases have been very popular for years,” said Tom Stumb, president. “When this program became available for debit cards, we knew this was something that would appeal to many of our clients.”

To earn points toward prizes and discounts, NBT clients should use the “credit” option, rather than “debit” while making purchases. The funds will still come from your NBT account, but transaction

will require a signature, rather than entering a PIN.

Signing for purchases will earn you a point for every dollar you spend. Clients can redeem points by visiting www.scorecardrewards.com and entering their debit card number.

“It is a good idea to use the ‘credit’ option for your debit card purchases anyway,” Tom said. “Matching the signature on the receipt to the one on the back of the card provides one more method to prevent fraud and identity theft.”

For questions about the NBT ScoreCard reward program, contact Kate Helms at 615-515-1718 or kate.helms@nashvillebankandtrust.com. ■



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