



Written Comments

Case Number #00618653

Date: 8/20/19

The customer is calling to complain that we are closing the Hudson NC location and leaving the Granite Falls locations open. They feel that the Granite Falls location is run down and does not have the updates of the Hudson branch and the setup of the bank makes it harder for bigger vehicles to get through the drive through. The customer would like to have it reviewed to see if we can change it from the Hudson branch closing to Granite Falls instead.

[REDACTED]

Customer did not leave account number.

[REDACTED]

The customer did not request contact back: no response was provided.

Case Number: 00631162

Date: 9/12/19

[External Email]

I'm very displeased with the West End bank branch closing next week. Those of us on the West End & Jefferson City will now have to drive to the other end of town or White Pine/.Dandridge. You are taking the convenience away from us. My husband's work does not offer direct deposit & now we will be forced to drive a minimum of 20 minutes just to deposit his check at the nearest bank or ATM. That is a lot of time for someone working 50+ hours a week. This branch is always busy every time I go there. It would be conducive to at least leave us an ATM machine on the West End to do our banking. With all the businesses & housing going up in this area, you will be losing a lot of potential customers. I myself am thinking of switching to another bank or credit union due to this. It is unacceptable!!!

Sincerely



Customer for over 40 years

Sent from my iPhone

The customer did not request contact: no response was provided.

Case Number: 00635472

Date: 9/20/19

Per [REDACTED]
[REDACTED]
[REDACTED]

Description of Complaint : [REDACTED] stated Jonesville Branch hours hinder his relationship with Capital Bank. Another thing that hinders his relationship with Capital Bank is no one in the Jonesville Branch is able to assist him when he has questions about his Commercial Loan.

Anything that you have done to resolve the issue? Offered to submit complaint. Feedback Only, [REDACTED] does not need to be contacted back

Contact Customer? No. Feedback only.

If response is required, contact customer?

Contact Number :

[REDACTED]

The customer did not request contact back: no response was provided.

Case Number: 00572520

[REDACTED]

No response needed

----- Original Message -----

From: FTB Customer Service [customerservice@ftb.com]

Sent: 6/6/2019 11:29 AM

[REDACTED]

Subject: RE: Hours to visit your bank

[REDACTED]

We are sorry to hear that you were unable to complete a wire transfer at a financial center as they were closed. We have documented your feedback regarding the branch hours. You are a valuable customer and we do not want to lose your business.

Sincerely,

[REDACTED]

----- Original Message -----

From: [noreply@firsttennessee.com]

Sent: 6/3/2019 4:37 PM

To: customerservice@firsttennessee.com

Subject: Hours to visit your bank

Questions And Comments

[REDACTED]

NightPhone:

Message: i am disappointed - and slightly (maybe more than slightly) miffed !!! i need to wire money - and the "MAIN" branch (and all local to Cleveland TN) closes at 4 PM. i arrived at 4:10 and of course they turned me away. WHAAAAT? Even the mom and pop local banks are MORE ACCESSIBLE to me than that. And i leave tonight for a week's business trip out of state. what kind of service can you offer me to make me remain a customer (after more than 10 years' loyalty!). [REDACTED]

A response was provided by FHB.

Case Number: 00589577

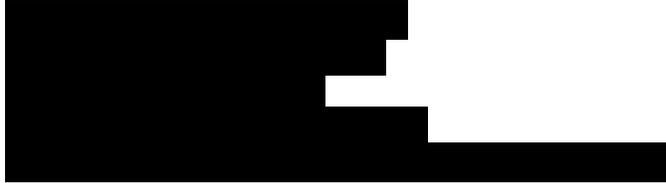
Date: 07/02/2019

**Customer called in to the Office of the President in regards to the closing of HWY 127 (Mountain View) location. She was dissatisfied with the closure because the other locations have more traffic and are extremely inconvenient. I suggested the All point ATM locations and this assisted with her access to funds; however, she stated she will probably go to Peoples for her upcoming mortgage loan. (She called in from [REDACTED]). Customer said that branches need to be made aware of the All point locations and we needed to advise the employees in a better manner in the future. No call backs are needed for this case.

The customer did not request contact back: no response was provided.

Case Number: 00484636

Date: 1/10/19



Phone Number:

Is this a fraud related complaint? N

Reason Type: Other

Does the Customer Need a Callback? N

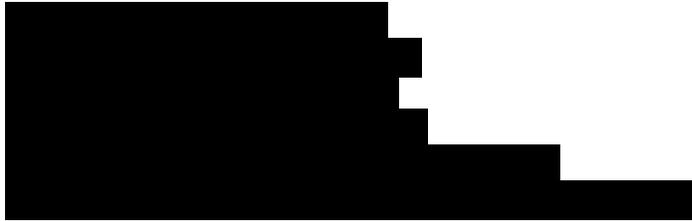
Were you able to resolve the issue? N

Description of Issue/Complaint: Complaint: [REDACTED] called in with a complaint about branch hours. It is not happy that our branches close at 4. He really wishes they stated open till 5. He says he makes it really hard for him to get by a branch before 4.

The customer did not request contact back: no response was provided.

Case Number: 00594403

Date: 7/9/19



Is this a fraud related complaint? N

Reason Type: Other

Does the Customer Need a Callback? N

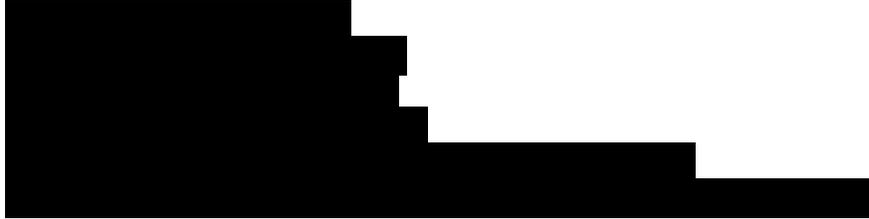
Were you able to resolve the issue? N

Description of Issue/Complaint: cust expressed concerns with branch hours unhappy they close so early

The customer did not request contact back: no response was provided.

Case Number: 00522169

Date: 3/5/19



Is this a fraud related complaint? N

Reason Type: Digital 2.0

Does the Customer Need a Callback? N

Were you able to resolve the issue? N

Description of Issue/Complaint: Customer states that business online banking is not user friendly. They also do not like the branch hours closing so early through the week.

The customer did not request contact back: no response was provided.

Received via Financial Center Survey Feedback Comments – 04/03/2019

Case Number: 00537990

[External Email]

[REDACTED]

The staff at the bank is a true asset. A superior experience to other banks in the area. 1
Branch hours are challenging for business owners - not happy since the bank closes at 4pm.

Would you like to be contacted by a Capital Bank representative regarding your responses to this survey? No

The customer did not request contact back: no response was provided.

Case Number: 00903411

Date: 03/02/20

U



Is this a fraud related complaint? N

Reason Type: Other

Does the Customer Need a Callback? N

Were you able to resolve the issue? N

Description of Issue/Complaint: customer is complaning about Loudon Tn Branch closing she is handicap and can get around well.She did not have the address of location..

The customer did not request contact back: no response was provided.



Office of the Comptroller of the Currency

Western District
1225 17th St., Suite 300
Denver, CO 80202

July 30, 2019

[REDACTED]
Legal Staff
First Tennessee Bank, National Association
165 Madison Avenue, 3rd Floor
Memphis, Tennessee 38103

RE: Acknowledgment of Branch Closing Notice – South Asheboro
First Tennessee Bank, National Association, Memphis, Tennessee
South Asheboro Branch – Branch No. 142079A
OCC Control No.: 2019 WE BranchClosing 309633A

Dear [REDACTED]

This is to inform you that during the public comment period for the Bank's advance closing notice for branch #208189A, located at 106 East Taft Street, Asheboro, North Carolina we received the attached letters. This branch is popularly known as the Asheboro branch and is scheduled to close on or after September 24, 2019.

We have enclosed a copy of the comment letter for your review. If you choose to respond to the customer, please do so within 10 days of receipt and copy this office for our records.

If you have any questions, please feel free to contact me at [REDACTED] or by email at [REDACTED]
[REDACTED]@occ.treas.gov.

[REDACTED]

Enclosure

Office of the Comptroller of the Currency
Southern District Office Director for District Licensing
500 North Akard Street, Suite 1600
Dallas, Texas 75201

OCC - SO

JUL 12 2019

LICENSING

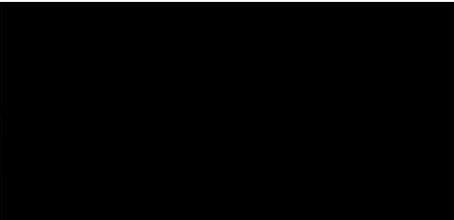
To Whom It May Concern:

It was with chagrin and deep disappointment that I read your letter of June 27th, which announced the closing of Asheboro's Taft Street bank branch. For over twenty-five years, I used this branch as it was only two blocks from my place of employment. Early morning visits to the ATM and friendly staff made this my "go to" bank. I cannot emphasize enough the importance and convenience of this branch to people who live and work in south Asheboro.

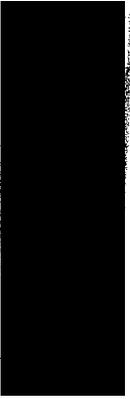
Upon my retirement, I continued to use the Taft Street branch, especially after the north Asheboro branch (which was closer to my home) was closed, for two reasons: friendly and pleasant tellers and ease of access. Now, apparently, I will have no chance of enjoying those perks if I continue to keep an account at your bank. The Capital Bank at the corner of Sunset Avenue and Fayetteville Street offers limited parking, inconvenient ingress, and, owing to the traffic on Fayetteville Street, time consuming and dangerous egress from the ATM. Limiting your customers to one bank, which sits at the two busiest streets in town, shows a lack of interest in the needs of your account holders. I can't think of any transaction at the Taft Street branch that ever took more than ten minutes, and that includes the time from pulling into the lot, parking, making my deposit or withdrawal, and driving out of the lot. That certainly won't be the case after September 25th if I have to go to the Sunset Avenue branch.

Had I known what the future would hold, I would have heeded the advice of colleagues years ago when they told me to do my banking at the State Employees Credit Union or at BB&T, and little did I know then that my choice of a "hometown bank" would become the most inconvenient option for me. For a week now, I have driven by those financial institutions and envied their customers' easy access. Perhaps I'll join them, and I'm confident I'm not the only Capital Bank account holder considering a move.

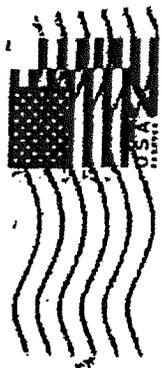
I respectfully urge you to reconsider the closing of the Taft Street branch.



7/8/19

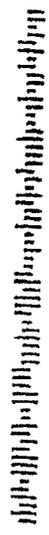


GREENSBORO NC 274
PIEDMONT TRIAD AREA
08 JUL 2019 PM 6 L



Office of the Comptroller of the Currency
Southern District Office Director for District Licensing
500 North Akard Street, Suite 1600
Dallas, Texas 75201

75201-334299



OCC - SO

JUL 12 2019

LICENSING

So sorry that you feel the
need to close the branch bank
on Taft street in Askeboro.

I have been banking there
for many years and so have
a lot of other people.

It is so convenient for a lot
of people in Askeboro.

I hope this isn't leading
to the closing of all your
banks here.

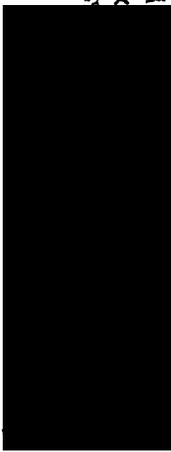
A lot of people are concerned
about this.

Really wish there was some
way that it could remain
open for us.

Just wanted to let you know
how I feel and a lot of others
feel.

Sincerely,

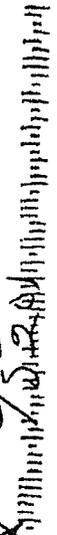

Thank you



BOBRO NC 274
MONT TRIAD AREA
JUL 2019 PM 1 L



Office of the Comptroller of the Currency
Southern Dist. Office Director Landriet. Lucensins
500 North Akard St.
Suite 1600
Dallas, TX





Office of the Comptroller of the Currency

Western District
1225 17th St., Suite 300
Denver, CO 80202

August 13, 2019

[REDACTED]
Legal Staff
First Tennessee Bank, National Association
165 Madison Avenue, 3rd Floor
Memphis, Tennessee 38103

RE: Acknowledgment of Branch Closing Notice – St. Joseph branch
First Tennessee Bank, National Association, Memphis, Tennessee
OCC Control No.: 2019 WE BranchClosing 309654A

Dear [REDACTED]

This is to inform you that during the public comment period for the Bank's advance closing notice for branch #208254A, located at 202 South Main Street, St. Joseph, Tennessee. We received the attached Customer Comment letter. This branch is popularly known as the St. Joseph branch and is scheduled to close on or after September 25, 2019.

We have enclosed a copy of the comment letter for your review. If you choose to respond to the customer, please do so within 10 days of receipt and copy this office for our records.

If you have any questions, please feel free to contact me at [REDACTED] or by email at [REDACTED]@occ.treas.gov.

[REDACTED]
Licensing Technician

Enclosure



Office of the Comptroller of the Currency

Western District
1225 17th St., Suite 300
Denver, CO 80202

August 14, 2019

[REDACTED]

RE: Closure of Saint Joseph branch
First Tennessee Bank, National Association, Memphis, Tennessee
OCC Control No.: 2019 WE BranchClosing 309654

Dear [REDACTED]

The Office of the Comptroller of the Currency acknowledges receipt of your letter dated July 26, 2019 regarding First Tennessee Bank, National Association's, plans to close their office located at 202 South Main Street, Saint Joseph Tennessee. This branch is popularly known as the Asheboro branch and is scheduled to close on or after September 25, 2019.

The Bank's decision to close the branch offices are a business decision that does not require our approval. However, we will consider your comments in connection with our next Community Reinvestment Act (CRA) evaluation of the bank when we will review the effect of the bank's record of opening and closing offices. In addition, we will take the bank's record of performance under the CRA into account when we review applications by the bank to establish or relocate branches or to merge with other banks.

We appreciate your comments and will consider them during our review of the notices. If you have questions, please contact me by email at [REDACTED]@occ.treas.gov. or at [REDACTED]

Thank you.

[REDACTED]

CC: [REDACTED]

CUSTOMER COMPLAINT FORM

Transaction ID: 

Please fill in this form completely. Once we receive your form, you will receive a confirmation e-mail. You will receive a separate e-mail containing your assigned case number within 48 hours. Please keep your case number for future contact with our office. **You will have the option to PRINT the form after submission.**

Have you tried to resolve your complaint with your financial institution?

Yes

The OCC recommends that you attempt to resolve your complaint with your financial institution first. Please contact your financial institution to allow them the opportunity to resolve your issue(s). If you have already contacted your financial institution, please select YES to proceed.

Helpful Hints:

- **Check to make sure that your financial institution is a national bank or federal savings association (thrift). Search Financial Institutions (a new browser window will open)**
If you don't know the name of your financial institution, check your bank or credit card statement. The institution's name will be indicated on the statement.
- **If your complaint involves more than one financial institution, you will need to submit a separate complaint form for each institution involved. You will receive separate case numbers for each institution. Do NOT send additional information unless requested.**
- **Complaints should NOT be emailed, faxed, or mailed in addition to the online submission. Only ONE form should be submitted unless your complaint involves more than one financial institution. The online form is subject to user time limitations for security purposes. If your session exceeds the limitations, any information you have entered will be lost. To avoid this, gather all necessary information prior to entering the form.**

Please Note:

- **We cannot act as a court of law or as a lawyer on your behalf**
- **We cannot give you legal advice**
- **We cannot become involved in complaints that are in litigation or have been litigated**

YOUR INFORMATION

The Account Owner/Holder should complete this section.

First Name: [REDACTED]

Middle Name:

Last Name: [REDACTED]

Street Address: [REDACTED]
[REDACTED]

State: [REDACTED]

Zip: [REDACTED]

Phone: [REDACTED]

E-mail: [REDACTED]

What is the best way to contact you?

E-mail

When is the best time to contact you?

Morning

REPRESENTATIVE CONTACT INFORMATION

If you want us to communicate with your attorney or other legal representative directly, please provide the information below. **Your submission of this portion of the form authorizes our office to release information to your attorney or other legal representative if requested.**

Relationship:

Attorney ___ Representative ___ Not Applicable (Skip Section) X

Please indicate the type of authorization you have granted to your Attorney or Representative :

Power of Attorney ___ Letters Testamentary ___ Court Appointed Executor or
Administrator ___ Other ___

Name of Representative:

First Name:

Middle Name:

Last Name:

Street Address:

City:

State:

Zip:

Phone:

E-mail:

What is the best way to contact your representative?

When is the best time to contact your representative?

FINANCIAL INSTITUTION OR COMPANY INFORMATION THAT IS SUBJECT OF THE COMPLAINT

Helpful Hint: If you don't know the name of your financial institution, check your bank or credit card

statement. The institution's name will be indicated on the statement.

Name of Financial Institution or Company:

First Tennessee

Street:

[Redacted]

City:

[Redacted]

State:

[Redacted]

Zip:

[Redacted]

Phone:

[Redacted]

Type of Account(s): (If you are unsure of the type of account(s), please contact your financial institution for assistance.)

- Deposit Account (Checking, Savings) Credit Card
- Loan Product Asset Management (Trust Accounts)
- (Consumer, Mortgage, Home Equity) Non-Deposit Account (Investments)
- Consumer Leasing Other
- Insurance

Have you tried to resolve your complaint with your financial institution

YES

If Yes, when?

07/23/2019

How?

In Person

Has the financial institution responded to your complaint?

YES

If Yes, when?

07/23/2019

How?

In Person

Contact Name:

Title:

[Redacted]

COMPLAINT INFORMATION

Describe events in the order they occurred, including any names, phone numbers, and a full description of the problem with the amount(s) and date(s) of any transaction(s). Be as brief and complete as possible to make the explanation clear. Do not include personal or confidential information such as your social security, credit card, or bank accounts numbers.

Why is my branch closing?? Called customer service & spoke to Branch Manager about this issue; neither could not provide a reason . I understood that a branch that is in an area that serves a large percentage of elderly & disabled was not allowed to close? (CRA Act) It also says that you MUST let customers know AT LEAST 90 days in advance. We received a letter on June 29 notifying us that our branch was closing on September 25 (88 days) and that safety deposit boxes must be closed by Sept 4 (67 days). Also, was there a survey or study done to

support the closing of the branch? Many people in this area are upset about this disruption in their lives. I personally know of 2 disabled people(one is 93 years old) that have to hire someone to take them everywhere they go so it is not economical to use the branch 20 miles away. There are probably many more like this. Shouldn't banks do some things for the good of the community?

Please be advised that the issues described in this complaint will be shared with the financial institution or company in question.

PRIVACY ACT STATEMENT

The solicitation and collection of this information is authorized by 12 U.S.C. 1. The information is solicited to provide the Office of the Comptroller of the Currency (OCC) with data that is necessary and useful in reviewing requests received from individuals for assistance in their interactions with national banks or federal savings associations (thrifts). The provision of requested information is voluntary. However, without such information, the ability to complete a review or to provide requested assistance may be hindered. It is intended that the information obtained through this solicitation will be used within the OCC and provided to the national bank or federal savings association (thrift) that is the subject of the complaint or inquiry. Additional disclosures of such information may be made to: (1) other third parties when required or authorized by statute or when necessary in order to obtain additional information relating to the complaint or inquiry; (2) other governmental, self-regulatory, or professional organizations having: (a) jurisdiction over the subject matter of the complaint or inquiry; (b) jurisdiction over the entity that is the subject of the complaint or inquiry; or (c) whenever such information is relevant to a known or suspected violation of law or licensing standard for which another organization has jurisdiction; (3) the Department of Justice, a court, an adjudicative body, a party in litigation, or a witness when relevant and necessary to a legal or administrative proceeding; (4) a Congressional office when the information is relevant to an inquiry initiated on behalf of its provider; (5) Other governmental or tribal organizations with which an individual has communicated regarding a complaint or inquiry about an OCC-regulated entity; (6) OCC contractors or agents when access to such information is necessary; and (7) other third parties when required or authorized by statute.

Date: 7/26/2019 12:07:40 PM

I certify that the information provided on this form is true and correct to the best of my knowledge.

I Certify I Do Not Certify

If a valid OMB Control Number does not appear on this form, you are not required to complete this form.



Office of the Comptroller of the Currency

Western District
1225 17th St., Suite 300
Denver, CO 80202

August 14, 2019

[REDACTED]
Legal Staff
First Tennessee Bank, National Association
165 Madison Avenue, 3rd Floor
Memphis, Tennessee 38103

RE: Acknowledgment of Branch Closing Notice – Madison branch
First Tennessee Bank, National Association, Memphis, Tennessee
OCC Control No.: 2019 WE BranchClosing 309636A

Dear [REDACTED]

This is to inform you that during the public comment period for the Bank's advance closing notice for branch #208196A, located at 619 Ayersville Road, Madison, North Carolina. We received the attached Customer Comment letter. This branch is popularly known as the Madison branch and is scheduled to close on or after September 24, 2019.

We have enclosed a copy of the comment letter for your review. If you choose to respond to the customer, please do so within 10 days of receipt and copy this office for our records.

If you have any questions, please feel free to contact me at [REDACTED] or by email at [REDACTED]@occ.treas.gov.

[REDACTED]

Enclosure



Office of the Comptroller of the Currency

Western District
1225 17th St., Suite 300
Denver, CO 80202

August 14, 2019

[REDACTED]

RE: Closure of Madison branch
First Tennessee Bank, National Association, Memphis, Tennessee
OCC Control No.: 2019 WE BranchClosing 309636

[REDACTED]

The Office of the Comptroller of the Currency acknowledges receipt of your letter dated August 5, 2019 regarding First Tennessee Bank, National Association's, plans to close their office located at 619 Ayersville Road, Madison, North Carolina. This branch is popularly known as the Madison branch and is scheduled to close on or after September 24, 2019.

The Bank's decision to close the branch offices are a business decision that does not require our approval. However, we will consider your comments in connection with our next Community Reinvestment Act (CRA) evaluation of the bank when we will review the effect of the bank's record of opening and closing offices. In addition, we will take the bank's record of performance under the CRA into account when we review applications by the bank to establish or relocate branches or to merge with other banks.

We appreciate your comments and will consider them during our review of the notices. If you have questions, please contact me by email at [REDACTED]@occ.treas.gov. or at [REDACTED]

Thank you.

[REDACTED]

CC: [REDACTED] First Tennessee Bank, NA



Officer of the Controller of the Currency
Southern District Office Director for District Licensing
500 North Akard Street, Suite 1600
Dallas, Texas 75201

August 5, 2019

OCC - SO

AUG 12 2019

LICENSING

To Whom (if "anyone") it may concern,

Following are my comments regarding the planned closing of the Capital Bank Branch, located at 619 Ayersville Road in Madison, NC.

First of all, this infuriates me! Not only due to the inconvenience it will cause my family and neighbors - but also due to the loss and/or relocation of dedicated workers for this branch. Those employees are members of the community too. They not only suffer the loss of a local branch bank, and the livelihood of their jobs, but also the connections and trust of their own community.

I realize that most of the "corporate" workers of our communities want their respective businesses to flourish. I may not know all the "ins & outs" of business, but I will say it seems to me that Corporate America is blinded by dollar signs and whatever methods it takes to fill their greedy pockets. You may wonder why the closing of a branch bank in a fairly small town would conjure up such feelings. Well, I'm about to tell you...

Roughly, 20 years ago, I had no banking association due to divorce. My present husband and I chose to set up our joint account with Southern Community Bank. We used the branch located in Madison, where we lived at the time. It was extremely convenient because my husband works in Madison, and although I work in Walnut Cove, there was also a branch right across the parking lot from my job.

Then, somebody decided it should be Community Bank. I wasn't pleased with some of the changes, but, I adapted.

Next, was either a name change to Capital Bank, or the closing of the Walnut Cove branch. I'm not sure at this point which change came first, with so much change going on, it's hard to keep track. At any rate, I wasn't happy with the name change, but I dealt with it. However, the closing of the branch in Walnut Cove was almost a game changer. There were several great employees at that branch that either had to relocate or find new jobs. They weren't just "bank employees". They knew me by name, were part of our community, and treated customers like people. When I received the "your branch is closing" letter, it was suggested I could use the branch located in Winston Salem - a good 20plus miles away. Needless to say, I can't afford to drive almost 50 miles round trip to cash a check and make a deposit. For a time I chose to use the branch located in Sandy Ridge. It was 17 miles away, but not as bad as the Winston Salem choice since it's a more rural drive and much less traffic. During this time I strongly considered finding a new bank, and did shop around. What I discovered was that most banks seem to be turning their backs on small towns. Not only were the pickings few, but I loathed the thought of having to change so much information.

With the growth of the internet, a lot of our bill paying has become electronic. The only other reason I chose to stay with Capital Bank, was that both my employer and my husbands employer offer direct deposit options, reducing our need to go so far out of our way to make sure we can pay our bills.

Well, then comes the next change... Capital bank is merging with First Tennessee Bank. Really?! Again?! I wasn't happy with this new change because First Tennessee Bank can't offer us a Health Savings Account. Now, this may not have been that big of a deal to "Corporate", who can afford to have lawyers and accountants handle all their financial issues. We, the small town folks, don't have that option. My husband is REQUIRED by his employer to have this HSA to to off-set the large deductible on our insurance coverage that we MUST choose just in order to afford the insurance premiums. Now, granted - the bank did find another bank to carry the HSA, which I am thankful for, but REALLY?! At this point it's just getting ridiculous, and quite obvious that it's not about the customers or even the loyal bank employees.

Oh, but we aren't finished yet!!

Now, we are informed that the branch in Madison will close. Yes, my husband has direct deposit for his paycheck, but he goes by that branch every payday to withdraw the spending money he needs for the next two weeks. So, now, he's either got to drive 35-50 miles out of his way or get cash back on a debit card (which may also include a "service fee") to access the money he has busted his butt to earn. On top of that, the letter concerning this closing also introduced ANOTHER new name of First Horizon. Now we can't even get accustomed to one change before another one springs up.

I realize that all these changes may seem necessary to those who oversee the well being of our banking systems. I'm not so sure that all the parts of what makes a good business of any kind are being taken into consideration. Small Town America still exists, and includes a lot of honest, hard working people. THAT is what is being damaged by all these changes and closings.

In closing I will add that I feel so disappointed in the corporate officials who seem to have forgotten that without your customers, you have nothing to corporate. Although I'm disappointed and disgusted I have no choice but to ride this continued wave of uncertainty. Word of mouth can still make or break a business, and I simply suggest you might consider taking that to heart.

Thank you for the opportunity to express my thoughts and feelings.

Sincerely





Office of the Comptroller of the Currency

Western District
1225 17th St., Suite 300
Denver, CO 80202

August 21, 2019

[REDACTED]

RE: Closure of St. Joseph branch
First Tennessee Bank, National Association, Memphis, Tennessee
OCC Control No.: 2019 SO Branch 309654

Dear [REDACTED]

The Office of the Comptroller of the Currency acknowledges receipt of your letter dated August 15, 2019 regarding First Tennessee Bank, National Association's, plan to close its branch located at 202 South Main Street, St. Joseph, Tennessee. This branch is popularly known as the St. Joseph branch and is scheduled to close on or after September 25, 2109.

The Bank's decision to close the branch office are a business decision that does not require our approval. However, we will consider your comments in connection with our next Community Reinvestment Act (CRA) evaluation of the Bank when we will review the effect of the Bank's record of opening and closing offices. In addition, we will take the Bank's record of performance under the CRA into account when we review applications by the Bank to establish or relocate branches or to merge with other banks.

We appreciated your comments and will consider them during our review of the notices. If you have any questions, please contact me by email at [REDACTED]@occ.treas.gov. or at [REDACTED]

Thank you.

[REDACTED]

Licensing Technician

Cc: [REDACTED] First Tennessee Bank, NA



Office of the Comptroller of the Currency

Western District
1225 17th St., Suite 300
Denver, CO 80202

August 21, 2019

[REDACTED]
Legal Staff

First Tennessee Bank, National Association
165 Madison Avenue, 13th Floor
Memphis, Tennessee 38103

RE: Closure of St. Joseph branch
First Tennessee Bank, National Association, Memphis, Tennessee
OCC Control No.: 2019 SO Branch 309654

Dear [REDACTED]

This is to inform you that during the public comment period for the Bank's advance closing notice for branch #208825A, located at 202 South Main Street, St. Joseph, Tennessee, we received the attached Customer Comment letter. This branch is popularly known as the St. Joseph branch and is scheduled to close on or after September 25, 2019.

We have enclosed a copy of the comment letter for your review. If you choose to respond to the customer, please do so within 10 days of receipt and copy this office for our records.

If you have any questions, please feel free to contact me at [REDACTED] or by email at [REDACTED]@occ.treas.gov.

[REDACTED]

August 9, 2019

Controller of the Currency
1301 McKinney Street
Suite 3450
Houston, Texas 77010

OFFICE OF THE

AUG 15 2019

COMPTROLLER OF
THE CURRENCY

Dear Sir,

As a depositor in First Tennessee Bank at 202 South Main St in St Joseph, TN, I would like to know the reason for closing this bank. This bank has been in this area since 1907 and I made my first deposit in 1942. It survived the Depression and many bank closings in the surrounding communities.

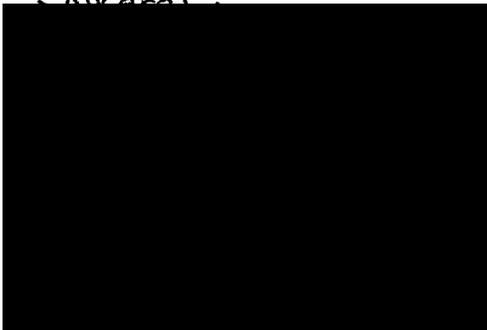
This town was at one time the center of commerce for this area but the big box stores have moved in and taken over. The last thing we had to hold onto was our local bank and now that we are losing it our small town is fast losing its existence.

The bank closing is a great inconvenience and hardship for me and especially the many senior citizens who live in this area. I will now be forced to pay someone to drive me to another city to do my banking.

We were not given 90 days notice about the bank closing

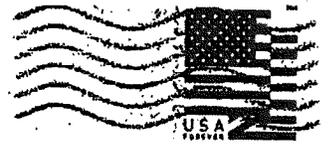
Thank you for taking your time to read my letter. Since the bank is closing soon I would appreciate your prompt response

Sincerely,



MONTGOMERY AL 350

12 AUG 2019 PM 4 L



Office of the Controller of the Currency
Customer Assistance Group
1301 McKinney Street
Suite 3450
Houston, Texas 77010