

# ESSENGER

A PUBLICATION FOR SHAREHOLDERS, CUSTOMERS & FRIENDS OF MID SOUTH BANK

## WE'RE MOVING THE EARTH FOR YOU

*We're* branching out with four new offices scheduled to open over the next fifteen months. These additional locations will provide added convenience and opportunities for us to make even more of a difference in your community.

"We have always intended to be a community bank that serves the entire county," said Lee Moss, Chairman and CEO of MidSouth, "The regulatory approval to build four offices will allow us to maintain our growth projections well into 2006."

Ground breaking for the first of three Murfreesboro offices should begin within ninety days at the Memorial Blvd./ Castlewood Drive location. Construction of the second Murfreesboro office will begin late spring and the third office construction will begin in the first quarter of next year. This brings the total number of offices open or under construction to six by the spring of 2006.



The new Smyrna office, ground-breaking pictured here, features a traditional "federal architectural design,



The first of 4 new offices to break ground in 2005 is at President Place and Sam Ridley Parkway in Smyrna.

and will face Sam Ridley and President Place. The office will be approximately 4200 square feet with four lobby tellers, three drive-up lanes, outside drive-up ATM and will offer all traditional banking services including safety deposit boxes, mortgage, trust, and investment services. The other three Murfreesboro offices will be approximately 3200 square feet with similar appointments.

Johnson & Bailey Architects PC of Murfreesboro is the architect for all four branch offices. Dow Smith Contracting Company of Smyrna is the contractor for the Smyrna office. SEC Inc. of Murfreesboro has done the site engineering for the Smyrna and Murfreesboro offices.

### MidSouth Bank Offices

- ★ One East College • OPEN
- ★ 201C S. Lowry Street • OPEN
- ★ President Pl. at Sam Ridley • Summer 2005
- ★ Memorial Blvd. at Castlewood Dr. • Fall 2005
- ★ S. Church at Caroline Dr. • Fall 2005
- ★ Highway 96 at I-24 • Early 2006

## NOW OFFERING TRUST SERVICES

We are proud to announce that we now offer trust management services to help our customers protect and preserve their assets. The Trust Division will be lead by Gina King who brings over thirteen years of experience to help customers with:

- Living Trusts
- Testamentary Trusts
- Insurance Trusts
- Managed Agencies
- Charitable Trusts
- Custodial Accounts
- Probate Estates

Contact Gina for more information at (615) 278-7111.  
Email: [gina.king@midsouthbanking.com](mailto:gina.king@midsouthbanking.com)

**Gina King**  
Vice President and  
Trust Officer





# EXECUTIVE NOTES

Much has happened since we opened MidSouth Bank a little over 400 days ago. We surpassed \$50 million in total assets in the first 100 days of operation and ended the year with over \$69 million in total assets with loans of \$41 million and deposits of \$44 million. We are excited about our expansion strategy and believe it will bring added convenience to our customers. It's important to note we have not abandoned our commitment to remodel the existing church structure. Feedback we received from you, as well as increases in steel and building material costs, led to the board's

decision to pursue the building of a larger branch delivery system before investing in our new administration building

We are pleased to be making a difference in our community and would like to thank you for your continued confidence in MidSouth Bank.

**BEN WEATHERFORD,**  
*President & COO*



One East College Street  
P.O. Box 7100  
Murfreesboro, Tennessee 37133-7100

[www.midsouthbanking.com](http://www.midsouthbanking.com)

Main Office One East College Street, Murfreesboro, TN 37130, 615-278-7100  
Smyrna Office 201C South Lowry Street, Smyrna, TN 37167, 615-267-2500

Member FDIC  
Equal Housing Lender

## OUR REAL ESTATE LENDING CONTINUES TO GROW

The building blocks of real estate financing solutions begin with our team of lending experts led by Al Miller, Assistant Vice President and Mortgage Originator. By combining local decision making with the latest technology, you will never have to worry about delays or loan approvals being made by a stranger miles away. Our promise is to keep you updated and informed from application to closing. With the perfect mortgage you're just a few steps from home.



**Call Today! (615) 278-7126**

**Al Miller**  
*Assistant Vice President & Mortgage Originator*

### Now offering Home Equity Lines of Credit!

- Conventional Fixed and Adjustable Rate (ARMs)
- Low & No Down Payment Programs
- Construction to Permanent
- FHA, VA & IRRA
- No Doc Loans
- First-time Homebuyer Programs
- Investment Property Financing

## NO OVERDRAFT FEES WHEN YOU MOVE YOUR ACCOUNTS.

To make your transition as smooth as possible, our team of **EasyMove<sup>SM</sup>** experts offer a hassle-free transfer of your automatic debits, deposits and payments. We will even honor all drafts during the transition period with no service charge and no overdraft fees!

### SPREAD THE WORD.

**\$25** Reasons to Move

- With **EasyMove<sup>SM</sup>**, we will honor all drafts during the transition period with no overdraft fees or service charges.
- We will deposit \$25 into your checking account when your final transfer is made.

**\$50** More Reasons

- When you open any personal or business checking account, and combine it with a savings OR money market account, we will deposit \$50\*\* into your account.

\* Redeem coupon at any MidSouth location. The value of the rewards may be reported to the IRS as interest.  
\*\*Accounts closed within six months will forfeit the \$50 reward. Limit one per household.