

ESSENGER

A PUBLICATION FOR SHAREHOLDERS, CUSTOMERS & FRIENDS OF MIDSOUTH BANK

NEW OFFICES MEAN ADDED CONVENIENCES

Plans are in place to break ground on our new Smyrna office, to be located at Sam Ridley Parkway and Presidents Place, near Stonecrest Medical Center. Grand opening is scheduled for Spring 2005. In addition, several new locations are under development to open 2005-2006. These new offices will provide maximum convenience for our current and future customers.



In addition to the new locations, all of our customers have access to their money nationwide at more than 1.3 million ATMs with absolutely no charge. No other bank in the county can match this convenience.

A MATTER OF TRUST AND INVESTMENT

When it comes to your personal investment strategy, we understand that it's much more than just crunching numbers. That's why we work with you to develop a plan just right for your needs. And the best part is that every MidSouth customer with a Select Checking account qualifies for a free investment consultation. Call or stop by today for answers designed just for you.



D. Edwin Jernigan, Jr.
LUTCE, ChFC
Senior Vice President

Securities offered exclusively through Raymond James Financial Services, Inc. member NASD/SIPC, an independent broker/dealer, and are NOT FDIC insured or any other bank insurance, are NOT deposits or obligations of the bank, are NOT GUARANTEED by the bank and are subject to risks, including the possible loss of principal.

HASSLE-FREE SOLUTION TO MOVING AUTOMATIC DRAFTS



Abby Moore
Easy MoveSM Coordinator

It would be nice if moving your checking account was as simple as changing lanes or even your socks, especially if you have automatic debits, deposits and payment transfers. Well, now it is. With MidSouth Bank's exclusive **Easy MoveSM** service, you can sit back and relax while Abby and her team of experts take care of all the details. See coupon below for more information or call Abby at 278-7100.

"I knew I wanted to move my accounts to MidSouth Bank but I was concerned about the hassle of moving my automatic drafts and direct deposits. After hearing about the Easy MoveSM service, I decided it was time to move. Abby did all the work and my drafts were moved smoothly."

-Jimmy Earle, Retired MTSU Athletic Director and Men's Basketball Coach

TRUST AND INVESTMENT SERVICES

- Financial and Retirement Planning
- 401(k) Rollovers
- Stocks
- Bonds
- Mutual Funds
- Annuities
- Life Insurance
- Tax-free Bonds
- Long-term Care

25 Reasons to Move to MidSouth Bank

- Bring in your current bank statements with a list of automatic debits and deposits.
- Our Easy MoveSM expert will help notify businesses currently making deductions of your new account information.

▪ WE WILL DEPOSIT \$25 INTO YOUR CHECKING ACCOUNT WHEN YOUR FINAL TRANSFER IS MADE.

Redeem this coupon at any MidSouth Bank location. Value of award may be reported to the IRS as interest. MEMBER FDIC

EXECUTIVE NOTES

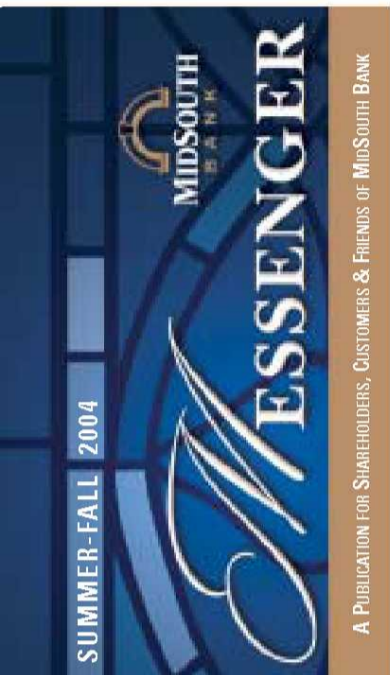


We are proud that our first 100 days resulted in MidSouth Bank reaching total assets surpassing \$50 million. This remarkable accomplishment earns a special thank you to our shareholders, team members, directors and our customers for their support.

As part of our continued success and growth, we will remain focused on building our reputation as a strong lending partner committed to the progress of Rutherford County. As you may already know, plans are underway to expand our network of

convenient locations as quickly as possible. The addition of our Mortgage Division is proof of our desire to meet your complete financial needs. The introduction of our **Easy MoveSM** service, offering a hassle-free transfer of automatic deposits and drafts to your new checking account, is just another way that MidSouth Bank is Making a Difference.

LEE MOSS, Chairman & CEO



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

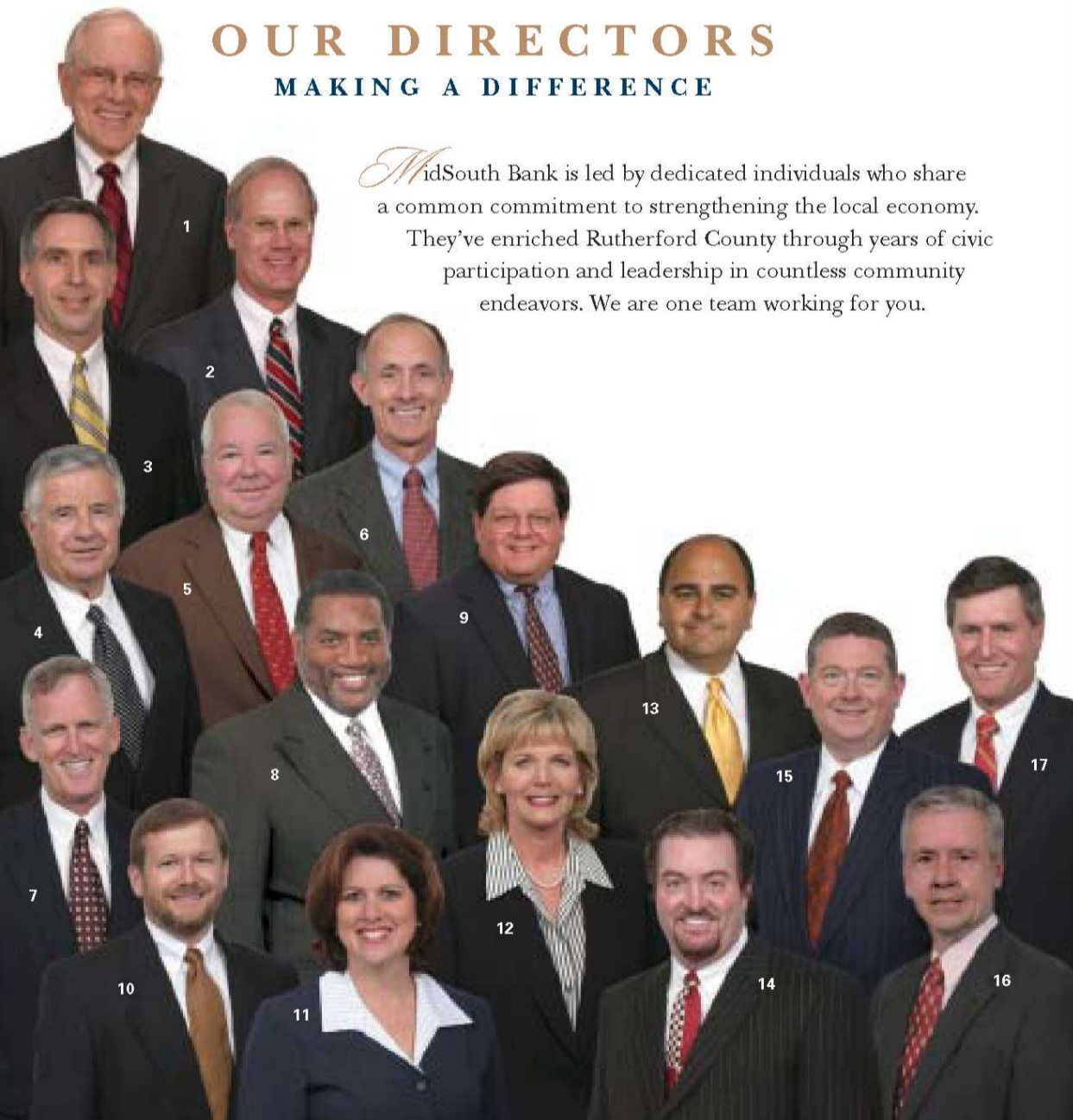
www.midsouthbanking.com

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 DIRECTORS MAKING A DIFFERENCE

MidSouth Bank is led by dedicated individuals who share a common commitment to strengthening the local economy. They've enriched Rutherford County through years of civic participation and leadership in countless community endeavors. We are one team working for you.



1. **Jack O. Weatherford**
Senior Chairman
MidSouth Bank
2. **Lee M. Moss**
CEO & Chairman
MidSouth Bank
3. **J. Ben Weatherford**
President & COO
MidSouth Bank
4. **Frank Johns Jr.**
Owner
Frank Johns Realty
5. **Matt B. Murfree III**
Senior Partner
Murfree, Cope, Hudson & Scarlett,
Attorneys At Law
6. **Don Alexander**
President
Alexander Family Motors
7. **Bob Parks**
Owner
Bob Parks Realty
8. **George Smith, M.D.**
Physician/Partner
Family Health Associates
9. **Percy Dempsey III, CPA**
Senior Partner
Dempsey Vantrease & Follis PLLC
10. **Greg Waldron**
Partner/Managing Member
Waldron Enterprises
11. **Roseann Barton**
Principal
Reeves Rogers Elementary
12. **Beth O'Brien**
Managing Broker
Coldwell Banker/Snow & Wall
13. **Donald R. Gintzig**
Chief Executive Officer
Middle Tennessee Medical Center
14. **John Floyd**
Owner & President
Ole South Properties
15. **Gerald Coggin**
Corporate Vice President
National HealthCare Corp.
16. **Jimmy Allen**
President
Venture Express, Inc.
17. **Dan Decker**
Co-Owner/Partner
Decker & Belt Company

50 More Reasons to Bank with MidSouth

When you open any personal or business checking account, and combine it with a savings OR money market account, **WE WILL GIVE YOU \$50!**

Already have an account? Open a second qualifying account and receive your \$50 reward.

Redeem this coupon at any MidSouth Bank location. Reward will be deposited to your account. Value of award may be reported to the IRS as interest.