Hard work. Determination. Talent. Teamwork.

As in athletics, achieving the best experience in your banking comes down to fundamentals.



Concierge-Style Banking for Athletic Professionals

The CapStar Sports Banking Division of CapStar Bank provides a highly personal, concierge-style banking experience to athletes all around the country. We build relationships based on listening well and delivering what it takes to give you the best for your financial needs and goals on your time schedule. With modern banking technology, a full range of accounts and services personalized to each individual, and bankers who are always within reach, we make banking easy and enjoyable for busy athletes and sports professionals.

Banking Services and Benefits

- Anytime access to your accounts and bankers
- · Ongoing guidance, service and support
- Checking that goes where you go and includes:
 - Online banking with bill pay and e-statements
 - Free personalized checks and Visa® debit card
 - Unlimited ATM withdrawals nationwide with no fees
- · A Line of Credit for quick, flexible access to funds
- Other accounts to protect and grow your hard-earned money
- Easy, highly personalized process for switching to CapStar

See more details on the back.

About Our Team

Robin Henderson and Stacie Petring personally manage client relationships within the CapStar Sports Banking Division. They are solely devoted to managing the business and banking needs of high-profile athletic professionals and emerging sports talent.

Robin Henderson, Senior Vice President, 615.732.6428 Known for his accomplishments as a high school and college athlete, Robin also has more than 20 years of experience in financial management and is a friend and advocate of many professional athletes. He has served on the boards of the Nashville City Club, Backfield in Motion, and MBA Young Alumni; and he remains active in attending many sports forums, such as the NFL Scouting Combine and the Senior Bowl.

Stacie Petring, Client Services, 615.732.6478

Stacie is a proven leader known for bringing high-performance results to both clients and the financial institutions in which she was worked. Her broad experience in client services makes her uniquely qualified to work with athletes of all types. Applying personalized solutions and responsive service to each relationship, she meets a variety of banking needs for a range of clients throughout the country.

CapStar is a proud sponsor of the NCAA Women's Final Four 2014 in Nashville.

Checking

All of our checking accounts include the benefits mentioned on the other side of this sheet.

Access Checking: With unlimited debit card use and ATM use nationwide, plenty of online tools and no monthly fee, this is convenient, easy banking at its best. Receiving statements electronically is required, and up to five paper checks can be written per statement cycle.

CapStar Rewards Checking: If you love electronic banking, this account loves you back with rewards-level interest on balances up to \$10,000.00* as well as ATM freedom. To qualify for rewards-level interest, just use your debit card 10 times in a statement cycle (ATM transactions do not count), receive your statements electronically and have at least one direct deposit in the statement cycle.

*Balances over \$10,000 are paid interest at a lesser but competitive rate.

Advantage Checking: By simply using direct deposit or having a balance of \$2,500, you can enjoy unlimited check-writing, ATM freedom and more with no monthly charge.

Diamond Checking: Paying interest from a tiered rate structure, this account offers growth potential as well as unlimited check writing. If you maintain a balance of \$10,000 in the account or a minimum daily balance of \$75,000 in a related CapStar account, a monthly fee can be avoided.

Savings

Money Market Accounts: These types of accounts enable sweeps to your checking to cover overdrafts and can also bring you a favorable interest return while still maintaining easy access to your money. With two account options available, we offer competitive interest rates on balances starting at \$2,500 and tiered interest rates on balances starting at \$10,000.

CDs and CDARS: Offering a secure way to invest your savings and maintain FDIC protection (up to the legal limits), we offer several CD types that lock in an interest rate for the term you select—from three to 36 months. For an amount that exceeds the FDIC's insurance limits, we offer Certificate of Deposit Account Registry Service, spreading your balance among several CDs within the CDARS network, while you enjoy working with just us.

Credit Lines and Loans

Personal Line of Credit: With this revolving line of credit, you can have easy, immediate access to funds via checks, debit card, online banking or teller request whenever a need arises, such as overdraft protection, unexpected expenses, debt consolidation, travel expenses and more. Repayment is flexible and your credit line replenishes as the balance is paid.

Additional options:

- Credit cards
- Auto loans
- · Home equity line of credit
- Business loans
- And more

For additional details about any of our accounts and services, just ask or visit our website.



