

The Presidential Papers

News from Andrew Johnson Bank



February/March 2011



Mobile Banking is Here

Does it amaze you to hear that about 90% of Americans have mobile phone service? Nearly 60% of Americans own a mobile phone with Internet connectivity. Personal mobile devices (iPhone, iPad, iPod Touch, Droid, Blackberry, etc.) can receive E-Mail and browse the Internet wherever they can receive a wireless signal.

This mobile technology has affected many aspects of how we do business and banking is no exception. Mobile banking is the ultimate in on demand service. It delivers the information you need, when you need it.

From a personal mobile device such as a cell phone with Internet access, you can securely log on to:

- View your current account balances
- View the most recent transactions
- Transfer funds between accounts

Fully secure.

Use mobile banking with complete confidence. It delivers the highest level of security thanks to multiple layers of authentication. This includes a personal PIN number that only you know, and a ONE TIME PASSWORD that changes each time you login. This ensures that your information is fully protected.

Enroll now. It's free.

Mobile banking is a free service for our Internet banking customers. To enroll: log in to Internet banking, click the OPTIONS menu, and choose MOBILE BANKING, then complete the enrollment and SUBMIT.

Sign up for an E-Statement and Receive \$10

Why would we offer \$10 to customers choosing to receive E-Statements instead of mailed statements? It is just one way Andrew Johnson Bank is saving money by streamlining processes, conserving energy and reducing waste. More importantly, E-Statements protect customers against identity theft at the mailbox.

When you sign-up for an E-Statement, you will receive an E-Mail from us notifying you that your checking or savings account statement is available. You may then go to www.AJBank.com and find the statement. You may choose to print your statement or simply store it to your computer. 18 months of statements are available to you from our web site. Transactions can be exported to programs such as Quick Books and Excel for bookkeeping purposes.

Now we offer \$10 to customers who sign-up for E-Statements instead of the mailed statement*. (Limit one per household.)



\$10.00 deposited to account 90 days from date of E-Statement activation. Free Internet banking is required. Account must be in good standing with positive balance. Andrew Johnson Bank reserves right to cease this offer at any time. Limit one bonus per household. Sky High customers and current E-Statement subscribers are ineligible.

Remote Deposit Capture Saves Merchants Time and Money

Remote Deposit Capture is an exciting and powerful business tool that allows Andrew Johnson Bank business account holders to make check deposits without leaving the comfort of their home or office. It can provide quick access to funds, enhance internal controls and better protect businesses from fraudulent activity.

With Remote Deposit Capture, an account holder can deposit checks via a scanner and submit bank information electronically through a secure Internet connection to the account of the client's choosing. The customer receives E-mail confirmation of each deposit and transactions are available for research and review.

Remote Deposit Capture is just

one of the many technologies that Andrew Johnson Bank has committed to providing our business clients. For more information on Remote Deposit



Capture please contact any Andrew Johnson Bank office and we would be happy to discuss product capabilities as well as any other technologies such as Internet Banking, Bill Pay, E-Statements, ACH Origination and Mobile Banking with you at your convenience. Call today for a demonstration.



Brian Click, Certified Financial Planner™



Chuck Wagner, Financial Advisor

Andrew Johnson Insurance and Investment Services

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Call somebody who cares!**

Andrew Johnson Insurance Services, Inc. provides the kind of friendly, hometown service you expect combined with great rates. When you are shopping for a new policy, let us give you a free quote. We're in your neighborhood. **(423) 638-3161**.

**What Investment Products
are Right for Me?**

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Securities are offered by, and Financial Consultants are registered with, UVEST Financial Services, Member FINRA, SIPC. UVEST and Andrew Johnson Investment Services are independent entities.



**Andrew Johnson
Bank**

Toll Free Phone

1-(877) 425-2265 (4AJ-BANK)

Office Locations
& Hours of Operation:

Greene County Locations:

Main Office (Downtown Branch) †

124 N. Main St.
Greeneville, TN 37743
Open Mon.-Thurs. 8:30-5:00, Fri. 8:30-6:00
Mon.-Fri. Drive-thru Open until 6:00 p.m.*
Phone (423) 783-1000

Bypass Branch †

1660 E. Andrew Johnson Hwy.
Greeneville, TN 37745
Open Mon.-Thurs. 8:30-5:00
Friday 8:30-6:00, Sat. 8:30-12:00*
Mon.-Fri. Drive-thru Open 7:00 a.m.*
Phone: (423) 783-1601

Southwest Branch †

1102 W. Main St.
Greeneville, TN 37743
Open Mon.-Thurs. 8:30-5:00
Fri. 8:30-6:00, Sat. 8:30-12:00*
Phone: (423) 783-1403

Hamblen County Location:

Morristown Branch †

435 West First North St.
Morristown, TN 37814
Open Mon.-Thurs. 8:30-5:00; Fri. 8:30-6:00
Phone: (423) 581-8668

Washington County Locations:

Jonesborough Branch †

1551 E. Jackson Blvd.
Jonesborough, TN 37659
Open Mon.-Thurs. 8:30-5:00; Fri. 8:30-6:00
Phone: (423) 913-2184

Johnson City Branch †

3300 Browns Mill Rd.
Johnson City, TN 37604
Open Mon.-Thurs. 8:30-5:00; Fri. 8:30-6:00
Phone: (423) 262-0148

Bradley County Locations:

Cleveland Branch †

555 N. Ocoee St.
Cleveland, TN 37311
Open Mon.-Fri. 8:30-5:00
Phone: (423) 478-8222

* Drive Thru Only
† "Handy Andy" ATM Available

"First Lady" Telephone Banking:

Greene/Washington County (423) 787-2120
Cleveland (866) 247-8060 toll free
Morristown (423) 235-2040

On Line Banking and Info:

www.AJBank.com

Not FDIC Insured

Not Bank Guaranteed

May Lose Value

Not Guaranteed by any Government Agency

Not a Bank Deposit