



FIRST COMMERCIAL BANK TRUST SERVICES OVERVIEW

TRUST SERVICES

We strive to be our community's trust services "Provider of Choice."

As an increasingly popular tool for wealth management and estate planning, a trust is often the preferred way for individuals and families to protect their assets, ensure a sizable legacy for future generations and/or provide funds to charitable organizations, while minimizing estate and gift taxes. With so many complicated issues that families face today, an independent and objective trust advisor can help you navigate difficult legal and financial situations and help maintain harmony within your family.

Our Trust Administrative Services

First Commercial Bank focuses on administering your trust, and working with your existing investment advisors, attorneys and accountants, giving you the combined expertise of professionals that you already know and trust. These include administering personal trusts, family trusts, asset protection trusts and charitable trusts.

Our Estate Administration Services

Choosing an executor or co-executor of your estate can have a significant impact on the fulfillment of your wishes and the future of your family. When you select First Commercial as executor for your estate, you can avoid burdening a family member with a time consuming task that is fraught with potential

family conflicts and personal liability. For many families, naming First Commercial Bank as executor (or co-executor) is an equitable and diplomatic solution that helps maintain family accord.

Why First Commercial Bank?

We believe in being a valued mentor and advisor to your family. A few key benefits of working with First Commercial Bank include:

- Your investments are managed by the professional financial advisors that you choose.
- We can coordinate your estate and tax planning with your appointed family attorney and accountant.
- As your corporate trustee, we will manage the trust to ensure that it achieves the goals set by its creators.
- We have the resources and the expertise to manage the paperwork, meet the filing deadlines and bear the fiduciary burden.

Our services include comprehensive coordination of family trusts. We focus on the best interest of all beneficiaries, both current and future, while implementing trust promises.

When you put your trust with us, First Commercial Bank will never lose sight of your long-term objectives and goals.

To learn more about our unique approach to trust administration, or to fully explore how our services can benefit you, please call First Commercial Bank Trust Department at (601) 790-2779.