



Paragon
NATIONAL BANK

the Shield

of excellence

Change in ATM Network Means More Convenience

In November, Paragon partnered with First Tennessee Bank so our customers could use their ATM machines surcharge-free. Combined, this ATM network gives you access to over 230 surcharge-free ATMs in the Memphis metropolitan area.

Whether you are downtown, midtown, or out east, chances are a surcharge-free ATM is close! ATM locations include the FedEx Forum, Peabody Place, Oak Court Mall, and Wolfchase Galleria. ATMs are also located in Exxon *On the Run*® convenience stores.

In order to give you time to transition from Regions to First Tennessee ATMs, the first 10 monthly ATM transactions are surcharge-free until April 2007.

You can continue to use your ATM card at any PULSE, Plus ATM, or merchant as you have in the past. If you have any questions, please do not hesitate to call one of our banking center employees. They will be glad to assist you.

Paragon is committed to providing you with a convenient banking experience. Find a complete list of ATM locations on our website at bankparagon.com.



Maximize Your Purchasing Power

Paragon credit cards provide you with an ongoing line of credit and flexible purchasing power. We offer both MasterCard® and VISA® Credit Cards for a fast, easy way to make purchases. They are accepted worldwide at locations displaying the MasterCard and VISA logos.

Choose from three programs: Prime Advantage, Platinum Advantage, or Business Advantage.

Apply for a Paragon credit card in any of our banking centers. Ask any Paragon team member for more details.

Visa® Gift Cards: Now Available at All Paragon Banking Centers

Do you sometimes have trouble finding the perfect gifts for a friend or a loved one? Paragon can help with Paragon's Visa® Gift Card. It eliminates the guesswork in gift giving. No need to worry about the right size, color, or style.



Paragon's Visa Gift Card can be used anywhere in the United States where Visa is accepted. A recipient can choose when and where to use the card to find a gift of their choice.

Flexibility

- Select any dollar increment from \$10 to \$1,000.
- Use the gift card in stores, online or over the phone – anywhere Visa is accepted.
- Paragon's Visa Gift Card can be used to get cash at ATMs around the block or around the world.

Convenience

- Choose where you want to use the card.
- Great for friends, children, or colleagues. Paragon Visa Gift Cards are the perfect gift for every occasion – birthdays, graduations, weddings, and more.
- Unlike a check, which needs to be cashed or deposited, Paragon's Visa Gift Card can be used immediately after activation.

Security

- When you give a Visa Gift Card you give peace of mind, if a Gift Card is lost or stolen, the unspent amount can be replaced.
- Make worry free purchases online. The gift card can be used for a one time transaction, security concerns are eliminated and your private financial information stays private.
- Paragon's Visa Gift Card is protected by Visa Zero Liability Protection – Fraud Protections

Paragon Visa Gift Cards can be purchased in any of our banking centers. Ask any Paragon team member for more details.

Welcome Home, Germantown

Step into Paragon's Saddle Creek Banking Center and feel right at home. Paragon's fourth location, 7600 Poplar Avenue in the heart of Germantown, is designed for just that purpose.



Christy Enoch, Karen Coward, and Diane Roten are pictured with two GMS students' art pieces currently on display at Saddle Creek.

Paragon National Bank wants its banking centers to feel familiar and with our signature curved wood wall and marble floors, you will experience banking that has been raised to a whole new level.

Karen Coward, Saddle Creek's manager, has more than 15 years of banking experience. Working with Karen are financial service associates Christy Enoch, who is new to Paragon, and Diane Roten, who previously worked at our Paragon Place location. Janie Day, Vice President of Premier Banking, and Dave Biter, Mortgage Consultant, are also located at Saddle Creek.

Though the Saddle Creek doors just opened in January, Paragon has been part of the Germantown community since its inception.

In October, Paragon participated for the third consecutive year in the Susan G. Komen Race for the Cure, as well as other community activities. Paragon is also a member of the Germantown Chamber of Commerce.

Being an active participant in the community is important to Paragon. In keeping with our commitment to showcasing local artists, Paragon partnered with Germantown Middle School to display student artwork in the Saddle Creek lobby. Paragon will work with other Germantown community schools to display other artwork throughout the school year.



Robert Shaw with members of Paragon's Board of Directors and Germantown's Chamber of Commerce at the January 23, ribbon cutting ceremony.