

NOTICE OF APPLICATION FOR FORMATION OF BANK HOLDING COMPANY

Lineage Financial Network, Inc., a Tennessee corporation headquartered in Franklin, Tennessee, intends to apply to the Federal Reserve Board for permission to form a bank holding company by merging with an existing registered bank holding company and, thereby, to indirectly acquire the bank subsidiary of the existing registered bank holding company into which we will merge. We intend to acquire control of Bumpushares, Inc., headquartered in Atwood, Tennessee (and thus to indirectly acquire its wholly-owned bank subsidiary, Citizens Bank & Trust Company, headquartered in Atwood, Tennessee). The Federal Reserve considers a number of factors in deciding whether to approve the application, including the record of performance of banks we own in helping to meet local credit needs.

You are invited to submit comments in writing on this application/notice to the Federal Reserve Bank of St. Louis, P.O. Box 442, St. Louis, MO 63166-0442. Comments may also be submitted electronically to comments.applications@stls.frb.org. The comment period will not end before December 3, 2020, and may be somewhat longer. The Board's procedures for processing applications/notices may be found at 12 C.F.R. Part 262. Procedures for processing protested applications/notices may be found at 12 C.F.R. 262.25. To obtain a copy of the Federal Reserve Board's procedures, or if you need more information about how to submit your comments on the application/notice, contact David Hubbard, Senior Manager, at (314) 444-7303. The Federal Reserve will consider your comments and any request for a public meeting or formal hearing on the application/notice if they are received in writing by the Reserve Bank on or before the last day of the comment period.

In addition, any person wishing to comment on this application may file comments in writing with the Commissioner of Financial Institutions, Tennessee Tower, 26th Floor, 312 Rosa L. Parks Avenue, Nashville, Tennessee 37243. Anyone desiring to protest this application may do so if such protest is filed in writing within fifteen (15) days of this publication.