



Telephone: 731.669.3900 Fax: 731.669.3724 www.mycentennial.bank

The Bank must maintain a public file that includes all written comments from the public about how the Bank is helping to meet community credit needs. These comments are to be updated on a quarterly basis for the prior quarter as of March 31st, June 30th, September 30th, and December 31st.

As of September 30, 2024, the Bank has the following comments.



THE UNIVERSITY OF TENNESSEE SYSTEM

TREASURER

August 28, 2024

Centennial Bank P.O. Box 280 Bolivar, TN 38008

Dear Mrs. Moore,

On behalf of the University of Tennessee and the UT Extension Office in Hardeman County, I would like to extend our sincerest appreciation for your partnership with the University and commitment to this exciting new program. Your support over the years has played a significant role in the success of our programs, and I have no doubt your participation in the University's new certificate of deposit (CD) program will yield the same, mutually beneficial results.

The expertise and resources provided by Centennial Bank has not only been supportive of the University of Tennessee System's mission – to serve all Tennesseans through education, discovery, and outreach that enables strong economic, social, and environmental well-being – but also laid down a foundation for long-term benefits throughout Hardeman County. Together, we are making significant strides towards fostering economic development, enhancing financial literacy, and supporting agricultural advancements for youth and adults alike.

We remain committed to working alongside you, striving for excellence in all our endeavors. Once again, thank you for being such an integral part of the University's CD program. Please convey my personal thanks along with those from my colleagues at the University of Tennessee Extension Office to everyone involved at Centennial Bank.

Sincerely,

Luke Lybrand Treasurer University of Tennessee System