Banking in Chattanooga

NEIGHBORHOOD SERVICE MEETS CONVENIENT OFFERINGS

With a collection of local, regional, and national banks, the Chattanooga area provides individuals and businesses an array of banking options. From savings organizations to credit unions, loan institutions, and more, you'll find exactly what you need.

The Scenic City boasts numerous organizations where residents can enjoy a variety of financial services. Whether you have traditional banking needs or you’re looking for assistance with wealth management, there are physical and digital offerings available. Standard personal banking services include everything from deposits and loans to mortgages and investment programs. In addition, business services include cash flow and treasury management, employee benefits, and even succession planning. For those looking for long-term solutions to their money matters, wealth management services extend to 401K plans, portfolio management, insurance, financial planning, pensions, trusts, and more.

To offer these extensive banking services, institutions are homing in on the needs of their clients and patrons. Today, they provide a perfect mix of customer service sought after by baby boomers and the convenience millennials prefer. Organizations continue to add digital components for their services and place a renewed focus on security as online banking continues to gain popularity. To further cater to their markets’ needs, many banks are opening their doors on Saturdays and lengthening drive-through hours.

Mirroring national trends, banks with representation in Chattanooga are also experiencing mergers, acquisitions, and name changes. In 2019 alone, SmartBank announced its acquisition of Progressive Savings Bank and Entegra Bank, and First Tennessee Bank expanded operations and subsequently changed its name to First Horizon Bank. In addition, FirstBank acquired several Atlantic Capital Bank branches in East Tennessee and North Georgia, and banking giants SunTrust and BB&T merged late in the year to create Truist. Reliant Bank is also expanding throughout the state with its acquisition of Community Bank & Trust.

While mergers and acquisitions are taking center stage across Chattanooga and the rest of the United States, several long-standing, established brands are also represented in the city. Among the 28 commercial banks in the Chattanooga area, local institutions that have served the area for decades include First Horizon Bank (formerly First Tennessee), First Volunteer, Regions, and Tennessee Valley Federal Credit Union. Meanwhile newcomers, such as the proposed RockPoint Bank, aim to provide hyper-local and innovative solutions to various banking needs.

**DID YOU KNOW?**

Following the SunTrust and BB&T merger that created Truist, the company will be the sixth-largest bank in the United States by assets and deposits.
Andrew Johnson Bank
423.478.8222 | AJBANK.COM
Andrew Johnson Bank was officially chartered in 1975 as City and County Bank of Greene County and became Andrew Johnson Bank in 1980. Andrew Johnson is proud to serve the Cleveland/Bradley County area with exceptional service, maintaining a focus on the highest level of professional integrity and personal ethics.

BancorpSouth
423.668.5209 | BANCORPSOUTH.COM
With approximately 280 full-service banking locations across eight states, BancorpSouth is able to offer members convenience while maintaining a focus on the communities in which they operate. Guided by honesty and integrity, BancorpSouth offers its customers a variety of personal, business, mortgage, insurance, and wealth management services, and the company’s talented team members are available to provide advice and planning services.

Bank of Cleveland
423.478.5656 | BANKOFCLEVELAND.COM
Bank of Cleveland opened its doors in 1987 and is the only local bank in Bradley County. Bank of Cleveland has four full-service banking locations in addition to the BOC Home Loan Center dedicated to mortgage lending.

BB&T
800.226.5228 | BBT.COM
Founded in 1872, BB&T Corporation has grown into one of the largest financial services holding companies in the United States. With more than $236.8 billion in assets, BB&T offers a full range of services including consumer and commercial banking, securities brokerage, and asset management, as well as mortgage and insurance products. Bank locations in the Chattanooga area include Hamilton Place, Ooltewah, East Ridge, downtown Chattanooga, and Cleveland.

Bank of America
BANKOFAMERICA.COM
Bank of America, one of the world’s largest financial institutions, serves consumers, small and middle-market businesses, and large corporations with a full range of banking, investing, asset management, and other financial and risk management products and services.

Citizens Savings & Loan
706.861.0668 | CITIZENSLOAN.COM
Founded in 1917, Citizens Savings & Loan is a consumer finance company specializing in personal loans. Citizens is independently owned and operated, serving North Georgia and Central and East Tennessee.

Citizens Tri-County Bank
423.949.2173 | CTCBONLINE.COM
Headquartered in Dunlap, Citizens Tri-County Bank is a full-service financial institution with locations in Marion, Grundy, Bledsoe, Coffee, Warren, Van Buren, Sequatchie, Franklin, and Hamilton counties. Convenient banking services such as deposits, loans, investing, in-house mortgages, golden travel club, and mobile banking, including mobile remote deposit, are available at each bank branch.

Community National Bank
423.570.0280 | CNB-USA.COM
For over 50 years, Community National Bank has been proudly serving and delivering high-quality client services to local communities. Community National Bank offers a wide variety of deposit products that add value to the consumer, as well as loans that meet the needs of commercial, consumer, and small business clients.

FirstBank
423.855.7283 | FIRSTBANKONLINE.COM
Nashville-based FirstBank, a wholly owned subsidiary of FB Financial Corp., is the third largest Tennessee-headquartered bank, with 67 full-service bank branches across Tennessee, North Alabama and North Georgia, and a
SHOW YOUR TEAM SPIRIT EVERY TIME YOU SWIPE.

To find out more about our special FirstBank Mocs checking offer go to: FirstBankOnline.com/GoMocs

At FirstBank we don't have a number on our back. People like the way we back our community. That's why we’re the official bank of the UTC Mocs and why we’re making you part of the team with the new FirstBank Power C Debit Card. Now new and existing FirstBank checking customers that eat, sleep and drink Mocs don’t have to stop when they pay. Get your FirstBank Power C Card, and make withdrawals with the debit card sure to draw the attention of Moc fans. What else would you expect from our community’s number one fan!
national mortgage business with offices across the Southeast. The bank serves five of the major metropolitan markets in Tennessee and, with approximately $6 billion in total assets, has the resources to provide a comprehensive variety of financial services and products.

**First Citizens Bank**  
423.510.7020 | FIRSTCITIZENS.COM

First Citizens Bank, headquartered in Raleigh, North Carolina, was founded in 1898 and is the largest family-controlled bank in the United States. In addition to operating more than 500 branches in 19 states, First Citizens offers an extensive nationwide ATM network as well as online banking options for individuals and businesses.

**First National Community Bank**  
423.308.2301 | FNCBANK.COM

First National Community Bank, based in Chatsworth, Georgia, recently merged with Northside Bank creating three additional new First National Community Bank offices. With a loan production office in Chattanooga, First National Community Bank has five area offices in Whitfield County and Murray County and has three new offices located in Cartersville, Adairsville, and Calhoun, Georgia.

**First Horizon Bank**  
423.757.4032 | FIRSTHORIZON.COM

First Horizon Bank is the largest bank headquartered in Tennessee, with the No. 1 deposit market share in Chattanooga, Memphis, and the Tri-Cities, and a top-five deposit market share in Knoxville and Nashville. First Horizon has one of the highest customer retention rates of any bank in the country, and American Banker named First Horizon No. 5 on its list of the top 10 most reputable U.S. banks. The FHN Advisors wealth management group has 313 financial advisors and $27 billion in assets under administration. First Horizon was founded in 1864 and has the 14th oldest national bank charter in the country. FHN, FHN Financial, and FHN Advisors are part of First Horizon National Corp. First Horizon National Corporation employs almost 6,000 people, making a substantial economic impact on local economies.

**First Volunteer Bank**  
866.668.4700 | FIRSTVOLUNTEER.COM

Since 1904, First Volunteer Bank has grown to become a full-service financial institution with 24 branches located throughout Tennessee and Northwest Georgia. First Volunteer provides traditional banking services and insurance and investment options to consumer and business customers. FVB is the only community bank in Chattanooga with its home office in Chattanooga.

**FNB Bank**  
256.259.6000 | ACCESSFNB.COM

FNB Bank has served the banking needs of Northwest Georgia, Tennessee, and Northeast Alabama for more than a century. FNB Bank believes the secret to friendly neighborhood banking is all about real people focused on real service. Today, FNB Bank has over 100 banking professionals who are committed to delivering an exceptional level of customer service and expertise, backed by an array of checking and savings options, competitive loans, and convenient services such as online and mobile banking.

**JPMorgan Chase**  
423.242.4741  
CHASE.COM/COMMERCIALBANKING

JPMorgan Chase’s mission is to be the best commercial bank by helping its customers succeed and by making a positive difference in the community. The bank’s local delivery model, coupled with its global resources, allows it to provide clients with customized, comprehensive solutions and exceptional service.
Millennium Bank
423.238.1111 | MILLENNIUMBANK.COM
With branches in Ooltewah, Hixson, and downtown, as well as two locations in East Brainerd, Millennium Bank provides a complete array of financial services, including business, consumer, and mortgage loans and checking, savings, money market, and certificate of deposit accounts. The bank is locally owned and operated.

Pinnacle Financial Partners
423.756.7878 | PNFP.COM
Pinnacle Financial Partners provides a full range of banking, investment, trust, mortgage, and insurance products and services designed for businesses, their owners, and individuals interested in a comprehensive relationship with their financial institution. Pinnacle’s focus begins with recruiting top financial professionals and giving them the best place to work in Tennessee. The firm earned a place on Fortune’s lists of the “100 Best Companies to Work For” in the United States (2017-2019), and American Banker recognized Pinnacle as one of America’s “Best Banks to Work For” seven years in a row. The firm began operations in downtown Nashville in 2000 and has grown to more than $24 billion in assets. As the second largest bank holding company headquartered in Tennessee, Pinnacle operates in 11 primarily urban markets in Tennessee, the Carolinas, and Virginia.

Regions Bank
423.752.7800 | REGIONS.COM
Headquartered in Birmingham, Alabama, Regions Bank operates one of the largest financial services franchises in the Chattanooga area. Over 20 branches and 42 ATM locations make daily transactions effortless, while consumer, small business, and commercial services are readily available. Regions is also an active sponsor of community events.

Reliant Bank
423.713.2400 | RELIANTBANK.COM
Reliant Bank is a full-service commercial bank based in Brentwood, Tennessee, that offers a variety of deposit, lending, and mortgage products to consumer and business customers. Reliant currently serves eight Tennessee counties and operates 17 branches, including a new branch at 633 Chestnut Street, Suite 100 in downtown Chattanooga.

SmartBank
423.385.3000 | SMARTBANK.COM
SmartBank offers five full-service branch locations throughout the Chattanooga MSA. Additionally, SmartBank offers a full suite of e-banking products, which allows clients access to their accounts while on the go, as well as several free checking products. Recruiting the best people, delivering exceptional client service, and a conservative and disciplined approach to lending have all given rise to SmartBank’s success.

SouthCrest Bank
706.375.3112 | SOUTHCRESTBANK.COM
SouthCrest is a full-service retail bank offering consumer, commercial, and home equity loans, checking, savings, credit cards, debit cards, online banking, and bill pay. SouthCrest stands on over 100 years of trust and expertise in Georgia and has been serving the Chickamauga area since 1910.

SouthEast Bank
1.844.732.2657 | SOUTHEASTBANK.COM
SouthEast Bank operates branches throughout East and Middle Tennessee, blending modern amenities with hometown service and decision making. Customers enjoy free access to convenient electronic and mobile banking platforms, such as online banking, mobile deposits, person-to-person payments, automatic fraud monitoring, and a worldwide ATM network. SouthEast Bank has full-service branch offices in Athens, Cleveland, Cookeville, Dayton, Decatur, Hardin Valley, Farragut, Lenoir City, Ooltewah, Bearden, and Spring City, with new locations in Chattanooga and Knoxville.
At SouthEast Bank we know local businesses are the heartbeat of our Chattanooga economy. Come partner with a bank who shares your values and goals. It’s good to know your bank believes in you and makes decisions right here.

SouthEast Bank is the people you know, the people you trust. We look forward to showing you the SouthEast way of hometown service and modern banking.
Synovus, a Georgia-chartered bank, provides commercial and retail banking, investment, and mortgage services through approximately 300 branches across Georgia, Alabama, South Carolina, Florida, and Tennessee. Synovus has been recognized as one of the country’s “Most Reputable Banks” by American Banker and the Reputation Institute. Synovus is an equal housing lender and can be found at synovus.com or on Twitter, Facebook, LinkedIn, and Instagram.

United Community Bank
423.559.2696 | UCB1.COM
Headquartered in Blairsville, Georgia, United Community Bank has more than 150 locations throughout Georgia, North Carolina, Tennessee, and South Carolina. In 2015, United Community Banks, Inc. (UCBI) acquired First National Bank and has a location in Cleveland. United Community Bank offers business, personal, and corporate and commercial banking services, along with insurance, investment, and planning advisory services.

Wells Fargo Bank
706.861.0208 | WELLSFARGO.COM
Wells Fargo & Company (NYSE: WFC) is a diversified, community-based financial services company with $1.9 trillion in assets. Wells Fargo’s vision is to satisfy customer financial needs and help them succeed financially. Founded in 1852 and headquartered in San Francisco, Wells Fargo provides banking, investment, and mortgage products and services, as well as consumer and commercial finance, through 7,500 locations, more than 13,000 ATMs, the internet (wellsfargo.com), and mobile banking. The financial services company has offices in 32 countries and territories to support customers who conduct business in the global economy. With approximately 261,000 team members, Wells Fargo serves in 3 households in the United States. Wells Fargo & Company was ranked No. 29 on Fortune’s 2019 rankings of America’s largest corporations.

Southern Heritage Bank
423.473.7980 | SOUTHERNHERITAGEBANK.COM
Formed in 1998 as a community bank in Cleveland, Tennessee, Southern Heritage became a part of First Citizens National Bank in 2014. Today, the bank operates three locations in Cleveland and two in Chattanooga – Hamilton Place and Northgate – and offers personal and business banking services along with a wide range of mortgage loans.

SunTrust Bank
423.757.3714 | SUNTRUST.COM
SunTrust Bank maintains one of the largest branch networks of any financial institution in the Chattanooga area. SunTrust Banks, Inc., headquartered in Atlanta, is one of the nation’s largest banking organizations, serving a broad range of consumer, commercial, corporate, and institutional clients. Through its flagship subsidiary, SunTrust Bank, the company operates an extensive branch and ATM network throughout the high-growth Southeast and Mid-Atlantic states and a full array of technology-based, 24-hour delivery channels. The company also serves clients in selected markets nationally. Its primary businesses include deposit, credit, trust, and investment services. Through its various subsidiaries, the company provides mortgage banking, asset management, securities brokerage, and capital market services.

Chattanooga Federal Employees Credit Union
423.892.3738 | CFECU.ORG
Chattanooga Federal Employees Credit Union is proud to have been serving Chattanooga since 1925. Chattanooga Federal offers convenience and provides members with competitive interest rates, free home banking, online bill pay, a mobile app, and debit cards.

COMTRUST Federal Credit Union
423.756.3300 | COMTRUSTFCU.COM
COMTRUST Federal Credit Union is a member-owned financial institution dedicated to providing cost-effective services to its members. Branches in Chattanooga provide deposit, credit, and lending options. COMTRUST provides both consumer and business financial services.

Healthcare Services Credit Union
423.242.4728 | HSCU.NET
Healthcare Services Credit Union (HSCU) serves more than 4,600 members in the medical field plus family members. Since 1952, HSCU has been providing a variety of financial services at great rates.
Scenic Community Credit Union
423.875.6955 | MYSCCU.COM
Chartered in 1954, the Scenic Community Credit Union offers an array of financial services to members in the Chattanooga area. SCCU has branches in Hixson, East Brainerd, Soddy-Daisy, and Ooltewah. Membership is open to individuals, businesses, and organizations in Hamilton, Marion, and Sequatchie counties in Tennessee, as well as Catoosa, Walker, and Dade counties in Georgia.

Southeast Financial Credit Union
423.629.2551 | SOUTHEASTFINANCIAL.ORG
Founded in 1936, Southeast Financial membership is open to employees of over 500 companies including AT&T, Top Flight, the State of Tennessee, and Mayfield Dairy, or by donating $5 to join Autism Tennessee at account opening. Southeast Financial offers traditional, online, and mobile banking services along with personal loans, home loans, credit cards, vehicle loans, and more.

Southern Credit Union
423.629.2578 | 800.305.5579 | SOUTHERNCU.COM
Serving locally for more than 87 years, Southern Credit Union has offices in Chattanooga and Knoxville. Southern Credit Union has more than 30,000 surcharge-free ATMs, a full menu of financial services, and free remote access from any mobile device. Additionally, Southern Credit Union provides small businesses a no-cost employee benefit-payroll deduction or direct deposit, along with low-cost checking. Southern Credit Union also offers IRAs, money markets, home banking, free bill pay, and VISA, as well as auto, home, and other loan services.

Tennessee Valley Federal Credit Union
423.634.3600 | TVFCU.COM
Serving a 13-county community around the Chattanooga area, Tennessee Valley Federal Credit Union is one of the largest institutions of its kind in the region. With more than 148,000 members and 18 branch locations, the credit union offers a wide array of cost-saving financial services through various delivery channels designed to meet the needs of a growing membership.

Trust Federal Credit Union
423.870.7610 | TRUSTFCU.COM
Trust Federal Credit Union serves employees of Unum, Cigna, and other local companies as well as Chattanoogans who live, work, worship, or attend school in downtown Chattanooga. Trust Federal Credit Union is a local nonprofit credit union that offers financial products at competitive rates coupled with superior member service.