

PEOPLES BANK

526 EAST MAIN STREET • P.O. BOX 681, HOHENWALD, TENNESSEE 38462
(931) 796-3777 • FAX (931) 796-6543

December 23, 2019

To: Alabama Broadband Accessibility
From: Peoples Bank

Dears sir or madam,

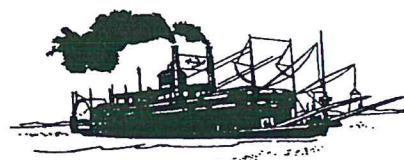
This is our guarantee of a letter of credit for JTM Broadband in the amount of \$1,155,470.00. This loan and guarantee will be used to match the grant awarded by Alabama Broadband Accessibility, which will be used to supply high speed internet service to the citizens of Alabama. This letter of credit is good through March 1, 2023.

If you have any questions, please contact me at the above number.

Sincerely,

Terrell E. Yeiser
Area President
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Hohenwald, TN 38462
931-796-3777

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ESTABLISHED 1890