

IF YOU WERE A COMMON STOCKHOLDER OF FIRST SECURITY GROUP, INC. ("FIRST SECURITY" OR THE "COMPANY") ON ANY DAY BETWEEN MARCH 25, 2015 AND THE EFFECTIVE DATE OF THE CONSUMMATION OF THE MERGER OF FIRST SECURITY WITH ATLANTIC CAPITAL BANCSHARES, INC. ("ATLANTIC CAPITAL") ON OCTOBER 31, 2015 (THE "MERGER"), YOUR RIGHTS MAY BE AFFECTED BY THE SETTLEMENT OF A CLASS ACTION.

PLEASE READ THIS NOTICE CAREFULLY. THIS NOTICE CONTAINS IMPORTANT INFORMATION REGARDING YOUR RIGHTS. IF THE COURT APPROVES THE PROPOSED SETTLEMENT, YOU WILL BE FOREVER BARRED FROM CONTESTING THE FAIRNESS, REASONABLENESS OR ADEQUACY OF THE PROPOSED SETTLEMENT, AND FROM PURSUING THE RELEASED CLAIMS.

IF YOU HELD SHARES OF FIRST SECURITY COMMON STOCK FOR THE BENEFIT OF OTHERS, PLEASE PROMPTLY TRANSMIT THIS DOCUMENT TO SUCH BENEFICIAL OWNERS.

**The Chancery Court in Hamilton County, Tennessee (the "Court"), authorized this Notice.
This is not a solicitation from a lawyer.**

- The settlement resolves a lawsuit over whether Defendants breached their fiduciary duties (and or aided and abetted such alleged breaches) to the stockholders of First Security in connection with the Merger between First Security and Atlantic Capital. First Security, the former members of the board of directors of First Security, and Atlantic Capital are the Defendants.
- The settlement provided for the disclosure of additional information ("Supplemental Disclosures") by First Security regarding the Merger in the Form 8-K that was filed with the U.S. Securities and Exchange Commission ("SEC") on or about August 26, 2015. Plaintiffs believe disclosure of such information was necessary in order for First Security stockholders to make an informed decision on whether to vote for the Merger. The settlement also provides for payment of Plaintiffs' Counsel's reasonable attorneys' fees and expenses and Plaintiffs' incentive awards to be paid out of the award of attorneys' fees, costs and expenses in amounts to be determined by the Court.
- The settlement is documented by a Stipulation of Settlement entered into by the parties to the lawsuit on April 28, 2016 which received preliminary approval from the Court on May 23, 2016.

Your Legal Rights and Options in this Settlement:	
Do Nothing	
Object	You may write to the Court if you don't like this settlement.
Go to the Hearing	You may ask to speak in Court about the fairness of the settlement (but are not required to do so).

- These rights and options – **and the deadlines to exercise them** – are explained in this Notice.
- The Court in charge of this case must decide whether to approve the settlement.

THIS NOTICE SHOULD NOT BE UNDERSTOOD AS AN EXPRESSION OF ANY OPINION OF THE COURT AS TO THE MERITS OF ANY CLAIMS OR DEFENSES BY ANY OF THE PARTIES. IT IS BASED ON STATEMENTS OF THE PARTIES AND IS SENT FOR THE SOLE PURPOSE OF INFORMING YOU OF THE EXISTENCE OF THIS ACTION AND OF A HEARING ON A PROPOSED SETTLEMENT SO THAT YOU MAY MAKE APPROPRIATE DECISIONS AS TO STEPS YOU MAY WISH TO TAKE IN RELATION TO THIS LITIGATION.

BASIC INFORMATION

1. Why did I get this Notice?

You or someone in your family may have held shares of First Security common stock on any day during the period from March 25, 2015, to and including the effective date of the consummation of the Merger on October 31, 2015.

The Court ordered this Notice because you have a right to know about a proposed settlement of a class action lawsuit before the Court decides whether to approve the settlement. This Notice explains the lawsuit, the settlement and your legal rights.

The Court in charge of the case is the Chancery Court for Hamilton County, Tennessee, 11th Judicial District, at Chattanooga, and the case is known as In re First Security Group, Inc. Stockholder Litigation, Docket No. 15-0212 (the "Litigation").

2. What Is This Lawsuit About?

This case was brought as a class action. Plaintiffs were individual stockholders of First Security who alleged that the First Security Board of Directors breached their fiduciary duties to First Security stockholders in connection with the then-proposed acquisition of First Security by Atlantic Capital. Under the terms of the Merger as originally announced on March 25, 2015, each issued and outstanding share of First Security common stock would be exchanged for the right to receive, either (1) cash in the amount of \$2.35 per share; or

(2) 0.188 shares of Atlantic Capital common stock for each share of First Security. First Security stockholders could elect to receive all cash, all stock, or any combination thereof, subject to a cash-stock restriction of 40% cash and 60% stock. On June 8, 2015, First Security and Atlantic Capital amended the Merger Agreement to increase the amount of stock available to the First Security stockholders to 70% of the total consideration. Plaintiffs alleged that the price and terms of the proposed transaction were unfair to First Security stockholders. Plaintiffs also alleged that the public statements and descriptions of the Merger omitted information necessary for First Security stockholders to make an informed decision on whether to vote for or against the Merger. Plaintiffs further alleged that First Security and Atlantic Capital aided and abetted the First Security Board of Directors' breaches. Plaintiffs' suits sought to stop the Defendants from proceeding with the Merger, which has since been completed, as well as damages, fees and costs.

The Defendants contend that the allegations are meritless. They contend that they fully complied with all applicable fiduciary duties and that their public statements and descriptions of the Merger included all information that a reasonable investor would have considered important in deciding whether to vote for or against the Merger.

3. Why Is This A Class Action?

In a class action, one or more people or entities (here, Robert Knutson and Patrick Meade) seek to sue as class representatives on behalf of people and entities who are similarly situated. If the Court determines that the lawsuit should proceed as a class action, these similarly situated people and entities are called a Class or Class Members. One court resolves the issues for all Class Members. The Court has preliminarily certified this case as a class action for settlement purposes only. The Court will make a final decision as to whether to certify a class at the Settlement Hearing, as discussed below.

4. Why is there a Settlement?

The Court did not decide in favor of Plaintiffs or Defendants. Instead, both sides agreed to a settlement (the "Settlement"), thereby avoiding the costs and risks of a trial. Before agreeing to the Settlement, Plaintiffs' Counsel conducted discovery. Discovery included the review of internal, non-public documents concerning the Merger and the work of First Security's financial advisor, Sandler O'Neill Partners ("Sandler O'Neill"). Following completion of this discovery, Plaintiffs' Counsel negotiated the additional disclosures Defendants agreed to provide to stockholders (the "Supplemental Disclosures"), and determined that they were sufficient to allow First Security stockholders to make an informed decision on whether to approve the Merger. After the Supplemental Disclosures were made, Plaintiffs' Counsel conducted further discovery, including the depositions of D. Michael Kramer, the Chief Executive Officer of First Security, and Peter Finnerty of Sandler O'Neill, to confirm that the terms of the Settlement are fair to the Class.

In evaluating the Settlement, Plaintiffs and Plaintiffs' Counsel have engaged and consulted extensively with their financial expert for the purposes of evaluating and prosecuting the claims in the Litigation and in connection with the settlement. Plaintiffs' Counsel have also taken into account the uncertain outcome and the risk of any litigation, especially in a complex action such as the Litigation, as well as the difficulties and delays inherent in such litigation. Plaintiffs' Counsel also are mindful of the inherent problems of proof and possible defenses to the claims asserted in the Litigation. Plaintiffs have concluded that the Settlement is fair and in the best interests of and confers benefits on the Class, and that it is reasonable to pursue the Settlement based upon the terms, conditions and procedures outlined herein.

Defendants have denied, and continue to deny, that they have committed or aided and abetted in the commission of any violation of law or engaged in any of the wrongful acts alleged in the Litigation, and expressly maintain that they diligently and scrupulously complied with their fiduciary and other legal duties. Defendants specifically deny that any materials related to the Merger were incomplete or in any way misleading or that the Supplemental Disclosures were either material or required by any regulatory agency or legal principle. All Defendants are entering into the Settlement solely because they contend and believe that the Settlement will eliminate the uncertainty, distraction, burden, and expense of further litigation. Defendants have taken into account the burden, expense, inconvenience, distraction, uncertainty and risks inherent in any litigation, especially in complex cases like the Litigation, and the fact that the Settlement will fully and finally resolve all Released Claims. Defendants have, therefore, determined that it is desirable and beneficial to them that the Litigation be settled in the manner and upon the terms and conditions described below and set forth more fully in the Stipulation.

5. How Do I Know If I Am Part Of The Settlement?

The Court preliminarily certified this case as a class action for settlement purposes only. The Court will make a final decision as to whether to certify a class at the Settlement Hearing discussed below.

The Class preliminarily certified by the Court includes (and, if a Class is finally certified, the Class will include) any and all record and beneficial owners of First Security common stock during the period beginning on March 25, 2015, the date the Merger was announced, through October 31, 2015, the date of the consummation of the Merger (the "Class Period"), including all stockholders who received or will receive merger consideration for their First Security shares, and also including any and all of their respective successors in interest, predecessors, representatives, trustees, executors, administrators, heirs, assigns or transferees, immediate and remote, and any person acting for or on behalf of, or claiming under, any of them, but excluding the Defendants and their affiliates, immediate families, legal representatives, heirs, successors and assigns, and any entity in which any Defendant has or had a controlling interest.

6. Can I Bring My Own Lawsuit?

No. The Court has entered a preliminary order barring and enjoining you (and all Members of the Class) from commencing, instigating, instituting, maintaining, prosecuting, asserting, or participating in any action or other proceeding in any court of law or equity, arbitration

tribunal, or administrative forum, or other forum of any kind, whether individual, class, derivative, representative, legal, equitable, or in any other capacity, asserting any of the Released Claims (defined in this Notice and in the Stipulation) against any of the Released Persons.¹ In addition, all proceedings in the Litigation, other than such proceedings as may be necessary to carry out the terms and conditions of the settlement, have been stayed and suspended until further order of the Court.

If you object to the settlement, your sole recourse is to file an objection in advance of the Settlement Hearing, in the form and manner described below.

THE SETTLEMENT BENEFITS

7. What Does the Settlement Provide?

The settlement is based on the fact that the Defendants made available to First Security stockholders additional information related to the Merger in the Form 8-K dated August 26, 2015, which information had not been included in any previous disclosures submitted to the SEC. The Supplemental Disclosures relate to the following issues:

Background of the Merger

- Disclosed further details regarding the criteria used to determine which potential transaction partners would be approached by Sandler O'Neill in order to determine their level of interest in a potential combination with First Security.

Sandler O'Neill Analysis—Comparable Company Analysis

- Disclosed the relevant pricing multiples and certain metrics for each of the financial institutions selected by Sandler O'Neill as the peer group for purposes of its comparable company analysis.

Sandler O'Neill Analysis—Net Present Value Analysis

- Disclosed the projected net income figures for First Security for the years 2015 through 2019 employed by Sandler O'Neill in its net present value analysis.

Sandler O'Neill Analysis—Analysis of Selected Merger Transactions

- Disclosed certain metrics for each of the merger transactions selected by Sandler O'Neill for purposes of its analysis of comparable merger transactions from January 1, 2013 through June 2, 2015.

Pro Forma Results

- Disclosed the per share valuation of Atlantic Capital stock calculated by Sandler O'Neill.
- Disclosed further details regarding the projected pro forma results for the proposed combined entity through December 31, 2019.

The Form 8-K, which includes all the Supplemental Disclosures, is available here: http://www.sec.gov/Archives/edgar/data/1138817/000113881715000056/a20150825_8klitigation.htm. Defendants acknowledge that the pendency and efforts of Plaintiffs' counsel in prosecuting the Litigation were substantial causal factors underlying their decision to issue the Supplemental Disclosures in the Form 8-K, and that the Supplemental Disclosures represent additions and/or alterations made to the Amended S-4 pursuant to negotiations with Plaintiffs' Counsel.

8. What Does It Mean To Be Part Of The Class?

If you are in the Class, that means you cannot sue or be part of any other lawsuit, if one is filed, against the Defendants or other Released Persons about the legal issues in this case, because those claims will be released as part of the settlement. It also means that all of the Court's orders will apply to you and legally bind you.

If the Stipulation and the settlement are approved by the Court, you will be releasing all known and Unknown Claims (as defined below) of every nature and description whatsoever, against the Released Persons, that have been or could have been asserted by you in any capacity, including your capacity as a stockholder, related to the Merger, in any forum, including class, derivative, individual, or other claims, whether state, federal, or foreign, common law, statutory, or regulatory, including, without limitation, claims under the federal securities laws, arising out of, related to, or concerning the allegations, facts, events, transactions, acts, occurrences, statements, representations, misrepresentations, omissions, or any other matter, thing or cause whatsoever, or any series thereof, embraced by, involved with, set forth in or otherwise related to the Litigation, the Merger, the Merger Agreement, the Preliminary S-4, the Amended S-4, any final proxy statement or any other disclosures, relating to or arising out of the Merger, any agreements relating to the Merger (and the events leading to and negotiations in connection with such agreements), and any and all conduct by any of the Defendants or

¹ "Released Persons" means Defendants and each of their respective predecessors, successors-in-interest, parents, subsidiaries, affiliates, representatives, agents, trustees, executors, heirs, spouses, marital communities, assigns or transferees and any person or entity acting for or on behalf of any of them and each of them (including, without limitation, any investment bankers, accountants, consultants, insurers, reinsurers or attorneys and any past, present or future officers, directors and employees of any of them).

any of the other Released Persons arising out of or relating in any way to the negotiation or execution of this Stipulation; provided, however, that the Released Claims shall not include your right to enforce in the Court the terms of the Stipulation.

“Unknown Claims” means (a) any claim that Plaintiffs, any Class Member or their counsel does not know or suspect exists in his, her or its favor at the time of the release of their claims against the Released Persons, and (b) any claim that Defendants or any of the Released Persons do not know or suspect exist in his, her or its favor at the time of the release of their claims against the Plaintiffs and their respective agents, including without limitation their counsel, in each case including without limitation those claims which, if known, might have affected the decision to enter into or not object to the Settlement.

If the Settlement is approved by the Court, Plaintiffs and all Class Members shall be deemed to waive, and shall waive and relinquish to the fullest extent permitted by law, any and all provisions, rights and benefits conferred by any law of the United States or any state or territory of the United States, or principle of common law, which governs or limits a person's release of Unknown Claims; further, with respect to any and all of the Released Claims, including any and all Unknown Claims, Plaintiffs and all Class Members shall be deemed to relinquish, to the extent applicable, and to the full extent permitted by law, the provisions, rights and benefits of Section 1542 of the California Civil Code; and shall be deemed to waive any and all provisions, rights and benefits conferred by any law of any state or territory of the United States, or principle of common law, which is similar, comparable or equivalent to California Civil Code § 1542, which provides:

A GENERAL RELEASE DOES NOT EXTEND TO CLAIMS WHICH THE CREDITOR DOES NOT KNOW OR SUSPECT TO EXIST IN HIS OR HER FAVOR AT THE TIME OF EXECUTING THE RELEASE, WHICH IF KNOWN BY HIM OR HER MUST HAVE MATERIALLY AFFECTED HIS OR HER SETTLEMENT WITH THE DEBTOR.

Plaintiffs, on their own behalf and on behalf of the Class, acknowledge that Class Members and/or other First Security stockholders may discover facts in addition to or different from those that they now know or believe to be true with respect to the subject matter of this release, but that it is their intention, as Plaintiffs and on behalf of the Class, to fully, finally and forever settle and release any and all claims released hereby known or unknown, suspected or unsuspected, which now exist, or heretofore existed, or may hereafter exist, and without regard to the subsequent discovery or existence of such additional or different facts. Plaintiffs acknowledge, and the Class Members by operation of law shall be deemed by operation of the entry of a final order and judgment approving the Settlement to have acknowledged, that the inclusion of Unknown Claims in the definition of Released Claims and the foregoing waivers were separately bargained for, are an integral element of the Settlement, and were relied upon by each and all of the Defendants in entering into the Settlement and the Stipulation.

Further, if the Settlement is approved by the Court, Defendants and the Released Persons, as well as their successors and assigns, will release Plaintiffs and their respective agents, including without limitation their counsel, from any and all claims or sanctions, including with respect to all Released Claims and Unknown Claims, arising out of the initiation, filing, prosecution, resolution, or settlement of the Litigation; provided, however, that Defendants and the Released Persons shall retain the right to enforce the terms of this Stipulation.

THE LAWYERS REPRESENTING YOU

9. Do I Have A Lawyer In This Case?

The law firms of Brodsky & Smith, LLC and Levi & Korsinsky, LLP have been appointed as Co-Lead Counsel, and as such, are representing Plaintiffs and the Class Members in connection with this Settlement. They are referred to herein as Plaintiffs' Counsel. You will not be charged for these lawyers. If you want to be represented by your own lawyer, you may hire one at your own expense.

10. How Will Plaintiffs' Counsel Be Paid?

Defendants have agreed that if the other conditions of the Settlement are satisfied, Defendants will not oppose an award of attorneys' fees, costs and expenses in an amount not to exceed \$265,000.² The parties negotiated this fee amount after they had agreed to the material terms of the Settlement. Court approval of the Settlement shall not in any way be conditioned on Court approval of fees, costs or expenses discussed in this paragraph. Any refusal by the Court to approve the amount of such fees shall not affect the validity of the Settlement.

THE COURT'S FAIRNESS HEARING

The Court will hold a hearing to decide whether to certify a class action for settlement purposes, whether the settlement is fair, reasonable and adequate to the Class Members, whether to approve the settlement, whether to enter a judgment dismissing and releasing the Released Claims, and whether to award attorneys' fees and expenses. The Court will hear and rule on any objections to the settlement and rule on any such other matters as the Court may deem appropriate.

You may attend and you may ask to speak, but you don't have to. Any Member of the Class who objects to the settlement, or who otherwise wishes to be heard, may appear in person or by counsel, at your own expense, at the hearing and show cause why the settlement should not be approved, or why the judgment and releases should not be entered, or why Plaintiffs' Counsel's application for an award of attorneys' fees, costs, and expenses should not be approved, or for any other reason; provided, however, in order to object and have your objections heard at the Court hearing, **you must, not less than fourteen (14) calendar days prior to the hearing**, file with the Court and serve upon counsel listed below: (a) a written notice of your intention to appear, identifying your name, address,

² Defendants have also agreed not to oppose incentive awards to each Plaintiff in an amount not to exceed \$1,500 each to be paid out of any award of attorneys' fees, costs and expenses awarded by the Court to Plaintiffs' Counsel

email address, and telephone number and, if you are represented, your counsel; (b) proof of Class membership (including the number of shares held) and a statement certifying that you are a Member of the Class; (c) a detailed written statement of all of your objections to any matters before the Court; (d) the grounds therefore or the reason that you desire to appear and be heard; as well as (e) all documents or writings you desire the Court to consider. If you wish to submit a written objection, but do not wish to appear and be heard at the hearing, all writings and other documents must be filed with the Court not less than fourteen (14) calendar days prior to the Settlement Hearing and must comply with subparts (b) – (e) of this paragraph, except that any such written objection need not state the reason that you desire to appear and be heard. Hand deliver any objection by August 9, 2016, or mail to the following places such that it is postmarked by August 5, 2016.

Court:	Plaintiffs' Counsel:	
Clerk and Master CHANCERY COURT FOR HAMILTON COUNTY 11 TH JUDICIAL DISTRICT, AT CHATTANOOGA 300 Courthouse 625 Georgia Avenue Chattanooga, TN 37402	Evan J. Smith Marc L. Ackerman BRODSKY & SMITH, LLC Two Bala Plaza, Suite 510 Bala Cynwyd, PA 19004	Michael H. Rosner LEVI & KORSINSKY, LLP 30 Broad Street, 24th Floor New York, New York 10004

Defendants' Counsel:	
Britt K. Latham (# 23149) Jamie L. Brown (#32010) BASS, BERRY & SIMS PLC 150 Third Avenue South Suite 2800 Nashville, Tennessee 37201 <i>Counsel for First Security Group, Inc., D. Michael Kramer, Larry D. Mauldin, William F. Grant III, Adam G. Hurwich, Kelly P. Kirkland, Robert R. Lane, Henchy R. Enden, William C. Hall and Carol H. Jackson</i>	C. Crews Townsend Meredith C. Lee MILLER & MARTIN, PLLC 832 Georgia Avenue Suite 1200 Volunteer Building Chattanooga, Tennessee 37402-2289 <i>Counsel for Atlantic Capital Bancshares, Inc.</i>

Unless the Court otherwise directs, no person shall be entitled to object to the approval of the settlement, the judgment to be entered herein, or the award of attorneys' fees, costs, and expenses to Plaintiffs' Counsel or otherwise be heard, except by serving and filing a written objection and supporting papers and documents as described above. If you fail to object in the manner described above, you shall be deemed to have waived the right to object (including any right of appeal) and shall be forever barred from raising such objection or otherwise contesting the settlement in this or any other action or proceeding.

11. When And Where Will The Court Decide Whether To Approve The Settlement?
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The Court will hold a fairness hearing at 1:00 p.m., on August 23, 2016, at the Chancery Court for Hamilton County, Tennessee, 300 Courthouse, 625 Georgia Avenue, Chattanooga, Tennessee 37402. At this hearing the Court will consider whether (a) the Court should certify for purposes of settlement a non-opt-out class consisting of all record and beneficial owners of First Security common stock during the period beginning on March 25, 2015 through October 31, 2015, the date of the consummation of the Merger (the "Class Period"), including all stockholders who received or will receive merger consideration for their First Security shares, and also including any and all of their respective successors in interest, predecessors, representatives, trustees, executors, administrators, heirs, assigns or transferees, immediate and remote, and any person acting for or on behalf of, or claiming under, any of them, but excluding the Defendants and their affiliates, immediate families, legal representatives, heirs, successors and assigns, and any entity in which any Defendant has or had a controlling interest (the "Class"); (b) Plaintiffs should be appointed as representatives for the Class; (c) Plaintiffs' Counsel should be appointed counsel for the Class; (d) the Settlement is fair, reasonable, and adequate and should be approved; (e) judgment should be entered and the Released Claims should be released; (f) Plaintiffs' Counsel are entitled to an award of attorneys' fees and expenses; and such other matters as the Court may deem appropriate. If there are objections, the Court will consider them. The Court will listen to people who have asked to speak at the hearing. The Court may decide these issues at the hearing or take them under consideration. We do not know how long the Court's decision will take.

The Court has reserved the right to adjourn or continue the fairness hearing without further notice to you. The Court may approve the settlement, according to the terms and conditions of the Stipulation, with such modifications as may be agreed to by Plaintiffs and Defendants, if appropriate, without further notice to you. Further, the Court may enter a judgment dismissing the Litigation against Defendants and the Released Claims with prejudice (as provided in the Stipulation), approving releases by Plaintiffs and the Class of all of the Released Claims against the Released Parties, and ordering the payment of attorneys' fees and expenses, all without further notice to you.

12. Do I Have To Come To The Hearing?
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No. Plaintiffs' Counsel will answer questions the Court may have, but, you are welcome to come at your own expense. If you send an objection, you don't have to come to Court to talk about it. As long as you submit your written objection on time, the Court will consider it. You may also pay your own lawyer to attend, but it is not necessary.

THE FINAL ORDER AND JUDGMENT OF THE COURT

13. What Does It Mean If The Court Enters A Final Order and Judgment?

If the Court determines that the settlement, as provided for in the Stipulation, is fair, reasonable, adequate and in the best interests of the Class, the parties to the Litigation will ask the Court to enter a final order and judgment, which will, among other things:

- approve the settlement as fair, reasonable, adequate and in the best interests of the Class and direct consummation of the settlement in accordance with its terms and conditions;
- finally certify the Class for purposes of the settlement pursuant to Rule 23 of the Tennessee Rules of Civil Procedure;
- dismiss Plaintiffs' claims with prejudice as to Plaintiffs and all of the Members of the Class;
- release the Released Claims, including Unknown Claims;
- permanently bar and enjoin the Members of the Class from instituting, commencing, prosecuting, participating in or continuing any action or other proceeding in any court or tribunal of this or any other jurisdiction, either directly, representatively, derivatively or in any other capacity, asserting any claims that are, arise out of, or in any way relate to, the Released Claims as defined in the Stipulation; and
- retain jurisdiction over all matters relating to the administration and consummation of the settlement provided for therein.

In addition, Plaintiffs will request that the Court approve their application for attorneys' fees and expenses and incentive awards. The Settlement will become Final upon the occurrence of the following events: (a) after the hearing, the Court enters a final order and judgment substantially in the form agreed to by the parties; and (b) the time to appeal the judgment has passed, or if the judgment is appealed, the judgment is affirmed in all material respects.

In the event a class is not certified, judgment is not entered, the settlement is not approved, or such approval does not become final, then the settlement shall be deemed null and void, and shall have no further force or effect, unless Plaintiffs' Counsel and counsel for Defendants mutually agree in writing to proceed with the Stipulation within twenty (20) business days from the relevant event (or failure thereof). The settlement is not contingent on the approval of the application for attorneys' fees and expenses.

GETTING MORE INFORMATION

14. Are There More Details About The Settlement?

This Notice summarizes the proposed settlement. This summary is qualified by, and subject to, the detailed terms of the Stipulation of Settlement together with its Exhibits entered into on April 28, 2016. You can get a copy of the Stipulation of Settlement during business hours at the Court Clerk and Master, Chancery Court for Hamilton County, Tennessee, 300 Courthouse, 625 Georgia Avenue, Chattanooga, Tennessee 37402; or by writing to Brodsky & Smith, LLC, Two Bala Plaza, Suite 510, Bala Cynwyd, PA 19004.

SPECIAL NOTICE TO BANKS, BROKERS AND OTHER NOMINEES

If you held any First Security common stock on any date from March 25, 2015, to and including the date of the consummation of the Merger on October 31, 2015, as nominee for a beneficial owner, then, within seven (7) calendar days after you receive this Notice, you must either: (1) send a copy of this Notice by first class mail to all such persons or entities; or (2) provide a list of the names and addresses of such persons or entities to the Notice Administrator:

In re First Security Group, Inc. Stockholder Litigation
c/o GCG
PO Box 10289
Dublin, OH 43017-5889

If you choose to mail the Notice yourself, you may obtain from the Notice Administrator (without cost to you) as many additional copies of these documents as you will need to complete the mailing.

DO NOT TELEPHONE THE COURT REGARDING THIS NOTICE

DATED: May 24, 2016

BY ORDER OF THE COURT
CHANCERY COURT FOR HAMILTON COUNTY
STATE OF TENNESSEE