

Putting you first every step of the way.

Your business banking welcome guide.





We're excited to welcome you to First Horizon Bank. This guide provides important information about the transition to First Horizon Bank, which takes place from Friday, February 18, 2022 – Tuesday, February 22, 2022.

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Treasury Management clients

You'll receive separate communications with details about the transition of your Treasury Management services.



It's great to have you with us

We're pleased to welcome you and your business to First Horizon Bank as we finalize our merger with IBERIABANK. This is a merger of equals – which means we're bringing together the best of both banks – to create one better-than-ever banking experience.

Providing you with a better way of managing your business finances and growing your success is at the heart of everything we do. We're passionate about providing you with the highest-quality banking experience and continuing to earn your trust.

IBERIABANK + First Horizon + You = Better Together

Better together means you have a financial partner who understands your business needs. Decisions are made locally by the same team of local bankers you know and trust. And it means you can rely on us to provide a comprehensive range of products and services that make your life, your business, and your community better.

We're here for you

We've worked hard to make this transition easy for you. Much remains the same about your business accounts and your banking services. This welcome guide, along with other communications you may receive in the coming weeks, is designed to let you know just what to expect. Plus, we're always here to answer your questions.

Here's to a strong future together.

Important dates to remember

We'll do all we can to ensure a smooth transition. Please keep these dates in mind and take any actions ahead of time if necessary.

February 7 – 22

- Some IBERIABANK ATMs may be unavailable for a short period as they're converted to First Horizon ATMs. Some services, including the ability to make deposits, may also be temporarily unavailable.
- As an alternative, you can use night deposit, mobile deposit, or one of our banking centers. Look for signs and on-screen messaging alerting you to available functions.

Wednesday, February 16

- Last day to add a new external account or schedule/modify a transfer to or from an external account in Online Banking.

Prior to Friday, February 18

- Twelve months of e-Statements will be migrated to firsthorizon.com as part of the conversion. If you need additional statements, please download them for your records.

Friday, February 18

- IBERIABANK Online and Mobile Banking will be unavailable as of 6:00 p.m. ET.
- Quicken® and QuickBooks® users should download account transactions prior to 6:00 p.m. ET.
- Last day to schedule an Online or Mobile Banking payment or transfer and add a payee.
- Some IBERIABANK banking centers may close early. Look for signs at your banking center. Banking centers will remain closed over the weekend until they reopen as First Horizon on Tuesday, February 22. If your banking center is one of the few that will be combined with a nearby location, you've been notified separately.

Tuesday, February 22

- You'll have full access to Online and Mobile Banking. Log in at firsthorizon.com. You'll receive instructions via email.
- IBERIABANK banking centers will open at their normal time as First Horizon banking centers.

Mark the dates: February 18 – 22

- We'll be integrating our operating systems during this time period.
- On Tuesday, February 22, we'll begin to serve you as First Horizon Bank.
- We thank you for your patience during these temporary service interruptions.

Fast facts about what to expect

For your convenience, any item that **stays the same** is marked with this icon: ➡











Any item that is **a change or requires an action** is marked with this icon: !

Please keep in mind all information in this booklet applies to business banking.

If you have personal accounts, you'll receive information in a separate package.

Information about...	What you need to know...
Your business checking, savings, and money market accounts !	<ul style="list-style-type: none"> Your accounts will convert to a new account at First Horizon, based on the account type that you currently have. Any promotional rate/points you're currently receiving on your IBERIABANK Money Market account will continue until the stated expiration date. At that time, your rate will be the posted First Horizon interest rate.
Your account number(s) ➡	<ul style="list-style-type: none"> Numbers for your business deposit, loan, and line of credit accounts will remain the same, unless you are notified separately.
Your checks and deposit slips ➡	<ul style="list-style-type: none"> Deposit accounts: Keep using your existing supply of checks and deposit slips. <ul style="list-style-type: none"> The next time you reorder checks through Harland Clarke after February 18, you'll receive checks and deposit slips with the First Horizon name and routing number. Do not begin using these checks until February 22. If reordering from other check vendors, remember to provide them with the new routing number. Lines of Credit: As a reminder, convenience checks can no longer be used after February 22. You may access your available funds at any banking center or at firsthorizon.com.
Routing number !	<ul style="list-style-type: none"> Beginning Tuesday, February 22, new electronic transactions should be established using the First Horizon routing number – 084000026. Existing transactions with the IBERIABANK routing number will continue without interruption.
Wire instructions !	<ul style="list-style-type: none"> Be sure to update any wire instructions with the new routing number. For international wires, the new SWIFT BIC code is FTBMUS44. Update your account number if it has changed. <p>IMPORTANT: Please do not make any updates prior to February 22. This may cause transactions to be delayed or rejected.</p>
Statements for business checking, savings, and money market accounts !	<ul style="list-style-type: none"> You'll receive a final account statement from IBERIABANK with activity through February 18, including interest paid through February 21. After conversion, you'll receive your First Horizon statement(s) at about the same time you received your IBERIABANK statement(s). Statements will show the front of checks only. Deposit ticket images can be viewed online. Savings account statements will be sent quarterly; or monthly, if there is any electronic activity.
Your Telephone Banking PIN !	<ul style="list-style-type: none"> See page 16 for setting up a passcode.
Combined statements !	<ul style="list-style-type: none"> You'll receive separate statements for your business accounts. Combined statements will no longer be available after the transition.

Fast facts about what to expect (continued)

Information about...	What you need to know...
e-Statements 	<ul style="list-style-type: none"> You will continue to receive free e-Statements if you're currently enrolled in this service. Twelve months of e-Statements will be migrated to firsthorizon.com as part of the conversion. If you need additional statements, please download them for your records prior to February 18.
Funds availability 	<ul style="list-style-type: none"> Deposits made at banking centers, ATMs or via Mobile Banking may not be immediately available due to deposit review processes or fraud protection measures designed to help safeguard your account. Please refer to the funds availability section of the Bank Depositor Agreement and Disclosures booklet for more information.
Automatic payments and transfers 	<ul style="list-style-type: none"> All recurring payments and debits currently set up will continue without interruption unless you are notified separately. First Horizon will provide the new routing number and account number, if applicable, to each business posting an ACH transaction to your IBERIABANK account(s). You can, if you wish, notify your business partners and vendors of the new routing number and account number, if applicable. <p>Please wait until February 22 to ensure transactions will be accepted.</p>
Debit cards 	<ul style="list-style-type: none"> Continue to use your current IBERIABANK Visa® business debit card and PIN even after our name changes to First Horizon. If your existing card expires in February or March 2022, you'll receive a new IBERIABANK business debit card with the same card number and a new expiration date. Beginning April 1, if your existing card expires, or is lost or stolen, you'll receive a new First Horizon Visa® business debit card. NOTE: Existing debit card alerts and blocks will not transfer. You'll need to set these up again on or after February 22.
Online Banking 	<ul style="list-style-type: none"> Your Online and Mobile Banking user IDs and passwords will remain the same unless we contact you directly. Instructions for logging in and using First Horizon Digital Banking will be sent via email to all active IBERIABANK online users prior to February 22.
Online bill pay 	<ul style="list-style-type: none"> In most cases, your list of payees and scheduled payments will be transferred to First Horizon. Details on using bill pay at First Horizon will be sent to you separately.
Safe deposit box 	<ul style="list-style-type: none"> If you currently have a safe deposit box, everything will remain the same at this time, unless you were notified separately.
Rates and service charges 	<ul style="list-style-type: none"> Promotional interest rates, service charge waivers, or discounts will remain the same – with no change to expiration dates.
Overdraft protection service 	<ul style="list-style-type: none"> Business account links for overdraft protection on your business checking will continue without interruption. Consumer account links for overdraft protection on your business checking will be discontinued.
Overdraft protection to cover a savings or money market account or from a consumer account 	<ul style="list-style-type: none"> Overdraft protection service to cover a savings or money market account will no longer be offered. Any current account links to cover an overdraft on a savings or money market account will not convert.



Business banking solutions

Every business has different financial priorities. So why shouldn't your checking and savings accounts reflect what's important to your business? Whether it's simplicity, low fees, or convenience, we have something for every business.

Available with all First Horizon business checking accounts:

- Online Banking with bill pay
- Mobile Banking
- Visa® business debit card
- Sweep feature available
- Overdraft protection options available
- No ATM fees at more than 675 First Horizon ATMs

First Horizon Non-Analyzed Business Checking accounts

(Please refer to the back of the enclosed letter for the name of your First Horizon account.)

BizEssentials® Checking

The account for businesses with a moderate number of monthly transactions. No monthly service charge and up to 250 transactions per month with no fee.

Please refer to the enclosed Bank Depositor Agreement and Disclosures booklet

For information about cutoff times for making a deposit, posting order of transactions, funds availability, transaction definition, and standard fees that may apply at First Horizon, please refer to the Bank Depositor Agreement and Disclosures booklet.

Business banking solutions (continued)

BizEssentials® Interest Checking

Get all the everyday checking services you need plus the interest-earning benefit of a savings account – with up to 250 transactions per month with no added fee.

BizEssentials® Plus Checking

For bigger businesses – up to 500 transactions per month with no fee and two different ways to waive the monthly service charge.

Small Business Checking*

Continue to enjoy the same features and benefits you now do – with no monthly service charge. What's more, get up to 500 transactions per month and \$10,000 in currency deposited with no fee.

Are you in the right account? Compare your options at firsthorizon.com. Or, stop by your local banking center or call us at 888-382-4968 to discuss options beginning February 22.

Grow your savings for your business needs

On Friday, February 18, prior to your account converting to First Horizon, IBERIABANK will pay interest accrued through Monday, February 21.

Business Dedicated Money Market*

Earn more as you save more. With this account, you can earn higher interest for higher balances.

Business Money Market

This account works hard for you. Get competitive tiered interest rates that let you earn more as you save more.

Business Savings

An easy, low-cost way to earn interest and build your savings.

Public Funds Savings

Designed for Public Fund entities, this account is a low-cost way to earn interest and build your savings.

Treasury Management clients

If you currently use any IBERIABANK Treasury Management services, you'll receive a separate communication with details about the transition of your services.

*Not available as a new account

Proven

For generations IBERIABANK and First Horizon have earned the trust and confidence of individuals, families, businesses, associates, and communities. It's a commitment that you'll see come to life every day as you benefit from our passion for supporting businesses of all sizes and putting the priorities of the people we serve and the places we call home first.

Business banking solutions (continued)

Hardworking checking accounts for our commercial clients

(Please see the back of the enclosed letter for the name of your First Horizon account.)

Analyzed Business Checking

Designed for companies with medium- to high-volume activity, First Horizon rewards your business by giving credit for the balances your business maintains to offset your monthly activity charges through Account Analysis.

Benefits include:

- **Cost efficiency** – Get rewarded for your banking services and high checking balances.
- **Treasury Management enhancement** – Detailed monthly statements provide a comprehensive view of your monthly cash position.

Business Interest Checking

Designed for companies with medium- to high-volume activity. This analyzed account gets competitive interest rates in lieu of an earnings credit rate.

Interest on Lawyer's Trust Accounts (IOLTA) Checking

An IOLTA is a checking account maintained by attorneys for their clients' funds. Any interest accrued is submitted to the state IOLTA program for charitable purposes.

Public Funds Checking

Designed for Public Fund entities, this account rewards your business by giving credit for the balances your business maintains to offset your monthly activity charges through Account Analysis.

Public Funds NOW

Designed for Public Fund entities, this analyzed account will get competitive interest rates in lieu of an earnings credit rate.

Focused

Our focus is to know what's important to you and your business. We maximize the strengths of both banks to deliver more of what you need to power your business and simplify your finances. You benefit from better technology, broader lending capabilities and a bigger financial network backed by business specialists who will walk alongside you wherever you want to take your business.



Business banking solutions (continued)

Certificates of Deposit (CDs)

At account conversion

- Your IBERIABANK business CDs will become First Horizon business CDs.
- Your interest rate and annual percentage yield (APY) will remain the same.
- You'll continue to receive a notice prior to the maturity of your CD.

At maturity

- Your CD will automatically renew with the same terms and with the interest rate in effect at that time if you do not make a change during the seven-day grace period.
- You will continue to receive a notice to inform you of an upcoming CD maturity.
- You will no longer receive a CD renewal notification after maturity.
- Additional deposits can only be made to a fixed-rate CD during the seven-calendar-day grace period.

NEW for you: First Horizon Add-On CD

Build your business savings, the sure and steady way. Add to your CD almost any time with as little as \$25 with a one-time deposit or automatic transfers from a First Horizon business checking, savings, or money market account.

Keeping you covered

Special instructions for check returns

- Checks returned for insufficient funds are either charged back to the account as the default or can be redeposited in an attempt to process them for final payment. The redeposit of checks requires special instructions.
- If your account has special instructions at IBERIABANK at the time of conversion, these instructions will convert to First Horizon's return system.

Overdraft protection options at First Horizon

There is no transfer fee for overdraft protection provided by deposit, line of credit, or credit card.

✓ Deposit accounts

You can choose to link another BizEssentials® Checking, savings, or money market account to your checking account. Money is then transferred to your checking account if needed to authorize a transaction. If you currently have accounts linked for overdraft protection, they will remain linked.

Business banking solutions (continued)

✓ **Credit card**

Link your checking account to a First Horizon business credit card.

✓ **BizEssentials® Auto Advance**

Connect your checking account to your BizEssentials® Line of Credit.¹ If you overdraw your checking account, the funds in your BizEssentials® Line of Credit can provide additional protection.

✓ **Line of Credit**

Automatic advance from the line of credit² to cover any and all overdrafts in your checking account, provided they do not exceed the available balance on the line of credit.

Beginning February 22, you can visit any First Horizon banking center to apply. Overdraft protection plans covered by an Overdraft Services Agreement are subject to bank and credit approval.

Our standard overdraft service

If you don't have other overdraft protection, we will, at our discretion, pay overdrafts up to a certain limit if you don't have sufficient money in your account. This includes checks you write, online bill payments, and recurring debit card transactions and is based on the amount of the transaction, recent account activity, frequency of recent deposits, and payment record.

For non-analyzed accounts, a \$35.00 overdraft fee will be assessed for each overdraft created by check, in-person withdrawal, recurring debit card payment, or other electronic payments, as well as for each ATM withdrawal or one-time debit card purchase. If you overdraw your account by \$5.00 or less on any one day, there will be no overdraft charge. You will be assessed a \$35.00 insufficient funds fee for each returned check or item drawn on your account that we return due to insufficient funds.

For analyzed accounts, an overdraft fee will be assessed for each overdraft created by check, in-person withdrawal, recurring debit card payment, or other electronic means, and for each ATM withdrawal or one-time debit card purchase. Currently, these fees are charged directly to your account. After February 18, all fees will be passed to Account Analysis.

Please see the enclosed Bank Depositor Agreement and Disclosures booklet for additional details on overdraft fees.

¹ The BizEssentials® Line of Credit is subject to bank and credit approval.

² Line of Credit is subject to bank and credit approval.

Business lending

Loans and lines of credit

Whatever your financing need, large or small, long or short term, we can provide smart, flexible financing solutions to help your company move forward.

For current loan clients:

- Your IBERIABANK business loans and lines of credit will transition to First Horizon with no changes to the terms of your loan agreement.
- Your account numbers will remain the same unless you're notified otherwise.
- You'll continue to receive statements on the same schedule. Your statement will have a new look but with all the same important information you need.
- If you have a commercial variable-rate loan or line of credit, your billing statement will include your payment and interest rate amount. You'll no longer receive rate and/or payment change notices.
- Guarantors and endorsers will no longer receive past-due notices.
- Commercial loan statements will no longer be produced at a unique loan level.* Loan statements will roll up at a facility level if the due date, statement drop date, and address are the same, meaning that multiple loans that meet this criteria will be included in the same statement. To see a sample commercial loan statement, please visit the Business section of firsthorizon.com/better-together.
- Facility fees included on the statement will appear in the facility summary rather than in the transaction activity for a loan.

*Not applicable to accounts with credit card access.

IMPORTANT: Your transaction history will not transfer to First Horizon. Transactions since your last IBERIABANK statement until conversion will not appear on your First Horizon statement. If you have questions about or need a copy of a previous statement, please contact First Horizon's Business Service Center at 888-382-4968.

Information about payments

Current payment method	Beginning February 22
At a banking center	Stop by any of our banking centers: <ul style="list-style-type: none">• Visit firsthorizon.com to find a location near you.
By mail	Note new address to send payments: <ul style="list-style-type: none">• First Horizon Bank, Attn: Payment Processing, P.O. Box 613706, Memphis, TN 38101-3706• Please include your First Horizon loan number on your check and make the check payable to First Horizon.
Coupon booklet	Statements replace coupons: <ul style="list-style-type: none">• You'll begin receiving monthly loan statements with a tear-off form to return with your payment if you mail your payment.• Discard your coupon book once you receive your first statement from First Horizon.

Business lending (continued)

Current payment method	Beginning February 22
Wire payments	Use the following updated instructions: ABA Number: 084000026 Beneficiary Account Name: Bank Secrecy Account Beneficiary Account Number: 1130103913 Credit To/In Name Of: First Horizon Bank Ref: Client or Account: Client Name, Account Number, Type of Request (e.g., payment)
Automatic draft from your bank deposit account (ACH)	There's nothing you need to do: <ul style="list-style-type: none"> Your loan payments will continue uninterrupted unless you're notified otherwise.
Online Banking	Visit firsthorizon.com to make your payments: <ul style="list-style-type: none"> You must have a First Horizon deposit account to make online payments.
Online bill payment and third-party bill payment service	Update information: <ul style="list-style-type: none"> Contact your provider to update the payee on your account to: First Horizon Bank, Attn: Payment Processing, P.O. Box 613706, Memphis, TN 38101-3706. Otherwise, payments could be delayed. If you receive notice of a new loan account number, please provide the new number to the third party and/or online bill payment for uninterrupted service.
By automated phone	Contact the Business Service Center at 888-382-4968.

Accessing available funds from your line of credit



In person:

Visit any First Horizon banking center.



Online:

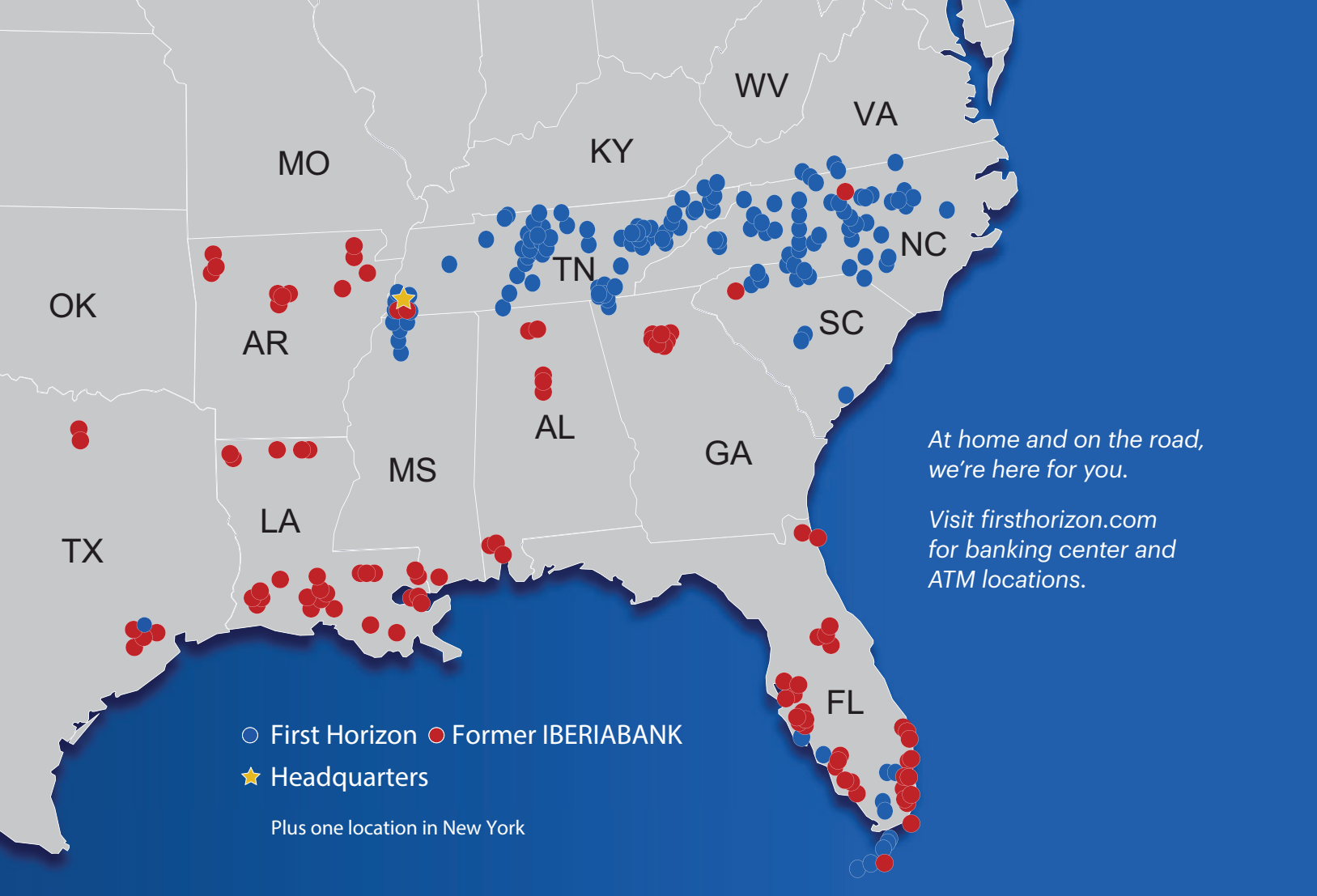
Go to firsthorizon.com.

Note: As of February 22, checks can no longer be used to access line of credit funds.

Better together

We'll dig deep to truly understand the path you aspire to take for your business. Because that journey is unique to every business, and cookie-cutter solutions won't cut it, we deliver personalized service and customized resources to support you from start to success.





Accessing your accounts

Banking centers

As of February 22, you'll have more than 400 banking centers in 12 states across the South and Southeast at your service. You'll always be greeted by friendly faces and the kind of professional, personal assistance you've come to expect. Most banking center hours will remain the same.

ATMs

You can continue to use your existing IBERIABANK Visa® business debit card at any of our more than 675 First Horizon ATMs.

Accessing your accounts (continued)

Digital Banking services

Whether you prefer to bank online or on the go, your banking experience has never been better with Online and Mobile Banking from First Horizon. It's fast, secure, and easy to use.

At First Horizon, we offer three different Digital Banking experiences, depending upon the accounts and services you use.

- Most clients currently enrolled in business online banking at IBERIABANK will transfer automatically to **Small Business Digital Banking**.
- Clients with Treasury Management services may transfer to **BusinessConnect** or **TreasuryConnect** at First Horizon.
- Be on the lookout for additional communications about your new Digital Banking service, with all the details you need to be ready to go on day one.

Telephone banking

Beginning February 22, you'll have one phone number to call for both automated and live personal assistance.

Business Service Center

Get automated account information 24 hours a day. Talk to a Business Service Center representative at 888-382-4968, Monday – Friday, 7 a.m. – 7 p.m. ET.

Please note: The first time you call, you'll be prompted to set up a passcode to verify your identity.

Your bank by phone passcode

Your Telephone Banking PIN will not work after February 18. The first time you call the First Horizon Business Service Center on or after February 22, you will need to set up a new 4-digit passcode.

To do this, you will enter your account number. Then, for verification, you will be asked to enter either your debit card PIN or your Social Security/Taxpayer ID number.

Help us keep you updated

Make sure your contact information is up to date with IBERIABANK. Confirm your phone number and email address by reaching out to your local banking center or at iberiabank.com.



Your community is our community.

Since
1864

Meeting the financial needs of the people we serve is just part of our story. Since 1864, First Horizon has strived to make a difference in every corner of the communities we call home. Now, as we move forward, we're more focused than ever on strengthening every place our bank serves across the Southeast.

Our commitment takes many forms:

- Collaborating with nonprofit community development and civic leaders to meet community needs.
- Lending financial support to small businesses, first-time homebuyers, and others.
- Encouraging employees to donate their time, talent, and professional expertise to nonprofit organizations.
- Establishing the First Horizon Foundation, which since its inception in 1993, has donated more than \$90 million to meet community needs.
- Starting the Louisiana First Horizon Foundation to meet community needs in the state of Louisiana.

We're excited to now be able to do even more to serve our clients, associates, and the communities in which we work and live.

Notes

Contact us if you have any questions or need assistance.

Until the close of business, Friday, February 18:

Contact your IBERIABANK banking center or call IBERIABANK Client Services at:

800-682-3231

Monday – Friday 7 a.m. – 7 p.m. CT and Saturday 9 a.m. – 1 p.m. CT.

Beginning Tuesday, February 22

Call the Business Service Center at

888-382-4968

Monday – Friday 7 a.m. – 7 p.m. ET.

You may also contact us at the number above between Friday, February 18 and Tuesday, February 22, and our associates will be available to assist you with general transition questions. However, they may have limited system access to provide account-specific details until the transition is complete.



For additional updates:

Visit our Info Hub at firsthorizon.com/better-together

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