



Written Comments

[REDACTED]

Subject: CRA Complaints

Good Morning,

The following social media posts were received over night via Facebook and flagged as potential CRA complaints.

Customer Solutions Case # 03118030: 03/21/2023 7:28 PM - INBOUND [REDACTED] - I'm confused. You don't serve the Black community and you have no bank branches in the Black community. Curious as to what efforts you have planned for help [REDACTED] community.

Customer Solutions Case # 03117955: 03/21/2023 9:08 PM - INBOUND - [REDACTED] - Are we ever going to have a branch in Richmond County again

Sincerely,

[REDACTED]
Customer Solutions Representative
Mon-Fri, 8am-6pm/Sat. 8am-4:30pm EST
First Horizon Bank
Phone: 1-800-489-2961
Fax: 1-877-422-5789



[REDACTED]

To: CRA
Subject: FEEDBACK ONLY - Customer Solutions - [REDACTED] - Case# 03186680

Good afternoon,

[REDACTED]

Message: 03/29/2023 8:38:48 PM CDT [REDACTED]

It's been a little over a year since I asked if y'all were expanding since access to locations here is VERY limited and I was told yes but there was no ETA. I thoroughly enjoyed banking here when it was Iberia but I find myself looking and wanting to switch banks more and more. The website is not user friendly, there are literally only 2 locations where I live with 'plans' to expand in the future and just generally not happy overall after Iberia got bought out. Just thought I'd share and that I will be finding another bank in the near future.

Thank you!

[REDACTED]

Customer Solutions Messaging

Mon-Fri 8am-6pm/Sat. 8am-4:30pm EST.

Phone: 1-800-489-2961

Fax: 1-877-422-5789

First Horizon Bank



[REDACTED]

Sent: Wednesday, May 3, 2023 8:16 AM
To: CRA [REDACTED]
Subject: FEEDBACK ONLY - Customer Solutions [REDACTED] Case# 03361808

Good morning,

[REDACTED]

[Tweet](#) from [REDACTED]

[REDACTED]

I just love how [@FirstHorizonBnk](#) always charges me for using my card at another bank but yet they closed the one in my town and the nearest one to me is 45 minutes away. 🙄🙄

May 2, 2023 8:25 AM

Thank you!

[REDACTED]

Customer Solutions Messaging

Mon-Fri 8am-6pm/Sat. 8am-4:30pm EST.

Phone: 1-800-489-2961

Fax: 1-877-422-5789

First Horizon Bank



[REDACTED]

From: Customer Solutions [REDACTED]
Sent: Thursday, March 23, 2023 8:17 AM
To: CRA [REDACTED]
Subject: Action Required - Customer Solutions Messaging [REDACTED] Case 3125983 [ref:_00D30jAcy._5003x2M4Bpw:ref]

[REDACTED]

"Now there is just ONE office in Clarksville, when there used to be four. How's that for convenience! ?? Bye, bye Felicia!!!"

Forwarding this as a potential CRA complaint.

Thank you,

[REDACTED]
Customer Solutions - Messaging
First Horizon
Monday – Friday 8:00 AM – 6:00 PM ET
Saturday 8:00 AM – 4:30 PM ET

ref: _00D30jAcy._5003x2M4Bpw:ref

FIRST HORIZON

Comment on dark post from [REDACTED]



First Horizon closes banks in black neighborhoods and does not leave drive through portable banks to replace them.

Apr 13, 2023 3:08 AM

↩ replying



First Horizon Bank

about 3 months ago



No matter where you are on your financial journey,
our financial advisors can help you create



+ Tag

Comment on dark post from First Horizon Bank by [REDACTED]



Hi [REDACTED], We are sorry to hear you feel this way, and we take comments like this very serious and we are working to better service our clients. We have documented your feedback and forwarded it to the appropriate department. ^MES



🚩 Apr 13, 2023 8:54 AM

+ Tag

Information being disputed

Details

Feed

Notes

▼ Description

Description

This banks changed its name 3 times the last 10 years and closed every branch near me within 45mins it nit a good bank it's shadyyyyyyy

Case Description



[Redacted]

July 26, 2023 at 7:00 AM



To: Internal

07/25/2023 3:47 PM - OUTBOUND - [Redacted] - Hi [Redacted] we are sorry to hear that you feel this way, could you please provide us with a zip code, so that we can review for potential expansion opportunities. ^MES

07/25/2023 9:51 PM - INBOUND - [Redacted] - First Horizon Bank

37748 - 37763


Yall had branches here then when I got an account yall left me with 1 ATM to access my account.

Unfortunately the closest branch is 45 mins out.

But I can say yalls customer service rockes and that's why if chosen to keep yall....

Comment

Comment on dark post from [REDACTED]

I HAVE TO GO WAY TO MANDEVILLE TO GET MONEY OUT OF FIRST HORIZON.  replying



First Horizon Bank
about 6 months ago



Abby wasn't waiting around for 30 years to live her best life, so she joined the FIRE movement -




Oct 6, 2023 3:54 AM

Comment on dark post from First Horizon Bank by [REDACTED]

Hi [REDACTED], we are sorry to hear that you are displeased with the locations of our banking centers. We are always looking for ways to provide better service for our clients. Please provide us with your zip code, so that we can document your feedback to provide to our officials for future expansion recommendations. ^MES



 Oct 6, 2023 8:13 AM



Boomerang scheduled by **system** to execute at Oct 7, 2023 8:13 AM - Oct 6, 2023 8:13 AM

[REDACTED] - Oct 6, 2023 9:31 AM

case 4221680

▼ Description

Description

[External Email. Exercise caution when clicking links or opening attachments.]

Recently I received a letter from [REDACTED] a C. S. Rep. concerning a request that I made known to an associate in your Maryville branch.

My wife and I have had nothing but great service from each First Horizon branch that we've visited. We moved to Athens, TN last May. Now the closest branch to us is in either Cleveland or Maryville, which is about a 40 minute drive either way.

Please consider putting a branch in Athens! We would very much appreciate it.

[REDACTED]



Download



Share



Public Link



December 06, 2023.

[REDACTED]

Account ending in [REDACTED]
Re: banking experience.
Case Number: 04549060

[REDACTED]

Customer Solutions received some feedback regarding your recent experience.

We have tried to reach out to you regarding your recent banking experience.

I have submitted feedback on your behalf.

If you would like to discuss this further you are more than welcome visit your local branch and speak to your account officer.

Or feel free to call us back here at Customer Solutions.

We apologize for any inconvenience.

Please contact Customer Solutions:

- Phone: (877) 304-3421, Monday – Friday, 8 am – 6 pm EST
- Fax: (877) 422-5789
- Email: Customersolutions@firsthorizon.com

Please reference the case number listed above when contacting us.

Sincerely,

[REDACTED]

Customer Solutions Representative
First Horizon Bank

To notify us of an error or request information about your account, please use the following address. Please include your name, your account number or other information that will help us identify your account, the error that you believe occurred, or the information requested. Send to: First Horizon Bank, Attn: Customer Solutions, P.O. Box 15003, Knoxville TN 37901-5003

Tweet from [REDACTED]



You know... @FirstHorizonBnk, I might just have to switch to a new bank. The fact that you don't have any ATM's in my area open on weekends (the only time I could feasibly get to one) is kinda a dealbreaker.

replying

Mar 23, 2024 9:00 PM

Tweet from Twitter by [REDACTED]

[REDACTED] Thank you for reaching out to us. You can locate nearby ATMs and view banking center hours via the tool on our website here: <https://t.co/F4PFa9w8qg> If we can be of further assistance please let us know! [REDACTED]



Mar 25, 2024 8:24 AM

D

6/26/2024



Responded

Easy to work with. Wish there's a branch closer.

KEYWORDS

[Report an issue](#)

POSITIVE (1)

easy

NEGATIVE (1)

close

TAGS

[Manage tags](#)

Press enter to create a new tag

responded on 6/27/2024

Delete

Thank you for reaching out to us and sharing your experience! We appreciate your support!

Manage on



Jun 28, 2024, 03:28 · 0 likes · 0 comments · 0 shares

Device: [Motorola moto g pure](#) Device language: English App version code: 715973714 App version name: 4.11.52 Android version: [Android 12 \(SDK](#)



I've been banking with this bank for about 10 years or more the tellers have been very knowledgeable and friendly. I've had opportunities to have to report fraud 2x. The bank employee was very helpful. Investigated and provided a fast response to fix the problem. Getting. My funds returned quickly. Keeping the fraud from scamming customers. My only problem is they moved the branch in my city a few years ago. From Athens TN to Cleveland TN about 25 miles away. Makes it inconvenient.



First Horizon Bank · Jun 28, 2024, 12:58

[Edit reply](#)

Thank you for reaching out to us and sharing your experience. We appreciate your feedback!

[REDACTED] (5 messages)

To: first_horizon

Horizon Bank is full of s*** I've been with you all 12 f***** years and you can't get a f***** personal loan through y'all

• 07/16/2024 12:10:22

To: [REDACTED]

[REDACTED] Thank you for reaching out to us and we are sorry to hear of your experience. Can you please send us a direct message with your full name, zip code, and phone number so that we can contact you for more details? [REDACTED]

first_horizon • 07/16/2024 12:36:16

To: first_horizon

Horizon Bank is prejudice

• 07/17/2024 01:53:18

To: first_horizon

Horizon Bank I rather bank is prejudice I see why they don't have too many horizon Bank in the city because they're not out to help people I don't care how long you been dealing with this Bank you got to have A1 credit this Bank name but change full f***** times

• 07/17/2024 01:56:34

To: first_horizon

And they got that black man on the photo picture like they help black people

• 07/17/2024 02:01:15

[REDACTED] (8 messages)

To: first_horizon

First horizon Bank is full they are full of f***** s*** hard to get a personal loan through that bank

[REDACTED] • 07/16/2024 12:16:26

To: I.S_twin

[REDACTED] Thank you for reaching out to us and we are sorry to hear of your experience. Can you please send us your full name, zip code, and phone number so that we can contact you for more details? [REDACTED]

first_horizon • 07/16/2024 12:36:46

To: first_horizon

I know over the years when I was with Capital One and Chase Bank them two Banks and no problem getting a line of credit

[REDACTED] • 07/16/2024 13:16:53

To: first_horizon

Horizon Bank it's a that name been changed full times and I've been with that bank 12 I see why that they don't have too many horizon Bank in the city because then out the help people you got to have A1 credit to be with this Bank Capital One and Chase Bank them Banks been in business for years and them Banks don't mind helping people special when you've been with them for over some years

[REDACTED] • 07/17/2024 01:47:26

To: [REDACTED]

Hello [REDACTED] our office is currently closed. Our hours of operation are Monday - Friday 8:00 a.m. - 6:00 p.m. EST and Saturday 8:00 a.m. - 4:30 p.m. We will get back with you as soon as possible. Thank you.

first_horizon • 07/17/2024 01:47:39

To: first_horizon

I'm [REDACTED] y'all have me in your system I've been with you all 12 years but I see y'all ain't worth the s*** this bank prejudice

[REDACTED] • 07/17/2024 01:50:51

To: first_horizon

70174

[REDACTED] • 07/17/2024 02:14:30

To: [REDACTED]

[REDACTED] If you can please send us your phone number we are happy to contact you for more details. [REDACTED]

first_horizon • 07/17/2024 08:04:58

From: [REDACTED]

Sent: Wednesday, July 10, 2024 11:50 AM

To: [REDACTED]

Subject: RE: Feedback Only - Customer Solutions- Client Complaint: [REDACTED] - Clarksville TN closures and ATM removal - Account Closure Threat [ref:!00D300jAcy.!5003x02TNVg8:ref]

[External Email. Exercise caution when clicking links or opening attachments.]

Good Afternoon,

After speaking with [REDACTED] on the phone, I learned that the main concern was her husband's sole ownership account's lower balance and the time it took to be reimbursed for foreign ATM fees. The husband's account has a weekly transfer of \$250.00 from [REDACTED] personal account.

I sympathized with the client and provided her with the address to another FHB ATM that is seven miles from their residence. The client advised that this is in the opposite direction of her husband's work and is an inconvenience for him when going to work at 2am. The client understood that this is something they could work around as they have been with us since the 1990s and our institutions were reliable when she was overseas in the U.S. Army. I thanked her and her husband for their many years of service and had a conversation about their time served. The client thanked me for the conversation as she is typically at home alone most of the day. I provided her with the case number in a secure message per her request and advised that if I am made aware of an ATM opening in the area, I would let her know. Thank you for your time.

Warm Regards,

[REDACTED]
Customer Solutions - Messaging
Monday - Friday 8 am to 6 pm ET
Saturday 8 am to 4:30 pm ET
First Horizon Bank

----- Original Message -----

From: [REDACTED]

Sent: 7/9/2024 1:53 PM

To: [REDACTED]

Subject: Feedback Only - Customer Solutions- Client Complaint: [REDACTED] - Clarksville TN closures and ATM removal - Account Closure Threat [ref:!00D300jAcy.!5003x02TNVg8:ref]

Name: [REDACTED]

Phone: [REDACTED]

Accounts:

[REDACTED]

Good Afternoon,

I wanted to reach out to you regarding the above accounts for [REDACTED] and the feedback we have received from recent banking center closures and ATM removals in the Clarksville, TN area. The client above is upset and threatening to close their accounts with us due to the closing of three banking centers in the Clarksville TN area and the recent removal of an ATM on Cunningham Ln. I have reached out to our Middle TN Banking Support team to inquire about any new ATM or banking center locations for Clarksville TN. The response from them was that there are no plans to open up a new banking center or add another ATM to the area. I have called the client and was able to save the account, but felt it necessary to send this feedback to you on their behalf.

Original Complaint: [REDACTED]

"I have 4 accounts at First Horizon. I am an old customer. FH has now closed down 3 banks here in Clarksville, TN. When the one on Cunningham Lane closed down, that was a MAJOR inconvenience for us as that was our bank. But now the ATM has ALSO been removed from the Cunningham location on June 20, 2024. I am at my wits end. It's difficult to switch banks but, I may have no choice unless another ATM is installed close by! My husband and I are EXTREMELY upset and inconvenienced by this ! Many of my friends in our neighborhood feel the same way. Please hear our problem and FIX it. Thank you. Please give us our ATM back.!"

Warm Regards,

[REDACTED]
Customer Solutions - Messaging
Monday - Friday 8 am to 6 pm ET
Saturday 8 am to 4:30 pm ET
First Horizon Bank

[REDACTED]
Sent: Friday, August 16, 2024 3:23 PM

To: [REDACTED]

Subject: Feedback Only- Customer Solutions - [REDACTED] - Salesforce Case 5974157 - FEEDBACK ONLY [ref:!00D300jAcy.!5003x02TiVIR:ref]

[External Email. Exercise caution when clicking links or opening attachments.]

Good Afternoon,

Customer Solutions has received the feedback below regarding ATM availability in Sulphur, Louisiana.
This is feedback only.

Thank you,

[REDACTED]
First Horizon Bank
Customer Solutions

CUSTOMER INFORMATION

Customer Name: [REDACTED]

Customer SSN:

Is the Address on File the same as the customers current address? Y

ACCOUNT INFORMATION

Account Type: Checking

Account Number: [REDACTED]

Is This A Fraud Related Complaint? N

COMMENT DETAILS

Branch/Department: ATM

Call Customer Back: N

Preferred Contact Method:

Customer Email Address:

Comment: Not having a ATM at all is a inconvenience to the area

ref:!00D300jAcy.!5003x02TiVIR:ref

FIRST HORIZON



Consumer Financial
Protection Bureau

◀ Active complaints

240918-16098964

Primary consumer information

FULL NAME

[REDACTED]

PHONE

[REDACTED]

EMAIL ADDRESS

[REDACTED]

ADDRESS

[REDACTED]

Methods of identification provided by the consumer

**MORTGAGE ADDRESS SAME AS
MAILING ADDRESS**

Yes

Product information

PRODUCT OR SERVICE

Mortgage (Conventional home mortgage)

CONSUMER IDENTIFIED COMPANY NAME

FIRST HORIZON BANK

ISSUE

Applying for a mortgage or refinancing an existing mortgage
Confusing or misleading advertising or marketing

PURPOSE OF MORTGAGE

Purchase

What happened

The lender was enticing borrowers to apply, receive preapproval for a no money down, no PMI program with \$8k of closing credits- receiving approved status and then directing them to other loan programs with % down, needing PMI and no closing credits - resulting in over \$20k of costs and additional monthly costs on the loan and not providing written guidelines for their decision, along with misrepresented and errors estimated closing statement The lender sought to steer borrowers to other loan products after a false pre-approval...See attachment for full text.

ALREADY ATTEMPTED TO FIX THIS ISSUE WITH THE COMPANY?

Yes

ATTACHMENTS

estimate

interaction (48)

1 of many email chains

[pic2](#)

pre - gibbs

[CRA - Home Start Program \(1.3 MB\)](#)

[pic 4 \(1.3 MB\)](#)

Download all attachments

Attachment processing in progress. Most attachments take 3 or less minutes to complete processing. Please refresh page to check if file is ready for use.

Desired resolution

I wanted to get a home loan for what was advertised, and what I was approved for. I would like for someone to look into First Horizon Bank's practices of using misleading advertising and marketing....See attachment for full text.

Response recipients

SUBMITTED BY	WHO WILL RECEIVE RESPONSES?
Primary consumer	Primary consumer

What is the company's response?

[Response categories](#)

☐ In progress

☐ Alerted CFPB

☐ Closed with explanation

☐ Duplicate CFPB complaint reported

☐ Closed with monetary relief

☐ Incorrect company

☐ Closed with non-monetary relief

☐ Sent to regulator

COMPLAINT STATUS

ALERTS

 Files attached

COMPLAINT STATUS

Pending Action By Company

SENT TO COMPANY

09/18/2024 13:49 ET

DUE DATE

10/03/2024

ACTIONS

 Respond

 Print

[Terms of service \(terms-of-service\)](#)



October 23, 2024

[REDACTED]

Account ending in [REDACTED]
Re: Mortgage Application
Case Number: 06200757
Agency Case Number: CFPB 240918-16098964

[REDACTED],

This letter is in response to your complaint submitted to the Consumer Financial Protection Bureau (CFPB) dated September 18, 2024, regarding your experience with our mortgage application process.

In your complaint, you allege that First Horizon entices borrowers to apply and receive preapproval for a no money down, no PMI program with \$8,000.00 of closing credits. You allege that upon approving a loan with the above terms, First Horizon then directs applicants to other loan programs that require a down payment, along with PMI and closing costs. You state this results in over \$20,000.00 in costs and additional monthly costs on the loan. For which you allege no written guidelines for the decision are provided, and the closing statement contains errors in misrepresentation.

Investigation of your complaint confirms that you initially applied for First Horizon's Home Start program. The banker with whom you were working during the application process issued a pre-approval to you on August 7, 2024, subject to the following terms:

Loan Program: Conv Fixed 30 Yr
Loan Amount: 299,000.00
Anticipated Home Price: 299,000.00
Loan Term: 360
Interest Rate Used for Pre-approval: 6.625
Valid until: 11/05/2024

Your First Horizon Bank pre-approval is based upon a review of your preliminary loan application, our evaluation of your credit and the information you provided. This interest rate is not guaranteed until locked; therefore, should this rate fluctuate, the loan amount for which you have been preapproved may be adjusted accordingly. First Horizon Bank's final commitment to lend is subject to:

- Verification of employment, income, and assets
- Satisfactory appraisal on selected property meeting investor and lender guidelines
- Completed application including any documentation required for underwriting approval
- Receipt of final underwriting approval is required before the loan can be funded
- Hazard insurance policy in the required amount and paid receipt at time of closing
- Satisfactory title insurance commitment

To notify us of an error or request information about your account, please use the following address. Please include your name, your account number or other information that will help us identify your account, the error that you believe occurred, or the information requested. Send to: First Horizon Bank, Attn: Customer Solutions, P.O. Box 15003, Knoxville TN 37901-5003

During underwriting of the above-stated loan, it was discovered that you had a gap in income. The Home Start program requires one year of stable employment/income. Being unable to satisfy this requirement, you did not qualify for the Home Start Program. Additionally, your current income exceeded 140% AMI, which disqualified you from any of First Horizon's grant programs.

For these reasons, the underwriter and the banker with whom you were working attempted to find a solution for which you would qualify. They were able to come up with two alternatives the underwriters could accept. The first option was to pay off a Discover credit card in the amount of \$23,127 and counter offer the loan at a 97% LTV. It would require a 3% down payment of \$8,970.00, in addition to the \$23,127.00 payoff on the Discover card, for a total of \$32,097.00. The second alternative was to not pay off the Discover card balance and to put 5% down, for a total payment of \$14,950.00. The second option resulted in less money required up front. However, both options required Private Mortgage Insurance.

On August 27, 2024, you expressed that you were not happy that you did not qualify for the Home Start program. The banker with whom you were working during the application process requested that a supervisor call you to discuss the issue in detail. On August 28, 2024, a supervisor reached out to you and answered your questions regarding why you did not qualify for the initial loan program requested. You asked for a new cost estimate for the second alternative option mentioned above. The supervisor explained that the information would be provided upon ending the call. An email confirmation was also sent. On September 12, 2024, you closed at a 95% LTV, 30-year fixed rate loan for the amount of \$284,050 and an interest rate of 6.50%.

First Horizon values our customers and our reputation. We work hard to answer questions or correct any problem brought to our attention. We are sorry to hear your interactions with us have been less than positive, however, we thank you for voicing your concerns. We hope this letter addresses each to satisfaction, and we thank you for choosing First Horizon.

If you need additional assistance, you may contact Customer Solutions at [REDACTED] and reference the case number above. A copy of this letter has been submitted to the CFPB to document our response.

Sincerely,

[REDACTED]
First Horizon Bank
[REDACTED]

c. CFPB

To notify us of an error or request information about your account, please use the following address. Please include your name, your account number or other information that will help us identify your account, the error that you believe occurred, or the information requested. Send to: First Horizon Bank, Attn: Customer Solutions, P.O. Box 15003, Knoxville TN 37901-5003

Good afternoon,

Customer solutions received a survey on 12/03/2024.
This survey was received due to a recent banking experience.
Below are the scores and comments left from the client.

-Likelihood to Recommend

0

-Satisfaction with Banking Center Visit

0

-Request to be contacted

No

-Reason for Overall Satisfaction Comment

I gave you a zero because there are no convenient locations to where I live in Harriman.

-Reason for Likelihood to Recommend Comm

Your loan officers don't take time to explain heloc loans.

So interest penalties and never received mail about it or a phone call until I saw the deficit in my account.

Also, you closed convenient branches so you know are no longer a convenient bank for me.

-Satisfaction with Associate Comment

10

-Banking Center Id

5357

-Banking Center Name

CEDAR BLUFF [5357]

Providing feedback from customer.

Client requested no contact.

No response required.

I will log this, Closing case.

Thank you,

Customer Solutions



21h ago



Good morning,

Client -- [REDACTED]

Account -- [REDACTED]

Customer Solutions received the below complaint regarding branch availability.
This is feedback and no response is required.

Client Feedback: Client's daughter who is co-owner on account has issues with no branches close to Webster TX, nearest branch is in Deer Park TX, that is over 17 miles away, client would love to have a closer branch SE of Houston that would be closer to where she lives.

Thank you,



Customer Solutions - Digital
First Horizon Bank
Monday - Friday 8am-6pm Est

