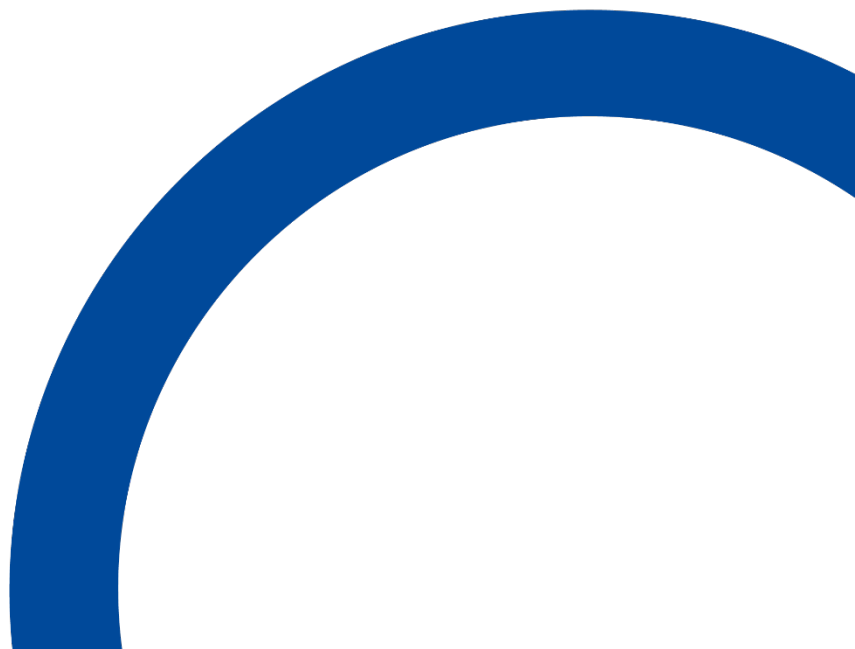




Products, Services, Fees



Personal

- **Banking**
 - Checking Accounts
 - [FirstView Checking](#)
 - [SmartView Checking](#)
 - [TotalView Checking](#)
 - [Access Checking](#)
 - Savings Accounts
 - [Traditional Savings](#)
 - [Money Market Savings](#)
 - [TotalView Money Market Savings](#)
 - [Certificate of Deposit](#)
 - [Add-On Certificate of Deposit](#)
- **Lending**
 - Mortgages and Loans
 - [Home Loans](#)
 - [Personal Loans](#)
 - [Vehicle Loans](#)
 - Credit Cards
 - [Visa Signature](#)
 - [Visa Classic](#)
 - [Platinum Visa](#)
 - [Secured Visa](#)

Business

- **Banking**
 - Checking Accounts
 - [BizEssentials Checking](#)
 - [BizEssentials Plus Checking](#)
 - [BizEssentials Interest Checking](#)
 - Savings Accounts
 - [BizEssentials Savings](#)
 - [Business Money Market Savings](#)
 - [Business Certificate of Deposit](#)
 - [Business Add-On Certificate of Deposit](#)
 - [Jumbo Business Certificate of Deposit](#)
- **Lending**
 - Small Business Lending
 - [BizEssentials Line of Credit](#)
 - [BizEssentials Term Loan](#)
 - [SBA Loan](#)
 - [BizEssentials Term Real Estate Loan](#)
 - Credit Cards
 - [Visa Small Business Debit Card](#)
 - [Visa Small Business Credit Card](#)

All Account and Service Fees

Access Checking

Account Service Fee Guide



ACCOUNT OPENING AND USAGE	Minimum deposit needed to open account	\$25	
	Monthly service charge	\$5	
	Requirements to waive monthly service charge	N/A	
	Interest bearing	No	

ATM FEES	First Horizon ATM	\$0	When you use your First Horizon debit card in a First Horizon ATM in the United States.
	Non-First Horizon ATM	Varies by ATM network	If you use your First Horizon debit card in a non-First Horizon ATM, the owner of that ATM (or the network it uses) might surcharge you to use its machine. Additional fees will apply for international use and may vary.
	QuickStatements®	\$0	Printout of your last 10 transactions and available balance from a First Horizon ATM.

OVERDRAFT AND INSUFFICIENT FUNDS	General overdraft information	We typically do not pay overdrafts on Access Checking accounts. If your account becomes overdrawn, you are obligated to bring it to a positive balance immediately.	
	Overdraft fee	\$0	We typically do not pay overdrafts on Access Checking accounts. If your account becomes overdrawn, you will not be charged a fee. You are obligated to bring it to a positive balance immediately.
	Non-sufficient funds (NSF) fee	\$0	If your account becomes overdrawn due to insufficient funds, you will not be charged a fee. You are obligated to bring it to a positive balance immediately.

PROCESSING POLICIES	Posting order of items: <i>the order in which deposits and withdrawals are posted to your account</i>	<p>Except for the processing of real-time transactions (including, but not limited to, wires, ACH, debit cards, ATM withdrawals, internal funds transfers and Bill Pay), deposits and withdrawals currently post to your account in the following order:</p> <ol style="list-style-type: none"> (1) Credits in descending dollar amount (2) Bank-initiated debits in descending dollar amount (3) Non-returnable debits in time stamp order (e.g., wires, ACH pre-fund transactions, debit cards, ATM withdrawals, internal funds transfers, Bill Pay) (4) Non-returnable debits not time stamped (e.g., "on us" cashed checks) in check number order (5) Returnable debits, ACH debit (non-pre-fund transactions) by PAR number, then checks in check number order (6) Post-system-generated transactions: service charges and fees 	
	Deposit hold policy: <i>when funds deposited to your accounts are available</i>	Electronic direct deposits and funds received via wire transfer are available for withdrawal on the day the deposit is received. Generally, other funds deposited to your account are available for withdrawal the next business day. If a hold is placed on a check deposit, you will be notified and \$225 of that deposit will be made available for withdrawal. A "business day" is a non-holiday weekday. The end of a "business day" varies by financial center and ATM.	

We're here to help.

If you have any questions about this or any other First Horizon account, call us toll-free at 800-382-5465 or visit us at a convenient branch near you.

OTHER FEES AND COMPLIMENTARY SERVICES

Digital Banking	\$0	
Bill Pay Online	\$0	
Mobile Banking	\$0	Although charges by your cellular provider associated with data usage on your phone may apply.
Cashier's check	\$8	Charged for each cashier's check we issue on your behalf.
Standard wallet checks	N/A	Personalized checks are not available on Access Checking accounts.
Notary services	\$0	
Dormant fee	\$0	
Charged back item fee	\$16	Fee is charged for each item that you deposit into your account (for example, a check from a third party) that is then returned to us unpaid and must be debited from your account.
Stop payment fee	\$37	For each stop payment request made by you. Stop payments are generally effective for six months.
Legal action processing fee	\$100	Assessed when any legal action relating to your account is served requiring us to turn over funds (for example, a garnishment or levy). If account balance is less than \$100, fee is reduced to balance amount.
eStatements	\$0	Receive and review your statements online.
Paper statements	\$0	Access Checking customers can choose to receive a paper statement at no charge.
Account research and records	\$3	Per item
Statement printout	\$2	Per request
Domestic wire transfers	\$15	Incoming
	\$25	Outgoing
International wire transfers	\$15	Incoming
	\$55	Outgoing

TIPS FOR REDUCING OR AVOIDING FEES

Online alerts: Stay informed with daily alerts about your balances, Bill Pay activity and other important account information.

Mobile Banking: Access your account on the go.

Use First Horizon ATMs: Get cash with no fee or surcharge at any First Horizon ATM in the United States. If you use another bank's ATM, First Horizon Bank will not charge a fee, but the ATM owner might assess a surcharge.

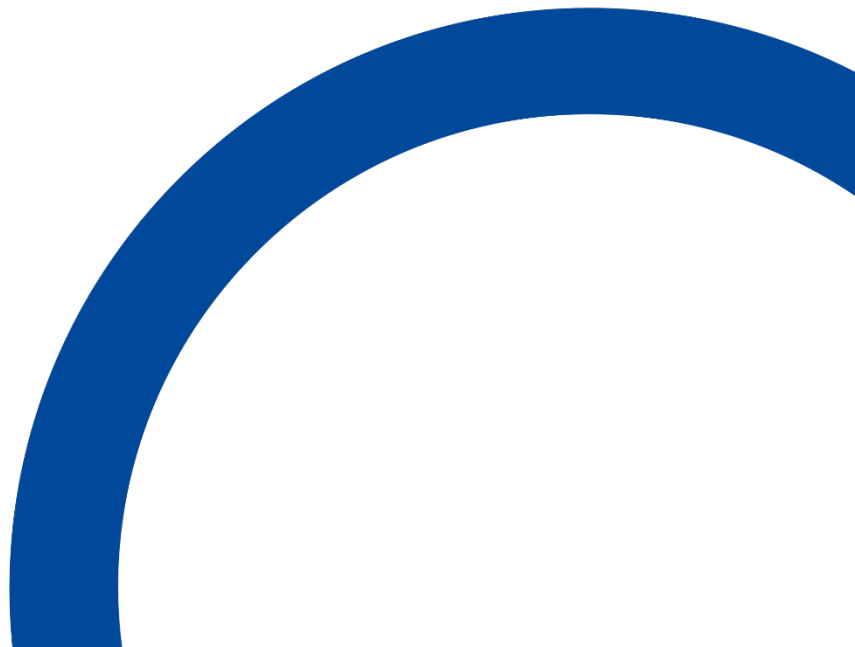
Select cash back at merchant locations as available to avoid possible surcharges.

OTHER IMPORTANT INFORMATION ABOUT ACCESS CHECKING

Since we typically do not allow overdrafts with Access Checking, we also do not offer overdraft protection or overdraft services with this account.



Mortgage Products



CRA / AFFORDABLE HOUSING PROGRAMS

CRA Home Start 30 Fixed *	HomeReady 30 Yr Fixed
CRA HomeReady 30 Yr Fixed *	HomePossible 30 Yr Fixed
CRA Home Possible 30 Yr Fixed	

FIRST HORIZON's DOWN PAYMENT ASSISTANCE PROGRAMS

Homebuyer Grant Program *	First Responder Grant Program *
Diversity Grant Program*	

PARTNERSHIPS WITH AFFORDABLE HOUSING PROGRAMS

Alabama Housing Finance Authority	Tennessee Housing Development Agency
Arkansas Development Housing Authority	Florida Housing Finance Corporation
Louisiana Housing Corporation	Texas State Affordable Housing Corporation
Housing Authority of New Orleans	Housing Program of Jefferson Parish
Public Housing Community Development City of Miami	Miami-Dade Economic Advocacy Trust
Southeast Texas Housing Finance Corp	Housing Finance Authority of Miami-Dade
Lee County Housing	Shelby County DPA Program
Pinella County Housing Finance Authority	City of Memphis DPA Program
	SHIP Program

CONFORMING

Conforming 30, 25, 20, 15, 10 Yr Fixed	Conforming 5/1 ARM
Conforming High Balance 30, 15 Yr Fixed	Conforming 7/1 ARM
Super Conforming 30, 25, 20, 15, 10 Fixed	Conforming 10/1 ARM
High Balance 30, 25, 20, 15, 10 Fixed	Conforming Relief Refinance 30, 20 Yr Fixed
Professional 30 Yr Fixed Rate	Conforming High LTV 30, 25, 20, 15, 10 Yr Fixed

GOVERNMENT

FHA Fixed Rate 30, 25, 20, 15 Yr	FHA Fixed Streamline 30, 25, 20, 15 Yr
FHA Fixed High Balance 30, 25, 20, 15 Yr	FHA Fixed High Bal Streamline 30, 25, 20, 15 Yr
VA 30, 20, 15 Yr Fixed	VA 30, 20, 15 Yr Fixed IRRRL
VA High Balance 30, 25, 20, 15 Yr Fixed	VA IRRRL High Balance 30, 25, 20, 15 Yr Fixed
USDA 30 Yr Fixed	USDA Streamline Assist 30 Yr Fixed

NON-CONFORMING / JUMBO

Non-Conforming Fixed Rate 15, 30 Yr	Non-Conforming 5/1 ARM
	Non-Conforming 7/1 ARM
	Non-Conforming 10/1 ARM

PORTFOLIO LENDING

1 st Mortgage 5 and 7 Yr Balloon *	Medical Professional 30 Yr Fixed *
1 st Mortgage Interest Only 3, 5, 7, & 10 Yr ARMs *	Medical Professional 5, 7, 10 Yr ARMs *
1 st Mortgage 15 and 30 Yr Fixed *	Construction-Perm 5, 7, 10 Yr ARMs *
1 st Mortgage 3, 5, 7, 10 Yr ARMs *	

* Property location within First Horizon market areas including Alabama, Arkansas, Florida, Georgia, Louisiana, Mississippi, Missouri, New York, North Carolina, South Carolina, Tennessee, Texas, and Virginia.

First Horizon Mortgage does not lend on properties located outside of the continental United States.