



Support Letters



January 23, 2020

Federal Reserve Bank of St. Louis,
P.O. Box 442,
St. Louis, MO 63166-0442

To Whom It May Concern:

On behalf of DHIC, Inc., the Triangle area’s largest non-profit developer of affordable housing and trusted HUD-approved homebuyer counseling agency, I am pleased to submit this letter of support for the First Horizon and Iberia Bank merger. We value our partnership with First Horizon Bank and share in the work to create and preserve housing opportunities in communities mutually served by our organizations. Most recently, our partnership has resulted in the following:

- In 2017, grant support totaling \$113,500, which included a \$100,000 grant awarded over two years, in support of DHIC’s Homeownership Center Downpayment Assistance Lending Program; a \$12,500 grant to support DHIC’s overall mission; and \$1,000 for the Washington Terrace Dedication Celebration.
- As of 2019, DHIC corporate and property affiliates have over \$4.9M on deposit at First Horizon branch locations throughout the Triangle area.
- Positive and long-standing relationships with First Horizon Bank employees,

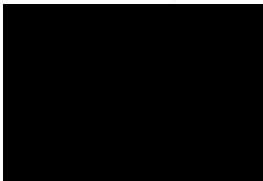


who currently serves on the DHIC Board of Directors.

In addition, over the past 5 years, First Horizon has invested \$24 million in construction loans for DHIC’s development activities. This investment will result in the delivery of over 300 new, quality, safe apartment homes for low- to moderate-income families and seniors.

We look forward to continued support of community initiatives and expanding our partnership with First Horizon Bank and the newly combined entity.

Sincerely,





MARBLES SPARKS

imagination, discovery AND
LEARNING THROUGH PLAY.

201 East Hargett Street | Raleigh, NC 27601 | 919.834.4040

DATE: January 20, 2020

TO: Federal Reserve Bank of St. Louis
P.O. Box 442
St. Louis, MO 63166-0442

FROM: Marbles Kids Museum
201 E. Hargett Street
Raleigh, NC 27601

RE: First Horizon and IBERIABANK merger

Marbles Kids Museum is a non-profit children’s museum that sparks imagination, learning and discovery through play. Located in Raleigh NC, Marbles serves more than 650,000 people each year, with a bold commitment to affordability, access and inclusion.

This letter is to confirm our support for the First Horizon and IBERIABANK merger. First Horizon is a valued partner of Marbles Kids Museum, providing annual support for many years, as well as a major grant in 2019 to upfit our award-winning Moneypalooza exhibit, a hands-on financial education experience that introduces children and families to healthy money habits in a playful way. With support from First Horizon, we created a pretend pet store to inspire the next generation of entrepreneurs and to showcase the role banks play in fueling their dreams.

In addition to financial support, local leaders at First Horizon volunteer valuable time and talent to help guide and govern Marbles Kids Museum. [Redacted] First Horizon Triangle Market President, has served in several leadership roles on our Board of Directors, recently completing a two-year term as Board Chair and currently engaged in an active two-year term as Immediate Past Chair. Her acumen and expertise help move the organization forward with confidence in a time of growth and expansion. Other First Horizon volunteers join in to assist with programs and events during the year.

We are proud to partner with First Horizon to provide financial education for local children and families, and we are pleased to support their merger with IBERIABANK.

[Redacted Signature]

CEO

www.MarblesKidsMuseum.org

Marbles Kids Museum is a 501(c)(3) nonprofit organization.

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- [Redacted]
ABB
- [Redacted]
Wake Orthodontics & Pediatric Dentistry
- [Redacted]
Wake County Public School System
- [Redacted]
Dance Biopharm
- [Redacted]
Community Advocate
- [Redacted]
Stancil & Company



January 29, 2020

Federal Reserve Bank of St. Louis

P.O. Box 442

St. Louis, MO 63166-0442

Eastern Eight CDC is a non-profit organization that provides or supports community development through affordable housing development, homebuyer education, financial counseling, and multi-family rental units.

This letter is confirm our support for First Horizon and IBERIABANK merger. First Horizon has been a great partner with Eastern Eight CDC and continues to support the community. Eastern Eight has been the recipient of grant funds, project and organizational loans, and well as being active with our clients with financial education.

We appreciate great community partners like First Horizon and have confidence that this relationship will continue. Please contact me if you would like additional information.





██████████ Community Development Manager
Community Banking Group
1751 Hendersonville Rd.
Asheville, NC 28803

To whom it may concern,

This is a letter of support for the proposed merger of First Horizon and IBERIABANK. When First Horizon came to Newport, Cocke County TN, they hit the ground running. When I introduced myself, and our origination they replied, we want to help. We want to be a part of making sure these children have a safe and affordable place to live. This says something about the heart of this Bank, putting children first is our first priority, and with First Horizon Bank, continues support we can and will make a life changing difference in our children, with safe Affordable Housing. With this comes better health and better education.

I am President and CEO of Appalachian Affordable Housing, and a member of the Tennessee Affordable Housing Coalition, member ASP Appalachian Service Project, and a member and Ambassador of the Newport, Cocke County Chamber of Commerce. The Chamber held the ribbon cutting ceremony for First Horizon Bank and before the ceremonies began a representative from Horizon gave me person to contact in reference to our program. ██████████ Vice President, Community Development, Community Banking Group.

Horizon has been substantial and active partner in providing community development investments in Cocke County, Newport, TN. We look forward to the opportunity to continue to enhance our relationship and maximize the resources that leveraging the strengths of both financial institutions will bring to our community.

Appalachian Affordable Housing is a non-profit non government agency, which provides and supports community development through Low to Moderate income affordable housing.

Our Mission, Vision and principles: Our mission is seeking God's love into action which in turn brings people together to build homes, communities and hope. Motivated by the belief that each of us is called to "act justly, love mercilelessly, and walk humbly with our God, "Appalachian Affordable Housing seeks to be a partner and a catalyst in building communities where everyone has the opportunity to thrive.

Our method of bringing people together in addressing the urgent need for adequate Affordable Shelter that we all become less vulnerable, and more resilient. Appalachian Affordable Housing Practices a philosophy of a "hand up not a handout, "and builds on existing community assets: financial, physical, natural, human, social and spiritual.

This letter is to confirm our support for First Horizon Bank and IBERIAKBANK merger. First Horizon Bank has been a great partner with Appalachian Affordable Housing and continues to support our community. First Horizon Bank has provided a 25,000.00 grant for our present project, to build a home for a Disable Veteran his wife and 7 (seven) children. Staff: [REDACTED] Vice president, Community Development Manager. We cannot thank [REDACTED] enough for her support, dedication, to house our children, she understands the urgent need for adequate, affordable shelter for all our children, and she has become a great parterre and asset for our Affordable Housing program.

Specifically: First Horizon provides assistant for our Organization, which provides affordable housing, down payment assistance, financial education, etc. First Horizon Bank continues to support our low-income housing programs, and has for app 2 years. We strongly support First Horizon Bank Merger with IBERIAKBANK. We believe that with these banks combing their efforts, and continuing to place an importance on community prosperity, they can benefit our community as one entity.

Please do not hesitate to contact us with any questions or for additional comment regarding this institutions strong commitment to creative an innovative community development opportunities.

Appalachian Affordable Housing
President/ceo

[REDACTED]

P.O. Box 1730

Newport, TN 37822

[REDACTED]

Best regards.

[REDACTED]



This is who we are and what we do. First Horizon Bank and Appalachian Affordable Housing: With the merge of First Horizon Bank and IBERIABANK we can do more.



January 30, 2020

Federal Reserve Bank of St. Louis
P.O. Box 442
St. Louis, MO 63166-0442

To Whom It May Concern:

The Community Reinvestment Alliance of South Florida is a non-profit, membership, community-based organization established in 2015 to organize active participation from nonprofit housing and lending providers, community groups, and social service agencies to promote economic justice and greater understanding of federal policy on economic justice. CRASF works closely with the National Community Reinvestment Coalition, of which I am a board member, to provide education and information to our members.

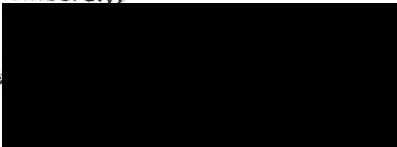
CRASF builds the capacity of over one hundred and fifty members in Miami-Dade, Broward, Palm Beach Counties to provide financial and other services that empower residents to build and strengthen the communities through home ownership, rehabilitation and credit building opportunities, particularly for low-to-moderate income and minority residents.

This letter confirms our support for the First Horizon Bank and IBERIABANK merger. First Horizon has been a reliable partner of CRASF's for the last two years and continues to support us and our members in South Florida. Specifically, First Horizon provided a \$25,000 sponsorship for our February 2019 CRA Summit. IBERIABANK has also been a reliable partner for the last five years and has been a sponsor for each of our Summits.

Both banks are leaders in South Florida in providing loans and donations to support affordable housing, down payment assistance, financial education, and other crucial activities to our many members in our three county area.

As a member of the advisory councils of both banks, I am hopeful that the combined presence of the two banks will enable even more access to capital, credit, and finances services for our members and their clientele in South Florida.

Sincerely,





January 24, 2020

Federal Reserve Bank of St. Louis
PO Box 442
St. Louis, MO 63166-0442

RE: First Horizon merger with IBERIABANK

To whom it may concern,

This letter is to confirm our support for First Horizon and IBERIABANK merger. CommunityWorks is a 501(c)3 U.S. Treasury and South Carolina State full service certified community development financial institution (CDFI) based in Greenville SC. CommunityWorks supports community development by providing investments, financing, financial counseling and coaching for consumer, small business, affordable housing and community facilities for underserved families and communities.

First Horizon has been a great partner to CommunityWorks and continues to support the community we serve. Specifically, First Horizon provided a \$500,000 low interest loan to support affordable housing development in the Upstate of South Carolina during 2019. Also, First Horizon has been a sponsor of our Excellence in Entrepreneurship Event which highlights local microbusiness for their accomplishments.

We believe the merger of these two banks will be a huge benefit to the Upstate of South Carolina.

Sincerely,


er

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Lauren Levicki Courville

January 28, 2020

Federal Reserve Bank of St. Louis
P.O. Box 442
St. Louis, MO 63166-0442

To Whom It May Concern:

Since 1998, Dress for Success Houston (DFSH) has been empowering underserved women in our community. We are committed to creating systemic change by providing our clients with a network of support, opportunities to succeed and the skills and knowledge needed to attain self-sufficiency. Our services are delivered at no cost without government or United Way funding and are made possible because of generous donors like First Horizon Bank.

This letter is to confirm our support for the First Horizon and IBERIABANK merger. First Horizon is a valued community partner of DFSH, providing annual support for several years, as well as a highly engaged member of our Corporate Guild which raises funds and provides volunteer support for our personal and career development program, the Professional Women's Group (PWG). First Horizon has also been a generous underwriter of our annual October Celebration which benefits our agency-wide operating budget.

DFSH volunteers play a vital role in our agency's programs, and without their dedication and support, we would not be able to serve over 3,800 women each year. In addition to financial support, First Horizon has dedicated countless volunteer hours to advance the mission of DFSH. The bank has hosted suit drives for the past three years in support of our annual Send One Suit Month campaign, yielding over 40,000 items of clothing in 2019. In 2018, First Horizon also presented several Financial Literacy courses for DFSH clients participating in our Job Search program. [REDACTED], VP and Commercial Relationship Manager at First Horizon, has also volunteered as a Personal Shopper and instructor for our interview preparation course, First Impressions.

We are proud to partner with First Horizon to provide continuing career development programs to underserved women in the Houston-area, and we are pleased to support their merger with IBERIABANK.

With grateful appreciation,

[REDACTED]

President



January 22, 2020

Federal Reserve Bank

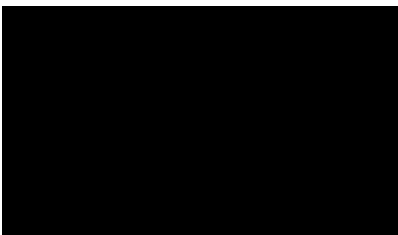
Re: First Horizon/ Iberia merger

Habitat for Humanity of Greater Miami is a non-profit builder of homes focused on ownership opportunities for low income housing.

As part of our operation, we partner with local corporations, including banks, to help us fund, promote and build our Habitat homes. Both First Horizon and Iberia Bank have been actively involved with Habitat for Humanity, both as donors/sponsors as well as volunteers on-site.

Our engagement with First Horizon has been first class. They are a committed member of our community well beyond the realm of the branches. We wholeheartedly support their merger and look forward to continuing to work together with the new venture.

Thank you in advance,



Chief Executive Officer

January 29, 2020

Federal Reserve Bank of St. Louis
P.O. Box 442
St. Louis, MO 63166-0442

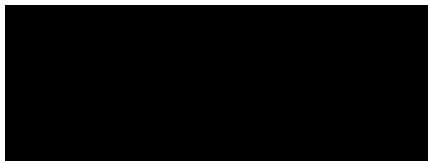
To Whom It May Concern:

On behalf of Mountain BizCapital, Inc. dba Mountain BizWorks, a certified community development financial institution (CDFI), please accept this letter of support for the First Horizon and IBERIABANK merger.

First Horizon has been a consistent partner of Mountain BizWorks and our mission to invest in economically challenged communities across rural North Carolina. Over the past three years, they have committed loan capital as well as grant capital to Mountain BizWorks to enable us to expand our small business education and lending services. With First Horizon's support we have been able to make 450 loans totaling \$16.5 million during this timeframe.

Through our engagement with First Horizon, we know first-hand their commitment to the local communities, residents, and businesses they serve. As such, we know the First Horizon and IBERIABANK merger will be a benefit to their markets. Please don't hesitate to contact us if we can provide anything additional.

Sincerely,



Executive Director



PO Box 20577
Charleston, SC 29413-0577
T: 843.579.9855
F: 843.579.0232
www.SCACED.org

January 7, 2020

Federal Reserve Bank of St. Louis,
P.O. Box 442,
St. Louis, MO 63166-0442

To Whom it May Concern:

I hope this letter finds you well. The purpose of my letter is to express our support for the merger of First Horizon and IBERIA Bank, on behalf of the South Carolina Association for Community Economic Development (SCACED). SCACED is the state-wide trade association and funding intermediary for community economic development organizations in South Carolina. Through our network of over 150 members and partner organizations, SCACED strives to improve the quality of life for low-wealth families and communities by advancing community economic development and public policy in South Carolina.

First Horizon Bank has been a valued partner with SCACED to improve the quality of life for low-wealth families and communities. Since it entered the South Carolina market in 2016 First Horizon has been a sponsor of SCACED's Annual Conference, providing \$10,000 in support to ensure a successful gathering. The conference has attracted over 600 participants with the support from the bank. First Horizon has also attracted and established a Hope Center to the Columbia market, designed to provide financial literacy, small business training and money management to underserved populations in the Midlands of South Carolina. Lastly, First Horizon has provided the talents of their executive leadership team in the person of [REDACTED]. [REDACTED] provides critical advice to SCACED and other nonprofits on organizational development, resource development and marketing. [REDACTED] has served as the co-chair of SCACED's Annual Conference Planning Committee for 2 years and is also celebrating her 3rd year as a member of SCACED's Board of Directors.

We consider First Horizon a valued partner in advancing community economic development in South Carolina. We also believe that the merger with IBERIA Bank will strengthen the position of the resulting bank, to be a more impactful partner in our state. If you have any questions, feel free to give me a call at (864) 296-4663, ext. 4637.

Sincerely,

[REDACTED]
SCACED Board of Directors
President of Homes of Hope



February 6, 2020

Federal Reserve Bank of St. Louis
P.O. Box 442
St. Louis, MO 63166-0442

To Whom it May Concern:

Newspring has served in the Spring Branch community of Houston since 2006, working to inspire, mentor and encourage underserved students and adults to see new opportunities for themselves to grow economically and to become well rounded members of our community. Our classes and programs are provided free of charge without government or United Way funding and are made possible by generous donors like First Horizon Bank.

Our Visual Arts program focuses on after school and summer art programs for students on free and reduced lunch programs. We host art shows for older students creating a marketplace to experience the hope and success of selling their artwork. Newspring Edge business mentoring offers expert guidance, structured training and support to underserved businesses to encourage growth and success. We offer student internships to teach practical work skills and to act as a safety net for young adults. We offer life skills training for older students and adults to enhance their life opportunity, training such as financial literacy and American sign language.

This letter is to confirm our support for the First Horizon and IBERIABANK merger. First Horizon is an important community partner for Newspring. For more than ten years, they have provided financial support for the annual Student Art Auction, as well as attending the event and engaging with the students. They are a consistent funder of our programs, providing vital support. [REDACTED] Houston Regional President, leads the Advisory board for Newspring, providing leadership perspective and community introductions throughout the year. Additionally, [REDACTED] served a volunteer judge for the Newspring Business Plan Competition in 2014.

We are thankful for the steady presence and financial support that First Horizon has provided to Newspring since our beginning. We are pleased to support their merger with IBERIABANK.

Grateful,

[REDACTED]
Executive [REDACTED]

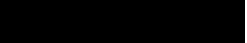
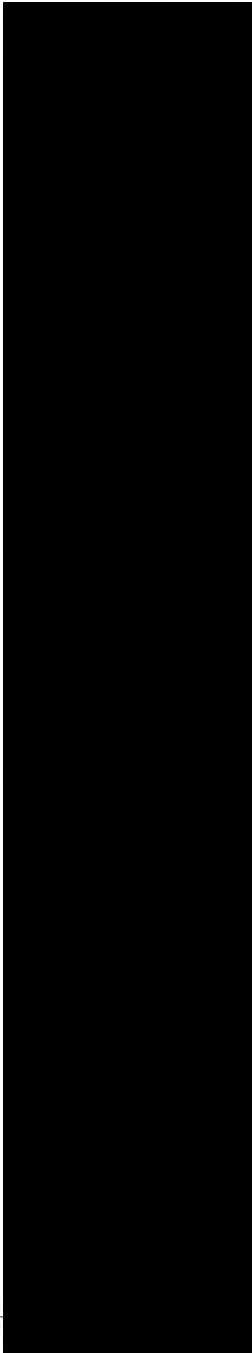
Delivering visual arts and life-skills mentoring programs that inspire students
and their families to achieve a better life.



www.habitatnashville.org

BOARD OF DIRECTORS

January 21, 2020



Federal Reserve Bank of St. Louis
P.O. Box 442,
St. Louis, MO 63166-0442

by email to comments.applications@stls.frb.org

Dear 

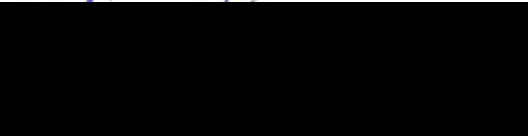
Habitat for Humanity of Greater Nashville is a non-profit entity that offers qualified low-income homeowners the opportunity to purchase and own an affordable home in Davidson County, Tennessee as well as in several near-by counties. Greater Nashville Habitat ranks among the top ten Habitat affiliates nationwide in terms of new home production.

This letter is confirm our support for First Horizon and IBERIABANK merger. First Horizon has been a long-standing partner with Habitat of Greater Nashville, providing both financial contributions as well as agency guidance through Board membership and Committee participation over many years. **Annually, First Horizon sponsors a one-day build on a Habitat home, providing both funding and volunteers. Furthermore, First Horizon senior staff members have participated on our Board of Directors, Advisory Council and various operating committees.**

Most recently, First Horizon provided \$25,000 to support a build day in 2019, which provided much needed funding and volunteers to build the house for a Habitat homeowner whose income is less than 80% of Area Median Income. As you are well aware, housing costs in Greater Nashville are extremely high, and affordable housing is a significant and continuing priority.

Thank you for the opportunity to express our opinion in support of the First Horizon and IBERIABANK merger.

Sincerely,



Chief Administrative Officer

President and
Chief Executive Officer



**Jimmy & Rosalynn
Carter Work Project**
Nashville, Tennessee | 2019



January 13, 2020

Federal Reserve Bank of St. Louis
P.O. Box 442
St. Louis, MO 63166-0442



BOYS & GIRLS CLUBS
OF THE TENNESSEE VALLEY

967 Irwin Street
Knoxville, TN 37917

Tel. 865-232-1200
Fax 865-232-1201

www.bgctnv.org

To whom it may concern:

Boys & Girls Clubs of the Tennessee Valley is pleased to support the First Horizon merger, as we believe that this combination will deepen the institutions' commitment to and investment in our community. First Horizon has been a funding and volunteer partner for Boys & Girls Clubs of the Tennessee Valley for over 30 years.

As part of this partnership, First Horizon staff have conducted financial literacy classes and sessions for youth and staff. First Horizon has contributed more than \$500,000 directly to Boys & Girls Clubs of the Tennessee Valley. In addition, First Horizon has been a significant partner of Boys & Girls Clubs organizations throughout the State of Tennessee, recently making more than \$1,000,000 in gifts to support programs in Clubs throughout the South.

First Horizon is a model partner through their voluntarism and corporate contributions and they are essential in our community to enable our youth to continue to utilize the life changing programs offered throughout Boys & Girls Clubs. We look forward to continued partnership with First Horizon and their stakeholders in the future.

Sincerely,



President and CEO



Please consider including
Boys & Girls Clubs in your will or estate plans

January 10, 2020

Federal Reserve Bank of St. Louis
P.O. Box 442
St. Louis, MO 63166-0442

To Whom It May Concern,

This letter serves to express support for the proposed merger between First Horizon Bank and Iberia Bank.

Homes of Hope, Inc is the largest non-profit developer of single-family affordable housing in South Carolina. Our vision is to rebuild communities and individual lives through housing, economic, and workforce development.

And through Housing, Economic, and Workforce development, we are constantly engaged in connecting people with affordable and energy efficient housing, economic mobility through financial wellness/cost savings, and new marketable work skills that lead to career paths, rather than just the next job.

We have invested a total of \$78.6 million over 21 years into communities across South Carolina. We have developed 611 homes in that time and also graduated 308 men from our Workforce Development program.

Both First Horizon Bank and Iberia Bank have been instrumental partners in providing community development investments and loans, enabling Homes of Hope to provide purposeful opportunities for generational change throughout South Carolina. The proposed merger between First Horizon and Iberia partners them with our future focus of remaining on the leading edge of innovation and excellence, while positively impacting communities and lives more and more.

Please contact us with any additional questions or comments regarding these financial institutions and their strong commitment to community development.

Sincerely,



President/CEO



Sharing a Passion for Small Businesses

January 27, 2020

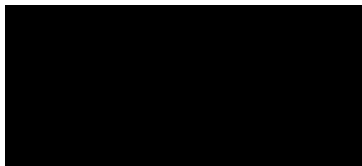
Federal Reserve Bank of St. Louis
P.O. Box 442
St. Louis, MO 63166-0442

The South Florida Hispanic Chamber of Commerce (SFLHCC) is a non-profit, organization founded on July 23, 1994 that provides or supports community development through promoting the continued growth and development of the Hispanic business community and to serve as a resource center and forum to advocate for Hispanic and Minority owned businesses. The organization is comprised of dedicated professional individuals and business owners who have come together to advance the commercial, financial, educational and civic interests of the ever-growing Hispanic Community of South Florida

This letter is to confirm our support for the First Horizon and IBERIABANK merger. First Horizon has been a great partner of the SFLHCC and continues to support the community. Many of our member businesses have received loans for their business expansions, and we are appreciative to count on First Horizon as a sponsor of many of our initiatives that benefit entrepreneurs. Specifically, First Horizon provided funds for our SFLHCC Foundation's Education Enrichment Program that provides financial education to high school students from financially disadvantaged families. We thank you for your attention to this letter.

Thank you.

Sincerely,



President/CEO

Platinum Circle

JP Morgan Chase
UHealth

President's Circle
Ponemus Group
Celebrity Cruises
St. Thomas University

Chairman's Circle

Carnival Corporation
Amerant Bank

Diamond Circle

AT&T
El Sol Latino News Paper
Spanish Broadcasting System
TD Bank
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Miami Dade County Youth Fair
Molina Health Plans
Tenet Healthcare
Waste Management

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Pacific National Bank
Palmetto General Hospital
Publix Supermarkets, Inc.
Pure Beauty Farms, Inc.
Southwest Airlines
Stantec
Synovus Bank
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Nova Southeastern University
Residential Plaza At Blue Lagoon, Inc.

Legal Counsel:

Roland Sanchez Medina, Esq.



Federal Reserve Bank of St. Louis
P.O. Box 442
St. Louis, MO 63166-0442

January 23, 2020

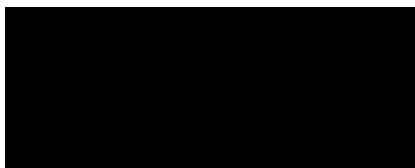
To Whom It May Concern:

AAA Scholarship Foundation, Inc. is a 501(c)(3) non-profit organization that provides economic and other assistance to economically-disadvantaged families and families of disabled students to enable them to select the best schools for their children.

This letter is to confirm our support for the First Horizon and IBERIABANK merger. First Horizon has been a great partner of AAA Scholarship Foundation, Inc. Specifically, since 2019, they have provided administrative funding that has allowed us to reach out to LMI families to advise them of the educational scholarships available for their children. Additionally, one of their staff members serves on our Bank Advisory Board.

We truly appreciate First Horizon's support of our organization and the communities we serve.

Sincerely,
AAA Scholarship Foundation, Inc.



AAA Scholarship Foundation Inc. (AAA Scholarships) has earned the Platinum GuideStar Nonprofit Profile Seal of Transparency, the highest level of recognition offered by GuideStar, the world's largest source of nonprofit information.

Offices: Arizona • Florida • Georgia • Nevada
Phone and Fax: 888-707-2465 • Website: www.aascholarships.org

Genesys Works-Houston
601 Jefferson St. Suite 3950
Houston, TX 77002

January 31, 2020

Federal Reserve Bank of St. Louis
P.O. Box 442
St. Louis, MO 63166-0442

RE: First Horizon and IBERIABANK Merger

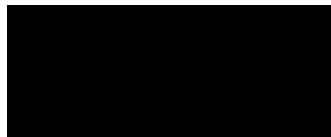
To Whom It May Concern:

Genesys Works – Houston is a non-profit organization with a mission of providing pathways to career success to high school students from underserved communities through skills training, meaningful work experiences, and impactful relationships. We currently partner with 35 high schools and 56 corporations in Houston to provide corporate internship opportunities to 215 young professionals.

This letter is to confirm our support for the merger between First Horizon and IBERIABANK. First Horizon has been a valued corporate partner of Genesys Works – Houston since 2017. They provide both internship opportunities to our young professionals, as well as additional philanthropic donations to support our mission. Interns from Genesys Works work 20 hours per week for the duration of their senior year. Not only do our corporate partners, like First Horizon, invest financially in their interns, they are also committing their time to mentor and guide each young professional as they begin their young career. Our interns are given the opportunity to rotate through several departments at First Horizon during their year-long internship, so the interns get to meet and work with the entire team, including portfolio managers, credit analysts, loan specialists, private bankers, and more. These people all give their time, share their expertise, and invest in the intern. First Horizon truly makes our high school students feel like part of their team by including them in both internal and external meetings, as well as long-term team projects. Our young professionals leave these internships at First Horizon with increased confidence, an expanded network of professionals, and a skillset they will continue to use for the rest of their careers.

We are proud to partner with First Horizon to provide work opportunities to Houston's future workforce, and we are pleased to support their merger with IBERIABANK.

Sincerely,



Executive Director



1980 Startown Road
Hickory, NC 28602

P/ 828-327-7000
www.k-64learning.com

Education. Business. Government. Together.

January 27, 2020

Federal Reserve Bank of St. Louis
P. O. Box 442
St. Louis, MO 63166-0442

To Whom It May Concern:

K-64 is a game-changing economic development initiative housed at Catawba Valley Community College (CVCC). The initiative was chartered as part of the Catawba County Commissioners' Strategic Plan to proactively drive local economic and population growth in Catawba County in response to a decline in the working-age population and the lack of a skills-ready workforce. It is a systemic approach, based on universal principles, to connecting students and employers throughout the educational curriculum to help shape future careers, meet workforce demands, and help sustain the economic development of Catawba County. The program actively engages students of all ages in preparing for viable and sustainable careers throughout their lifetime through work-based learning, the utilization of technology, career exploration, specific skills training, and character education and soft skills development. The CVCC Foundation, a 501(c)(3) non-profit, is our fiscal agent.

First Horizon Bank has been a substantial partner generously investing in our efforts to provide equal access to technology and internet service to all public-school students in Catawba County, North Carolina. Without First Horizon Bank's support, many of our local students would not have the resources to complete homework assignments due to a lack of home internet access. We are especially grateful to have been able to provide hotspots to our homeless students which we were able to purchase with grant funds donated by First Horizon Bank.

K-64 supports the proposed merger between First Horizon Bank and IberiaBank. Their commitment to investing in and positively impacting the communities they serve is outstanding. We look forward to a continued partnership and to the opportunity to open doors for students to help make their career goals a reality through the strength of these two financial institutions combined.

Please feel free to reach out to us with questions or for further comments in support of the merger.

Respectfully,





JOHN HOPE BRYANT
Founder, Chairman and
Chief Executive Officer

HOPE World Headquarters
191 Peachtree Street NE,
Suite 3840
Atlanta, Georgia 30303
Phone: (404) 941-2919
www.operationhope.org

January 24, 2020

Federal Reserve Bank of St. Louis
P.O. Box 442
St. Louis, Missouri 63166-0442

Dear Federal Reserve Bank of St. Louis:

On behalf of Operation HOPE, our Board of Directors and our 4.1 million clients, it is my honor to speak in support of the First Horizon National Corporation acquisition of Iberia Bank.

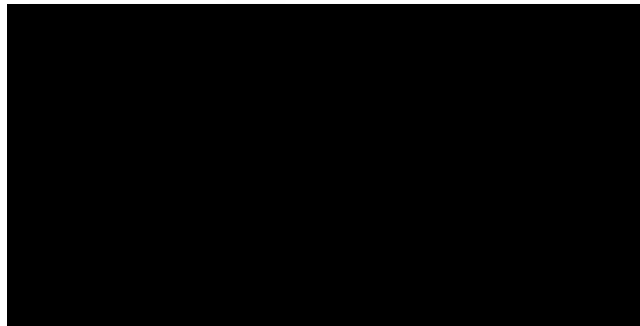
First Horizon has supported Operation HOPE since 2014. In November of that year, HOPE and First Horizon opened the first HOPE Inside at Crosstown in Memphis, Tennessee, and since then we have opened thirty HOPE Inside locations together. Our current operations are in the economically challenged neighborhoods of Nashville, Bristol, Chattanooga, Jackson, Knoxville, Memphis, Murfreesboro, Maryville, Clarksville, Morristown, Lebanon, Kingsport, and Smyrna, Tennessee as well as Hickory, Burlington, Silver City, Winston-Salem, Fayetteville, Salisbury, Raleigh, and Sanford North Carolina, Columbia, South Carolina, and Senatobia, Mississippi.

The HOPE Inside model provides financial literacy and empowerment programs to assist low and moderate-income clients achieve financial independence. We empower our clients to become self-sufficient and financially secure, and in many cases, become homeowners and small business entrepreneurs in their communities.

First Horizon's commitment to, and partnership with, Operation HOPE has allowed our organization to grow significantly, especially in Tennessee. The proposed acquisition will enable Operation HOPE to expand into new areas. To date, support from First Horizon has allowed Operation HOPE to have a positive impact in the lives of over 30,000 individuals.

First Horizon has provided over \$7.3M in direct contributions to fund Operation HOPE services and HOPE Inside offices. In addition, they provide office space and administrative support for our financial wellbeing coaches in the HOPE Inside locations. It is important to understand the human impact of First Horizon's support, and in the attachment, you will find 100 statements from Operation HOPE clients who have been profoundly impacted by our work.

We could not have achieved these results without the continued support of First Horizon and its Executive Team. We are extremely grateful for First Horizon's ongoing support and hope to expand our relationship as both of our organizations grow. If you have any questions on the material provided, please contact me directly by phone at (404) 941-2919.





First Tennessee Bank Client Testimonials

<p>"I had no idea that things stayed on your credit for that long! I got so much information from this workshop that I might need to come again. I don't want to miss out on this opportunity to get my credit in order. I also need to get my savings account in order. Thank you, Tiffany. I'm passing your information along to everyone." - April Jackson-Hall, Credit & Money Management Workshop</p>
<p>"This was a great workshop. I am only 16 years old, so I don't have any credit, but I can open a savings account and learn how to budget when I go to college. This program would be great at high schools." - Jasmine Grant, Credit & Money Management Workshop</p>
<p>"This was one of the best things I have EVER done for myself! I left my meeting feeling so empowered to have taken the first step to living debt free, stress free, happy life. Lakita is amazing! Thank you for bringing this wonderful benefit to us!" - Priscilla Johnson, Credit & Money Management Workshop</p>
<p>"Ms. Kristie shared very informative information in a way that is understandable. She helped me to create financial goals and is helping me create a budget and save money so I can purchase a home." - Raisin Young, Credit & Money Management Workshop</p>
<p>100 points in 5 months?! You are truly a miracle worker. Thank you so much Tiffany for all of your help. We wouldn't have made the changes we needed to make without you. We are mortgage ready now! - Christopher T. Sims</p>
<p>"After renting for several years I knew it was time for me to pursue the American Dream of homeownership. Not knowing where to start, a family member referred me to Ken DeJarnette with Operation Hope. Uncertain of what to expect, I met with Ken and was delighted with my experience. The information and tools that I received from Ken were easy to understand and working with him has been like interacting with a longtime friend. With Ken's knowledge and guidance, I was able to achieve a credit score that allowed me to become the homeowner I am today while remaining fiscally responsible with my credit. Thank you, Operation HOPE, for having a devoted employee like Ken helping the community with their financial future." - Marcus Fielden</p>
<p>"Here at Inglewood, we are loving the partnership between Operation Hope and First Tennessee. We have seen multiple lives changed though the work Ken DeJarnette offers to our customers and non customers. There is no greater feeling, than seeing someone take control of their lives by understanding their credit report. Here at Inglewood, we have a passion to see lives changed!" - Joshua Rosales, Financial Center Manager</p>
<p>"The workshop was very informative, I learned a lot and starting me a budget." - Loyce Harmon, Credit & Money Management Workshop</p>
<p>"Awesome! Motivating, reassuring and instills hope in the future." - Thomas Hardy, Credit & Money Management Workshop</p>
<p>"This program is outstanding! Even as a banker of 20+ years, I learned new things today in the workshop. I would highly encourage all employees to sit through a workshop so they have a better understanding of how the program works. This is also a great resource to inform clients about." - Bob Naughton, Credit & Money Management Workshop</p>
<p>"On a scale of 1 -10, I would give her a 10+. It was a good class." - Vincent Locke, Credit & Money Management Workshop</p>
<p>"Very nice class. She explained everything well." - Adriana Hernandez, Credit and Money Management Workshop</p>
<p>"Gracias, el taller fue muy informativo y es una gran oportunidad para la comunidad latina en Chattanooga." - Daniel, Peterson, Credit & Money Management Workshop</p>
<p>"Very Informative! I wish I had this information 5 years ago. I would have made better choices. I am happy that I attended today, and look forward to making better decisions. Lakita did an awesome job!" - Marquita Thurman, Credit & Money Management Workshop</p>
<p>"The class was great and very interesting! I absolutely enjoyed this workshop! Lakita has opened my eyes to a lot of things that I did not know, and I am so ready for my counseling session. I greatly feel that I am on the right track just by attending this workshop today." - Jennifer Williams, Credit & Money Management Workshop</p>
<p>"Thanks so very much for the information you shared. It is invaluable. We are looking forward to the workshop and we're thankful that Operation Hope is offering this program."</p>

- Spencer Hinton, Credit & Money Management Workshop
"I really enjoyed listening to the instructor. Very knowledgeable and helpful." - Ellis Quinn, Entrepreneur Training Program
"Very informational! So glad I came. Now I know that I can start over." - Brittnea Holt, Credit & Money Management Workshop
"Will absolutely recommend to friends and family! Filled in a lot of knowledge gaps. Made me feel less overwhelmed and excited to take the next steps." - Amber Vinson, Credit & Money Management Workshop
"Ken is great, very knowledgeable and approachable! He's found a way to make a boring topic fun to talk about!" - Tiffani Fahit, Credit & Money Management Workshop
"Very informative! I am recommending my son to attend this training." - Bernice Davis, Entrepreneur Training Program
"I feel truly blessed to be able to attend this training and to meet all the inspirational people that Mrs. Morrison put us in contact with." - Nakia Stewart, Entrepreneur Training Program
"Great for starters. Helping people find the right path." - James Atkins, Entrepreneur Training Program
"Thank you so much for all you do to help our community. I have a better understanding of where I am going and how I need to get there. Keep of the great work!" - Stanley Johnson, One-on-One Counseling
"This was a great workshop and beneficial to me." - Cynthia Jones, Credit & Money Management Workshop
"Really enjoyed the energy and the honesty of the presenter." - Ashley Franklin, Credit and Money Management Workshop
"Everything was great. The presenter was informative." - Shelley Major, Entrepreneur Training Program
"This information was very helpful." - William Zellars, Credit and Money Management Workshop
"Very helpful, I really learned a lot about out how to increase my credit score. I am looking forward to my one on one." - Gayle Jackson, Credit & Money Management Workshop
"Very professional and great job! Tracy, I really enjoyed it, keep up the good work with this great program. I will share this valuable information." - Letha Britten, Credit & Money Management Workshop
"This was very informative but not long enough due to time constraints. I wish we had this when I was younger and look forward to sharing the knowledge with customers." - Amber Gillian, Credit & Money Management Workshop
"Great energy and informative! I would love for it to be longer." - Chanel Braswell, Credit & Money Management Workshop
"I work for a bankruptcy attorney. This information would be invaluable to those clients who are considering bankruptcy and are looking to rebuild should they consider moving forward. I'll see you soon for the one-on-one session!" - Shana Saunders, Credit & Money Management Workshop
"Very informative - she kept it real & kept us engaged." - Gladys Young, Credit & Money Management Workshop
"Fun, energetic, informative & very knowledgeable." - Leslie Bridgeforth, Credit & Money Management Workshop
"Very energetic wonderful person. I enjoyed the workshop. It was very helpful to me." - Derwin Brown, Credit & Money Management Workshop
"This selection put a whole new turn into my life. I now have plan for my future." Rosetta Davis, Credit & Money Management Workshop
"I love her training and beautiful spirit. I look forward to hearing more from Ms. Wanda M." - Marie Howell, Credit & Money Management Workshop
"I really enjoyed this training." - Andrea Lauanders, Credit & Money Management Workshop
"The presentation was very good and it gave me hope for better things ahead. Wonderful Wanda made things clear." - Arthur Sease III, Credit & Money Management Workshop
"It is exciting to know that my credit score has increased; however, I want to know what I can do to reach the 700 score quicker. Thank you." - Kathryn Griffin, One-on-One Counseling
"I want to thank Angelic Mister for coming out tonight and making her presentation about Budgeting and Credit Reports. It was a great learning experience for all that attended. Everyone seemed to enjoy her time with us, lots of stories that kept us LOL and we had several team members to sign up for a one on one session with her."

- Barry Shelly, Credit & Money Management Workshop
"This workshop was very informative!"
- Asia Jonts, Credit & Money Management Workshop
"I loved the information and atmosphere. I will be sure to recommend to others."
- Phyllis Green, Credit & Money Management Workshop
"Sticking to the budget and planning is key to success." -
Daryl Leven, Credit & Money Management Workshop
"Wonderful and passionate presenter."
- Patrick Miles, Credit & Money Management Workshop
"I am so grateful for Operation Hope and actually seeing my credit score improve. Thank you!"
- Karen Worthy, One-on-One Counseling
"Lakita is very knowledgeable and personable. Lakita explained items very well and made the class interesting and comfortable to discuss credit issues."
- Gary Thompson, Credit & Money Management Workshop
"Working with Mrs. Lakita Fox has made me more aware of my situation. I am looking to move forward now in a positive perspective. She answered all of my questions. She helped me with understanding my credit score and taught me how to start budgeting my money. I will be sending my daughter to this class!"
- Patricia Presley, Credit & Money Management Workshop
"Lakita Fox explained everything so clear and I feel she is so passionate and ready to help!"
- Sherly Vargheese, Credit & Money Management Workshop
"FUE UN EXCELENTE TALLER , LA INFORMACION FUE MUY INTERESANTE E INSTRUCTIVA."
- Luz Bohorquez, Credit & Money Management Workshop
"The workshop was very helpful! The setting was intimate and Tiffany was very open about her previous experiences with credit and how she is back on track. She was engaging, intelligent, and non-judgmental".
- Abigail Haven, Credit & Money Management Workshop
"Excelente presentación con información clara y precisa , gracias."
-Deliana Natera, Credit & Money Management Workshop
"I had no idea how our credit scores were calculated or what affect civil judgements had on my credit. I'll be seeing you next week! Great workshop!"
- Fred Pierce, Credit & Money Management Workshop
"In the time I was here it really motivated me to be the best I can be."
- Carolyn Sims, Credit & Money Management Workshop
"I enjoyed the workshop. Mrs. Mister was very knowledgable. I left with a lot of information that will be a benefit to me and my family."
- Sharde Allen, Credit & Money Management Workshop
"The workshop was very informative!"
- Quana Harvey, Credit & Money Management Workshop
"The class was awesome, very informative, and needed. I want to thank you for the information on how to start saving."
- Nathaniel Young, Credit & Money Management Workshop
"Great workshop and much needed!"
- Sandra Owens, Credit & Money Management Workshop
"Thank you for planting a seed. Miss Deborah, thank you so much for what you do for our community and the love you have in your heart. I truly appreciate you."
- Amanda Profit, Credit & Money Management Workshop
"Glad to be on the road to financial stability!"
- Charmaine Wells, Credit & Money Management Workshop
"Very informative, great insight as to how the process of credit and finances works."
- Rufus Cowlie, Credit & Money Management Workshop
"Excellent, honest, good person filled with life, knowledgeable."
- Pamela Cathy, Credit & Money Management Workshop
"I enjoyed the information that I receive today. I hope I can stay on track with HOPE's help. Mrs. Morrison is very sincere."
- Donna Cooper, Credit & Money Management Workshop
"I enjoyed the workshop it was very helpful. I learn a lot of information today from Mrs. Morrison, very nice."
- Arenice Perkins, Credit & Money Management Workshop.
"I get the feeling there is Hope for me after this workshop."
- Christopher Boyce, Credit & Money Management Workshop
"I really enjoyed this workshop. It was very informative and the presenter was very knowledgeable of every question asked."
- Tarsha Webb, Credit & Money Management Workshop
"This is a great program that I will recommend to everyone that I come in contact with! Thank you!"
- Bobby Bibb, Credit & Money Management Workshop
"Tracy was articulate, personable, very informative, approachable. She was easy to listen to and very engaging."

- Melinda Needham, Credit & Money Management Workshop
"I got approved for the loan! I am heading to the center in Cleveland to sign paperwork. I am so happy I connected with you and Operation HOPE. I'll be contacting you this week so we can schedule time to send funds out and move forward with our budget."
- Sharon Watkins, Credit & Money Management Workshop
"Very enlighten session about information I didn't know. This class is something I will pass on to family and friends for Ms. Kristie to come and teach, share and train."
- Frances Dougherty, Credit & Money Management Workshop
"Enjoy this class. Thank you very much!"
- Lonnie Galleher, Credit & Money Management Workshop
"I really enjoyed the workshop! I learned a lot of things about credit reports that I didn't know before the training!" - Felicia Holliday, Credit & Money Management Workshop
"I attended the Credit and Money Management program today sponsored by sister Lakita Fox. Wow, there is so much I can about this program on today. Just being here today taught me a whole lot. Leaving here today, I can start preparing for the future. I am here today because I want to buy a house, I want to repair credit, I have a daughter that's about to start college. I need to get her down here to so that Mrs. Fox can give her some training. I learned today that I need to prepare for the future, budget more, place my monies in a Need-to-be instead of a Want-to-be. That way I can start saving. Right now I don't have a savings account. I divorced in 2014. So, I'm actually recovering. And today has given me a new start. It has gave me hope. It really has given me hope because I thought there was no repairing my credit. But I'm going to be short. Thanks to Mrs. Fox and this program today. And Mr. John, I appreciate you for thinking about us because other people had the opportunity, and now we're able to have the same opportunities to live comfortable in life, spend our monies wisely on the things that we need. We also can have the some of the things that we want. Thank you Mrs. Fox! Thank you to Mr. John! Thank you, thank you, and thank you!"
- Venessa Liggins, Credit & Money Management Workshop
"Very insightful and great advice, down to earth and good tips to save money."
- Jackie Jones, Credit & Money Management Workshop
"Just wanted you to know what all I have accomplished in the first week. I have taken my lunch and breakfast to work but did have to buy breakfast on time because I forgot to grab my breakfast. I did find out I made two car payments last month but I am still going to make one this month even though it said I didn't have one due and I was one payment closer to paying off my loan with security finance than I thought. I'm going to work in the room in my basement to start moving my boxes out of one of my storages. My storages are paid for this month, so I have all this month to get them out. Now I may be getting a little excited. Thanks!"
- Jennifer Workman, One-on-One Counseling
"Great information, Ivelisse showed us different ways to manage money."
- Maria Butler, Credit & Money Management Workshop
"Thank you! This was wonderful!"
- Sulzner, Entrepreneur Training Program
"Tiffany was AWESOME! Very knowledgeable and personable. She was great!"
- Deborah Hatten, Credit & Money Management Workshop
"Thanks for taking the time to teach us about financial literacy! We are looking forward to our partnership!" - Karen Johnson, Credit & Money Management Workshop
"I was relieved once you told us about your previous financial stability issues, I felt ashamed. You talked about your own vices and your desire to help people. It's obvious in how you teach. I'm thankful I came and want to do the one-on-one sessions."
- Elizabeth Gutner, Credit & Money Management Workshop
"You know Tiffany, I was ashamed and scared when I walked into your office. I am 64 years old, and I have learned more with you in two meetings than my time in school or just living and figuring out how to manage money without assistance. You even took time and helped me with filing unemployment forms. That one gave me more push. Thank you."
- Henry Gillard, Credit & Money Management Workshop
"Very informative. Easy to understand on every level. Beneficial to me, personally."
- Betty Lowery, Budgeting Workshop
"Even the shorten workshop was very informative and enlightening. Thank you!"
- D. Renee Wyatt, Budgeting Workshop
"I really enjoyed it and look forward to sharing what I learned with others!"
- Nakia Stewart, Credit & Money Management Workshop
"After attending a previous Credit and Money Management Workshop with Tracy Harmon, I was so excited with my results I have been spreading the good news about Operation Hope! I was so excited I have been inviting my co-workers to attend her workshops. Thank you Tracy and Operation HOPE."
- Aundra Malone, Credit & Money Management Workshop
"The workshop was very informative and easy to follow along! Lakita did a great job!"
- Vera Lamar and Kenyata Gullede, Credit & Money Management Workshop

<p>"This was the most interesting 3 hours I have been involved with in years, and I am involved with organizations that set and disputes policy for various state and county agencies." - Billy Taylor, Credit & Money Management Workshop</p>
<p>"Very informative. Excited about taking the next step towards my goal. Thank you!" - Amanda Looker, Credit & Money Management Workshop</p>
<p>"Very helpful, knowledgeable. Thank you very much for your time and help." - Jamie Jones, Credit & Money Management Workshop</p>
<p>"I really enjoyed the workshop and learned a lot. I am leaving feeling empowered to take control of my financial health and future! Thank you!" - Laura Donohue, Credit & Money Management Workshop</p>
<p>"Great information and presentation." - Derrick Watson, Credit & Money Management Workshop</p>
<p>"The class was very informative and Mrs. Morrison was an excellent presenter." - Irene Gentry, Entrepreneur Training Program</p>
<p>"This was such a great opportunity and I am glad to be able to participate in the Small Business Workshop." - Ms. N. Stewart, Small Business Workshop</p>
<p>"I thoroughly enjoyed the presenter. The information she shared was clear and very encouraging in light of the fact that I need the assistance at this time." - Anissa R. Christian, Credit & Money Management Workshop</p>
<p>"The information that was provided in the Credit and Money Management workshop was powerful information, very powerful. I am looking forward to working with Mrs. Morrison on getting my credit improved. I have made some mistakes in the past and I am not looking back but I am going to move forward." - Eddie Gentry, Credit & Money Management Workshop</p>
<p>"I am thanking God for a second chance to do this the right way!!! With help from HOPE. Ms. Wanda wants to help us out of debt to clean up what I messed up. Ms. Wanda stayed on me to help." - Toni Jones, Credit & Money Management Workshop</p>
<p>"This class needs to be taught at high school/college freshman. This will stop bad credit and bad decisions before they start." - Marlundra Sutton, Credit & Money Management Workshop</p>
<p>"Ms. McDonald is very encouraging and empowering. You would benefit from expanding the outreach to the community." - Perry Campbell Sr., Credit & Money Management Workshop</p>
<p>"Great service & knowledgeable presenter." Gerald Sledge, Credit & Money Management Workshop</p>
<p>"She was a wonderful teacher. She broke everything down very well and she's excellent and informative." - Sheila Perry, Credit & Money Management Workshop</p>
<p>"I feel like a million bucks after meeting with you today and a load has been lifted from me. I didn't realize my credit score was as high as it is." - William Luvene, Credit & Money Management Workshop</p>
<p>"Thank you for coming here to teach us this information! I heard someone speak about financial literacy before but I didn't take interest because his heart was not in it. Listening to you today has inspired me to start making a difference in my finances." - Sabrina D., Budgeting Workshop</p>
<p>"HOPE counselor was very knowledgeable about credit and money management. I found this workshop to be very beneficial. I will spread the word and bring more to the next workshop!" - Stephanie Tyler, Credit & Money Management Workshop</p>
<p>"Workshop was very informative. I wish I had taken this workshop 20 years ago. I feel confident with Ken's guidance I am on the road to financial recovery." - Sally Ondiek, Credit & Money Management Workshop</p>
<p>"I learned a lot of very good information. Will bring my 22-year-old son to the next workshop." - Teresa Birdsong, Credit & Money Management Workshop</p>
<p>"We came to you [Kenneth] around January 2016 after I attended one of your classes that I had first signed up through Fannie Battle for you to help us budget and get our credit scores up to buy a home. Long story short, we were able to close on our home in July of 2016. It has now been about six months since we have been there. I just wanted to say THANK YOU! We followed your advice and we were able to get approved in no time. So just wanted to write you and let you know we appreciate you!" - Jocelyn Houston, Credit & Money Management Workshop</p>
<p>"I really enjoyed Ms. Kristie and feel very uplifted. This is information I've never had." - Stephanie Wood, Budgeting Workshop</p>
<p>"This is a great class. We need this class. Keep this class coming." - David Perry, Credit & Money Management Workshop</p>
<p>"This workshop is inspiring & motivating; I am looking forward to more instruction!" - Rob Bauer, Credit & Money Management Workshop</p>

“This program has helped me to get on a budget.”

- Janda Bozeman, Credit & Money Management Workshop

“Thank you, Ms. Kristie, for taking time to meet with me and for all your help and I will be sure to tell others about your workshops. I will post your workshop flyer to my Facebook page.”

- Roneshia Bishop, Credit & Money Management Workshop

“I liked the personal setting and convenient location. Ms. Angelic was very person and connected to each of us. I enjoyed the workshop very much. I feel more confident in managing my budget and credit score. Thank you M Angelic!”

- Denitrea Palmer, Credit & Money Management Workshop

“The presentation was very good and it gave me hope for better things ahead. Wonderful Wanda made things clear.” - Arthur Sease III, Credit & Money Management Workshop



Tuesday, January 14, 2020

Federal Reserve Bank of St. Louis,
P.O. Box 442,
St. Louis, MO 63166-0442

To whom it may concern,

Centro Hispano is a non-profit that provides community development to the Latino Community in East Tennessee by offering tools, and classes in the areas of workforce development, youth and family engagement initiatives and community resources. Our vision is to see “Every Latino and Latina in East Tennessee thriving culturally, educationally, and economically.”

This letter is confirm our support for First Horizon and IBERIABANK merger. First Horizon has been a great partner to Centro Hispano and continues to support the community. First Horizon supports our mission with a grant that funds our workforce development programs. The English classes and job readiness skills are offered to hundreds of Spanish speaking community members preparing to enter the workforce or who are interested in moving up in their companies. First Horizon’s support is vital to our work, as the only organization offering these services in a “New Destination State for the Latino Community.”

Sincerely,

Claudia Caballero

President & CEO|Centro Hispano

claudia@centrohispanotn.org|865.282.6430

2455 Sutherland Ave. Knoxville TN, 37919
Tel. 865.522.0052
info@centrohispanotn.org
www.centrohispanotn.org



January 21, 2020

Federal Reserve Bank of St. Louis
P.O. Box 442
St. Louis, MO 63166-0442

To Whom It May Concern:

I am the Executive Director of Homeward Bound of Western NC and I am pleased to provide a letter of support on behalf of First Horizon's merger with IBERIABANK. Since Fall 2018, First Horizon has been supporting our mission to end homelessness in Asheville and Buncombe County.

The financial support we have received has allowed us to provide services such as case management for those seeking permanent housing, food and paper products used in our AHOPE Day Center, and bus passes that allow clients to secure rides to medical appointments, therapy appointments, food pantries, etc. We are grateful for the support and look forward to a continued relationship in years to come. In fact, we hope to approach the new, larger bank as we begin to look for partnerships with our affordable housing project that will allow us to build permanent supportive housing (PSH) for 80 chronically homeless individuals in our community.

I would be remiss if I did not add that we have been so impressed by the professionalism and stewardship of [REDACTED], Vice President of Community Development and our local bank contact for First Horizon, that we are inviting her to join our Board of Directors in February 2020. Homeward Bound feels very fortunate to have her support and advocacy as well.

Sincerely,

[REDACTED], M.Ed.

BRIGHTBRIDGE

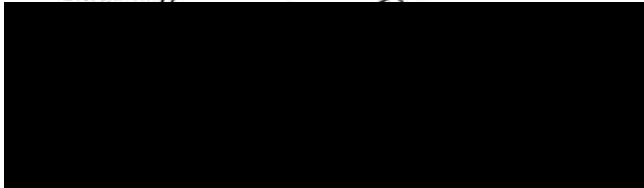
capital vision for your vision

Federal Reserve Bank of St. Louis
P .O. Box 442
St. Louis Mo. 63166 0442
January 13, 2020

BrightBridge, Inc is a non-profit economic development agency, certified as a CDFI by the US Treasury and as a CDC by the US SBA. It is the parent of a CDE certified by the CDFI Fund that provides or supports community development by providing capital to businesses in underserved communities. It also assists small businesses and other economic development agencies to source affordable debt, and provides technical assistance to small businesses. This assistance and access to capital results in job creation and other catalytic impacts in communities that are economically distressed. We have provided these services since 1986.

This letter is to confirm our support for the First Horizon and Iberia Bank merger. First Horizon has been a great partner with BrightBridge and continues to support the community through its financial support of BrightBridge. In addition, Iberia Bank and First Horizon have supported BrightBridge's subsidiary CDE through participation in investment in NMTC projects. The amount of support since 2004 from both of these banks has exceeded \$10,000,000. We anticipate continued support though the merger of these two excellent institutions.

Sincerely,



COO

P.O. Box 871 • Chattanooga, TN 37401 • tel 423 424.4220 • fax 423 424.4262

www.BrightBridgeInc.org

This corporation is an equal opportunity provider and employer.



VOLUNTEERS IN MEDICINE, CHATTANOOGA, INC.

Officers

Kent Barnes

Chair

Clark Taylor, Jr., PhD

Vice Chair

Roger Davis

Treasurer

January 13, 2020

Federal Reserve Bank of St. Louis

P.O. Box 442

St. Louis, MO 63166-0442

Board of Directors

[Redacted]
[Redacted]
[Redacted]
[Redacted]
[Redacted]
[Redacted]
[Redacted]
[Redacted]

To Whom it May Concern:

I'm writing in support of the proposed merger of First Horizon and Iberia Banks. First Horizon has been a longtime partner of the Volunteers in Medicine, Chattanooga Clinic. Our clinic serves the uninsured, low income adult population of Greater Chattanooga. With contributions from First Horizon, we have been able to provide more than \$1.5 million in free healthcare since our doors opened in 2005.

We are confident that with the merger of these two banking institutions, we will be able to continue providing care to the medically underserved in our community.

[Redacted]
Medical Director

Sincerely,

[Redacted]
Executive Director

[Redacted Signature]

Executive Director



Financing Businesses. Strengthening Communities.

January 14, 2020

Federal Reserve Bank of St. Louis
P.O. Box 442
St. Louis, MO 63166-0442

To Whom It May Concern,

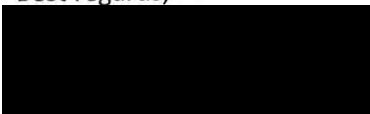
Southeast Community Capital Corporation dba Pathway Lending, a certified Community Development Financial Institution, supports the proposed merger between First Horizon and Iberia Bank.

First Horizon has been a substantial and active partner in providing community development investments and loans enabling Pathway Lending to provide access to capital to underserved businesses and low- to moderate-income communities throughout the state of TN.

Since 2016, First Horizon has made over \$16MM in community development investments to Pathway Lending. In 2019, Pathway Lending originated 155 loans totaling over \$38 million. Without the support of First Horizon that would not have been possible.

We look forward to the opportunity to continue to enhance our relationship and maximize the resources that leveraging the strengths of both financial institutions will bring to the community development community. Please do not hesitate to contact us with any questions or for additional comment regarding these institutions strong commitment to creative and innovative community development opportunities.

Best regards,



Executive Vice President



245 N.E. 4th Street
Room 3704-10
Miami, FL 33132

T: 305.237.3051

F: 305.237.7587

cftse@mdc.edu

www.cftse.org

Federal Reserve Bank of St. Louis
P.O. Box 442
St. Louis, MO 63166-0442

The Center for Financial Training (CFT) is a non-profit organization that provides and supports community development through financial literacy programs and workforce opportunities to low income, minority students from inner city schools.

This letter confirms our support for First Horizon and IBERIABANK merger. First Horizon has been a great partner with the Center for Financial Training in providing grant opportunities to support our financial literacy programs and career opportunities for our youth.

First Horizon has been a true partner for the last couple of years supporting all efforts to provide financial management tools and career exploration to low income, minority high school students, and first generation college students and their parents.

Respectfully,

A large black rectangular redaction box covering the signature of the sender.

A smaller black rectangular redaction box covering the name of the sender.

President & CEO

WHERE THERE'S A YOU,
THERE'S A WAY!



January 17, 2020

Federal Reserve Bank of St. Louis,
P.O. Box 442,
St. Louis, MO 63166-0442

As President and CEO of the United Way of the Mid-South, it is my privilege to submit these comments, graciously acknowledging and affirming First Horizon Bank's significant investment of resources and services in the communities we serve.

First Horizon Bank has been an exceptional corporate partner to United Way of the Mid-South. The city of Memphis has one of the highest poverty rates (27.8%) among U.S. cities; the child poverty rate is among the nation's highest (45%). As the central focus of our United Way's proactive community impact agenda, we are building a resilient human services ecosystem that aligns and better integrates the local service delivery system to support families living in poverty; in their achieving economic mobility and advancing toward economic self-sufficiency. Indeed, 79% of the individuals who seek the services provided by the high-performing agencies funded by our United Way live in low-to-moderate income households. It is of vital importance that our corporate community be integrally involved in funding pivotal, agency-based services and our transformative, whole-community impact work.

To that end, we are grateful that in the last five (5) years, alone, First Horizon has provided \$6.2 Million to our United Way - including \$1.6 Million from the First Horizon Foundation - in support of our non-profit partners and our broader economic mobility agenda. The *cumulative* investment over the Bank's history of partnership with our local United Way totals an astounding \$22 Million in employee donations and nearly \$10 Million in contributions from the Foundation.

In addition, it has been my privilege to engage on multiple occasions with [REDACTED], President and CEO of First Horizon, whose passion for lifting individuals out of poverty has been embodied in First Horizon's commitment to support our signature initiative, *Driving the Dream*. *Driving the Dream* is designed to create a human services "system of care" which provides all people equitable access to resources and supports needed to become hopeful, resilient and self-sufficient. First Horizon's multi-year investment in *Driving the Dream* and the commitment of a bank executive to share expertise in business and management is evidence of the Bank's leadership position in standing up this capacity within our community and has stimulated replication by other banks.

The Bank's value to our United Way is institutionalized with a revolving executive-level Board member; a position essentially reserved for our priority and strategic partners, such as First Horizon. Finally, we are proud to have First Horizon as our banking partner, building our very favorable business relationship upon the footprint of the Bank's charitable support. Certainly, we are grateful that the First Horizon Bank has been headquartered in Memphis, and for their long-standing partnership with United Way of the Mid-South.

Sincerely,

[REDACTED]
President and CEO, United Way of the Mid-South

UWMIDSOUTH.ORG

United Way of the Mid-South

1005 Tillman Street, Memphis, TN 38112 | OFFICE: 901.433.4300

DESIGN
Foundry

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Foundry



January 6, 2020

Federal Reserve Bank of St. Louis
P.O. Box 442,
St. Louis, MO 63166-0442

Design Foundry is a new privately held business, just opened our doors in April 2019. We manufacture upholstered furniture and the jobs we are creating are bringing back jobs to the USA from overseas, they are establishing a “hand crafted skill” that will continue for generations to come, offering high paying jobs and benefits to associates here in this part of Catawba County in Hickory, North Carolina.

This letter is confirming our support for the First Horizon and IBERIABANK merger. First Horizon has been a great partner with Design Foundry and continues to support the community where Design Foundry and our associates are located.

Specifically, First Horizon provided loans for our company to purchase this 350,000 SF building which allowed us to create 64 new jobs with an average wage of \$54,500, and a growth plan for 200+ jobs within the next 24-36 months. We also have our operating account with First Horizon, again allowing our company access to “best in class” banking services, right here in our community. Locally, First Horizon supports “Operation Hope” a non-profit located within their local branch that offers free counseling and assistance for people to raise their credit scores. We have associates currently taking advantage of this program, without First Horizons support this program would not be available to our associates. First Horizon also contributes to local non-profits like Habitat for Humanity like we do, helping to enhance the lives of those in our community.

Taking into consideration all the above, Design Foundry fully supports the First Horizon and IBERIABANK merger.

January 17, 2020

Federal Reserve Bank of St. Louis
P.O. Box 442
St. Louis, MO 63166-0442

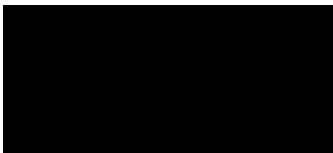
To: Federal Reserve

New Level Community Development Corp. is a Tennessee non-profit (501c3) organization that provides quality, affordable rental units, builds and sells homes to moderate income families and provides Housing counseling and support. New Level CDC is a HUD-approved housing counseling agency working with first-time homebuyers to obtain down payment assistance and other special mortgage loans.

This letter is to confirm our support for the First Horizon Bank and IBERIABANK merger. First Horizon has been a great partner with New Level CDC by providing grants to match a participant's savings for down payment and/or closing costs.

Specifically, First Horizon provided \$50,000.00 in grant funding to New Level CDC which allowed our counselors and trainers to teach over 400 first-time homebuyers and over 200 participants received down payment assistance for their home purchase. The matching savings program has provided funding for affordable housing, down payment assistance, financial education, and help with closing costs.

Sincerely,



Executive Director





SOUTH CAROLINA
Community
Loan Fund

Investing in Community

January 16, 2020

Federal Reserve Bank of St. Louis,
P.O. Box 442,
St. Louis, MO 63166-0442

To Whom It May Concern:

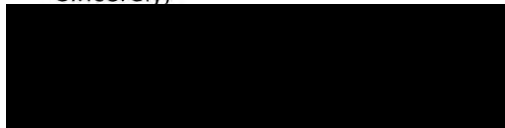
South Carolina Community Loan Fund is a Community Development Financial Institution. Our mission is to advance equitable access to capital to build assets and benefit communities and people most in need of economic opportunity. We accomplish our mission by providing loans, technical assistance, advocacy, and knowledge for the development of affordable housing, healthy food enterprises, community businesses, and community facilities.

This letter is confirm our support for the First Horizon and IBERIABANK merger. First Horizon has been a great partner with South Carolina Community Loan Fund and continues to support community development efforts across our state.

Specifically, First Horizon provided a \$350,00 investment in 2018 to support our revolving loan fund. This investment helps us meet a critical need for flexible and affordable capital where it is needed most. The injection of capital allows us to finance small businesses and affordable housing development as well as increase access to essential services like schools and healthcare clinics.

We are proud to have First Horizon as a partner and look forward to our continued partnership in serving the people of South Carolina.

Sincerely,



Chief Executive Officer



Steve Lockwood, Executive Director
Dean Moore, President
3684 North Watkins
Memphis, TN 38127
Phone 901-354-9402
Fax 901-354-9405
Email slockwood@fraysercdc.org

Date: January 8, 2020

From: Frayser Community Development Corporation

To: Federal Reserve

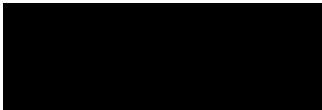
The Frayser Community Development Corporation is a non-profit agency that provides and supports neighborhood revitalization through its housing redevelopment and counseling activities in the Frayser community of Memphis.

This letter is confirm our support for First Horizon and IBERIABANK merger. First Horizon has been a strong partner with Frayser CDC and continues to support the community. The First Horizon (formerly 1st Tennessee) Foundation has been an important supporter and contributor to the CDC's counseling programs that do Home Buyer Education as well as Foreclosure counseling.

Specifically First Horizon has provided significant funding to support the CDC's programs which provide Home Buyer Education, Financial Literacy and Foreclosure Counseling. This work enables the CDC to promote and stabilize home ownership and qualify new owners in Frayser, a neighborhood particularly hard hit by the foreclosure crisis over the last 10 years.

Please feel free to contact me if I can be of additional assistance.

Sincerely,





High Country United Way

High Country United Way
1675 Blowing Rock Rd #400
Boone, NC 28607

To: Federal Reserve

High Country United Way is a non-profit that works to improve the health, education, and financial stability of residents in Avery, Ashe, Mitchell, and Watauga Counties of North Carolina.

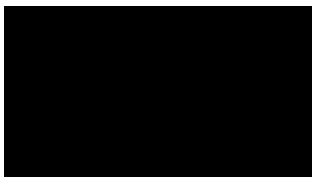
This letter is to confirm our support for First Horizon and IBERIABANK merger. First Horizon has been a great partner to High Country United Way. First Horizon has provided our organization with funding to further our work in the community and a First Horizon staff member currently serves on our organization's Board of Directors as the Treasurer and chair of our Finance Committee.

Specifically, First Horizon provided High Country United Way with a \$5,000 community development grant last year to support our Community Impact Initiative which was used to increase programming to support economic opportunity and financial literacy services throughout the High Country.

First Horizon is an important community partner for High Country United Way and our community at large. They have also contributed funding to our partner organizations enhancing the direct services available to low income individuals and families.

Please don't hesitate to call with any questions pertaining to our Letter of Support or relationship with First Horizon.

Sincerely,



Executive Director
High Country United Way

Email: director@highcountryunitedway.org

Office: (828) 265 – 2111



2420 N. Raleigh Blvd. Raleigh, NC 27604

(919)833-1999

www.habitatwake.org

January 9, 2020

Federal Reserve Bank of St. Louis
P.O. Box 442
St. Louis, MO 63166-0442

To Whom It May Concern,

Habitat for Humanity of Wake County is a 501c(3) non-profit organization that provides community development through building and repairing affordable homes in Wake and Johnston Counties with qualified families and our community partners.

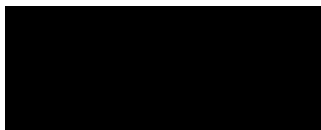
This letter is to confirm our support for the First Horizon and IBERIABANK merger. First Horizon has been a great partner of Habitat Wake and continues to support our work in the community.

Specifically, First Horizon is a community lending partner, providing affordable mortgage funds for Habitat families. First Horizon is also an annual sponsor of our community fundraiser, the Blueprint Breakfast, where nearly 900 community leaders come together to hear about Habitat Wake's impact in the community and to raise funding for constructing homes and for financial education classes for Habitat families.

We are very grateful for the strong partnership that we have with First Horizon and their commitment to giving back to the community through organizations like Habitat, and we look forward to continue to partner together in the future.

Please do not hesitate to contact me if you have questions or would like additional information.

Sincerely,



Senior Vice President of Resource Development