



First Horizon
National Corporation

**Corporate Social Responsibility
and Environmental, Social, and
Governance Report 2019**

Here for Good



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About This Report

The 2019 Here For Good report covers our commitments, activities and programs regarding environmental, social responsibility, and governance matters. It is intended to provide a high-level overview with selected examples; it is not a comprehensive description, a financial report, or a comprehensive financial presentation or legal summary of those programs and involvements. The company, at its discretion, may update the information in the report.

This report contains forward-looking statements that will be identified by words such as “believe,” “expect,” “anticipate,” “intend,” “estimate,” “should,” “is likely,” “will,” “going forward,” and other expressions that indicate our current views of future events, trends, and aspirations. These may or may not be followed by or reference cautionary statements. A number of factors could cause actual results to differ materially from those in our forward-looking statements. These factors are outlined in our most recent quarterly and annual financial reports on Forms 10-Q and 10-K, available at www.sec.gov.



Here for Good

2019 by the Numbers



1 Million+
Pounds of Paper
Recycled



34,000+
Kilowatt Hours of Clean
Electricity Produced



4 Million+ Gallons
Water Recycled/Conserved



~\$11 Million
Grants Awarded



\$300,000+
Volunteer Impact



\$200,000+
Employee Giving



\$15 per hour
Minimum Wage Across
Company Footprint



95
Veterans Employed



55%
Management Roles
Occupied by Women



30
HOPE Inside Financial
Empowerment Centers



4%
Bank's Supplier Spend to
Minority-Owned Businesses



\$268 Million
Invested in Low- to Moderate-
Income Homeownership

As of 12/31/19



A Message from Our Chairman, President, and CEO

At First Horizon, we believe that our company has a responsibility to serve our communities, customers, and employees.

When our communities succeed, our company succeeds, which is why it is imperative for us to lend our time, resources, and efforts to strengthen the communities in which we serve.

Last year, we reaffirmed our commitment to corporate responsibility by introducing our inaugural Corporate Social Responsibility (CSR) and Environmental, Social and Governance (ESG) Report. Our CSR/ESG committee has been hard at work to make recommendations to our leadership and deliver tangible results.

In addition to guiding our program delivery last year, the committee evolved our framework for reporting and investing in sustainable programs and helped establish our corporate position statements on human rights, privacy and cybersecurity, diversity and inclusion, and anti-corruption, among others.

We believe that the work we are doing is leaving a lasting impact in our communities, and we are fulfilling our duty to shareholders to deliver a strong level of social impact in the communities where we operate.

In 2019, First Horizon Foundation invested in 650 organizations across our footprint in these high-impact areas: arts & culture, education & leadership, environment, financial literacy and health & human services. We provided meals, financial education, housing assistance, and so much more to those in need. Our Foundation is one of the company's strongest assets, and since its inception, over \$100 million has been distributed.

Additionally, our employees are making a significant impact by contributing their personal time and volunteering at 675 charities across our markets. They are crucial to the work we are doing to strengthen our communities.

We continued our work to financially empower the communities that we serve through our partnership with Operation HOPE, a nonprofit organization that

provides financial literacy empowerment and economic education. Together, we opened nine new HOPE Inside locations in 2019, bringing us to our committed 30 locations across our footprint. Strengthening financial stability amongst our communities is imperative to our company's success, and we are proud of the strides we have made.

Our Community Benefits Agreement, introduced in 2018 to increase access to financial resources within low-to moderate-income communities, had great success in 2019. To date, we've exceeded our goal to support supplier diversity, invested \$707 million toward building small businesses, and provided over \$18 million in grants to the community.

A tremendous thank you to our dedicated employees who are helping to build stronger communities and our board of directors for helping us operate under sound business practices.

I am proud of the work we have accomplished within the past year and am honored to have our program recognized by Forbes and JUST Capital. Our steadfast commitment to our communities is making a difference, and we will continue to build on these efforts throughout 2020. Our corporate citizenship sets us apart, and I invite you to learn more throughout this report.

Sincerely,

D. Bryan Jordan
Chairman and CEO,
First Horizon National
Corporation





Company Profile

First Horizon National Corporation offers regional banking, fixed income, and wealth management through our family of companies.

First Horizon Bank is committed to making our customers' banking experience the best it can be, with innovative, convenient services and helpful, knowledgeable employees. From their first checking account to the loan they need to build a home or business, First Horizon Bank is committed to helping our customers at every stage of their financial life.

FHN Financial is an industry leader in fixed income sales, trading, and strategies for institutional customers in the United States and abroad. The company also provides investment services and balance sheet management solutions. FHN Financial is an important part of First Horizon's business model, as it provides unique countercyclical benefits and complements our approach to managing our company for soundness and profitability throughout shifts in the economy.

With 30 trust officers, 89 financial advisors, 11 financial planning professionals, and \$35.3 billion in assets under administration, **First Horizon Advisors'** mission is to provide customers with access to a range of resources that can help them build the financial future they deserve.

Firstpower Culture

At First Horizon, our Firstpower culture is a combination of our vision and philosophy of putting employees first. Established in 1991, our Firstpower Culture is what makes us unique and successful. As our company has evolved, so has our Firstpower Culture, to meet changing business needs and drivers of employee engagement. Our values – accountability, adaptability, integrity, and relationships – are the pillars that define Firstpower today.

Company Promise

Be the best at serving our customers, one opportunity at a time.

Brand Promise

Understanding in Action.

Governance

First Horizon is dedicated to operating in accordance with sound corporate governance principles. We believe that these principles form the basis for our reputation for integrity in the marketplace and are essential to our efficiency and overall success.

We are committed to doing the right thing and have procedures and policies to help all employees comply with company principles, as well as applicable laws and regulations. Some of our corporate governance principles, policies, and practices are highlighted on the next page.



Corporate Governance Highlights

Annual director elections. All our directors are elected by our shareholders every year.

Majority voting and director resignation policy. Our directors are elected by a majority of the votes cast in uncontested elections (plurality vote in contested elections), and we have adopted a director resignation policy for directors who do not receive the affirmative vote of a majority of the votes cast.

Independence. Twelve out of 13 of our nonemployee director nominees are independent under the NYSE listing standards.

Proxy access. We adopted a proxy access bylaw that allows a shareholder group of up to 20 shareholders that has held at least 3% of our common stock for at least three years to nominate up to the greater of two directors or 20% of the board and have those nominees appear in our proxy statement, subject to notice and other specific requirements in our bylaws.

Board refreshment. Our board values fresh perspectives. Over the past six years, we have added five new directors to our board. Average tenure on our board is just over nine years.

Shareholder engagement. Dialogue with our shareholders is a critical part of our company's success. Our Investor Relations area with executive management regularly conducts ongoing dialogue with our shareholders via one-on-one conversations, conferences, road shows, on-site visits, and the like. Additionally, we communicate financial and strategic matters through public disclosures such as quarterly earnings presentations, analyst packets, and SEC filings.

Lead director. Independent director Colin V. Reed serves as the lead director. The principal duties of the lead director are specified in the Corporate Governance Guidelines.

Other directorships. None of our current directors serves on more than two public company boards other than First Horizon; 13 of our 14 current directors serve on one or no other public company boards.

Clawback. Our Compensation Recovery Policy (commonly known as a "clawback" policy) makes performance compensation paid based on erroneous financial data recoverable if the recipient caused the error or is responsible for the data's accuracy. Additional clawback provisions apply to most types of stock awards if certain other misconduct occurs, such as fraud or certain competitive activities, or (starting in 2014) if grant or payment of an award was based on erroneous financial data or if a termination for cause occurs.

Stock ownership guidelines. Our guidelines set forth our expectation that nonemployee directors own five times their annual cash base retainer in First Horizon stock and executive officers own between two and six times their salary in First Horizon stock, depending on their position.

Individual director evaluations. Each year, the Nominating & Corporate Governance Committee evaluates the performance of each nonemployee director prior to determining whether to recommend him or her to the board for renomination. At least every three years, in lieu of the evaluation by the Nominating & Corporate Governance Committee, the company engages a third party to conduct individual director assessments and to provide advice and reports on how individual directors and the board can improve.

Hedging. Company policy prohibits directors and executive officers from hedging with respect to First Horizon stock.



Here for Our Communities

First Horizon believes that the success of our company centers on the success of our communities across the Southeast. Through philanthropy, community development, volunteerism, and our various programs and initiatives, our company is working diligently to strengthen our communities.



Volunteerism



Philanthropy



Community Development



Stronger Communities



Volunteerism

Our employees are volunteer leaders because we believe in investing in the communities that make our success possible. We have a great team of volunteers who are passionate about the issues they're helping address in their local communities. Great people build great communities, and great communities allow great financial services companies to thrive. That's why we see volunteerism as a critical part of our community investment strategy.

To support our employee volunteers who donate thousands of hours of community service every year, we have both our leadership grants and matching gifts programs. Through leadership grants, our company encourages employees to take on leadership roles at nonprofit organizations working hard to make our communities better. We also offer matching gifts to promote charitable contributions by employees and to support causes that matter to them.

Second Harvest Food Bank of Middle Tennessee

First Horizon is proud to support and partner with Second Harvest Food Bank of Middle Tennessee – one of the largest and most comprehensive food banks nationwide. With a mission to feed hungry people and help solve hunger issues in the community, Second Harvest distributes food to children, families, and seniors through a network of 460 Partner Agencies in its 46-county service area. Through donations of funds and volunteer hours throughout 2019, First Horizon and its employees continued its ongoing support of Second Harvest's mission, directly making an impact in the lives of the 1 in 8 people – including 1 in 6 children – who face hunger in Middle and West Tennessee.

In 2019, First Horizon Foundation funded and staffed two Second Harvest Mobile Pantries, distributing food directly to individuals and families in need through large-scale, one-day food distributions set up similar to farmers' markets. In April and August of 2019, First Horizon-sponsored Mobile Pantries, with the help of First Horizon volunteers, distributed nearly 50,000 pounds of food to more than 1,300 food-insecure individuals. In addition, 66 First Horizon

volunteers donated nearly 180 hours sorting and packaging food at the Second Harvest Distribution Center in Nashville, TN for those at risk of hunger in the community. One volunteer group alone sorted more than 7,300 pounds of food in one volunteer shift – the equivalent of more than 6,000 meals for those in need.



First Horizon Employees working to ensure that all Middle Tennesseans have access to the food and resources that they need.



Community Benefits Agreement

In 2018, First Horizon announced a five-year, \$3.95 billion Community Benefits Agreement to increase access to financial resources within low- to moderate-income and underserved communities across our footprint. The Agreement is consistent with First Horizon's commitment to drive community, economic, and small business development in the communities in which we serve. Our commitments in the Agreement to be met by 2022, and our progress to date are listed below.



*Data is from January 2018 through December 2019 and is an approximation.

Community Development Efforts

In addition to our Community Benefits Agreement, First Horizon is dedicated to investing in our low- to moderate-income communities by partnering with organizations that work to improve health, affordable housing, small business development, and revitalization and stabilization of inner-city areas. First Horizon has invested more than \$10 million and continues to support critical needs in our low- to moderate-income communities throughout our footprint. In 2019, our Community Development grants strategically focused on causes in support of adult financial literacy, small business education and strategy, affordable housing, and workforce development.

Our Community Development efforts focus on:

- **Affordable Housing** – Helping people achieve dreams of homeownership
- **Community Revitalization and Stabilization** – Revitalizing neighborhoods
- **Community Services Targeted to Low- to Moderate-Income Communities and Families** – Improving the quality of lives of the communities we serve
- **Economic and Small Business Development** – Building up small businesses



New Level Community Development Corporation

Our company is continuing our commitment to building better communities by supporting affordable housing and homeownership initiatives. To help individuals achieve the dream of homeownership, we focus on distributing grants in support of affordable housing across our communities. These grants have supported homebuyer education, down payment assistance, and financing for single-family housing and multifamily units.

In Nashville, TN, New Level Community Development Corporation (CDC) received a grant to support its efforts to provide homeownership to first-time homebuyers. The grant supported more than 200 low- to moderate-income families. New Level CDC provides homeownership counseling, education for renters to improve credit scores, and financial literacy in regard to conventional banking products.



New Level CDC clients celebrating their first-time home purchase.

Change Center of Knoxville

Revitalization is one of the key elements to building better communities. First Horizon Community Development grants have contributed to revitalization projects across our footprint to organizations like the Change Center of Knoxville.

The Change Center of Knoxville opened its doors in 2018 and assists a target audience of at-risk youth ranging from ages 14-24 by providing job skills training, financial literacy, entrepreneurial mentorship, and recreational programs. The Center is a safe haven where teens and young adults can play, relax, and foster a sense of community.



One of the Change Center's recreational rooms, designed to foster a sense of community among Knoxville teens and young adults.



A Message from the First Horizon Foundation Chairman

For decades, First Horizon Foundation has provided philanthropic support to uplift and enrich our communities across the Southeast. With more than \$100 million contributed, grants have been provided to reinforce the efforts of nonprofit partners and their programs and initiatives.

Our Foundation has operated as First Tennessee Foundation in Tennessee, Texas, and Mississippi and as Capital Bank Foundation in Florida, North and South Carolina. We unified our brand in 2019, and we are now recognized as First Horizon Foundation across our footprint.

Since inception, our Foundation has continued to invest in a way that responds inclusively to needs while promoting progress and prosperity across our communities by directing philanthropic efforts towards:

- Arts & Culture
- Education & Leadership
- Environmental Sustainability
- Financial Literacy
- Health & Human Services

Our 2019 highlights include:

- Provided more than \$11 million in grants to philanthropic organizations in the communities we serve.
- Expanded Foundation's reach to Florida (Naples, Tampa, Miami, Keys, etc.).
- Provided a grant to support ongoing efforts to rebuild a hospital in South Florida following Hurricane Irma in 2017.
- Matched more than \$445,000 in donations from First Horizon employees and executives to double the impact of their personal gifts.
- Supported more than 650 organizations.

Sincerely,

Charles G. Burkett



About First Horizon Foundation

Founded in 1993, First Horizon Foundation is the private charitable foundation of First Horizon National Corporation. To date, more than \$100 million has been invested in nonprofit partners across our communities.

In addition to grants, First Horizon Foundation provides employee matching gifts. Our corporate matching gifts program encourages charitable contributions by First Horizon employees, and eligible donations are matched by our Foundation. Additionally, our Community Development efforts invest in low- to moderate-income communities and focus on improving health, affordable housing, and small business development, as well as revitalization and stabilization of inner-city areas.

As the Foundation invests in nonprofit organizations across the Southeast, it will continue to target investments toward these pillars of a strong community:

- Arts & Culture: Emphasizing excellence and enrichment in the arts
- Education & Leadership: Educating and developing the next generation of leaders
- Environment: Promoting a more sustainable future
- Financial Literacy: Investing in the financial future
- Health & Human Services: Improving the well-being of our communities

Our Grantmaking Process

Our grants are invested to respond inclusively to community needs and promote progress and prosperity.

We do not use corporate contributions to support:

- Individuals
- Trips and tours
- Solely religious, social, or fraternal organizations
- Charities that redistribute funds to other charitable organizations, except in the case of recognized united fund-type organizations
- K-12 schools (except for the Matching Contribution program)
- Political organizations or those having the primary purpose of influencing legislation or promoting a particular ideological point of view
- Operating budget deficits

How to Apply

Funding requests must be formally submitted through the Foundation's online grant system.

Visit firsthorizonfoundation.com to learn more.

Knothole Foundation

The mission of the Knothole Foundation in Charlotte, North Carolina, is to promote the sport of baseball in underserved communities and to create life opportunities for underserved youth by providing access to facilities, education, mentoring, life skill services, health and wellness programs, scholarship camps, and college visibility. In doing so, they hope to develop the skills and abilities of underserved youth to the highest level, and in turn pave the pathways to a more prosperous future and community.

The Knothole Foundation, along with former MLB players, has created the Tuckaseegee Dream Fields to make a lasting impact in the Charlotte community.

First Horizon Foundation made a significant contribution to the Knothole Foundation and the Tuckaseegee Dream Fields because we believe their mission aligns well with the pillars of our Foundation. When our community succeeds, we succeed and will continue to grow.

Beyond the Foundation's investment, we plan to engage our employees through volunteerism and financial literacy education, offering clinics and academic tutoring support to the Charlotte-area youth.

With the development of the baseball fields in Charlotte, we are able to contribute to the future success of an underserved population in one of our North Carolina communities and develop future leaders.



Rendering of the Tuckaseegee Dream Fields, set to open in spring 2020, which will promote the sport of baseball while offering underserved youth access to facilities, mentoring, education, and much more.

HIGHLIGHT



2019 Highlights by Region

East Tennessee:

- While 85% of youth below the poverty line in Niota, Tennessee, organizations like the **YMCA Niota Summer Day Camp** are creating safe places for underserved youth to just be kids. Our support allows each camper to make new friends, participate in service projects, and try engaging activities for personal development.
- For 70 years, the **Helen Ross McNabb Center** has provided East Tennessee with mental health, addiction, and social services. Our Foundation's grant will allow the center to expand their footprint by opening a new facility and treating more than 25,000 individuals in need.
- Our contribution to **Remote Area Medical** is expected to provide over 8,500 Tennessee residents with free dental, vision, and medical care through mobile clinics in 2019.

Florida:

- Our support of the **South Florida Hispanic Chamber of Commerce Foundation** enhances the quality of education for more than 5,000 Hispanic minority students and empowers our minority youth to become leaders.
- With our help, low-income minority students have an opportunity to explore careers in the banking industry through the **Future Bankers & Financial Literacy Program**. The students will also attend financial literacy programs in the areas of savings/budgeting, credit, and identity theft & fraud.
- The Foundation's philanthropic grant to **Good Health Clinic**, the only free clinic in the Florida Keys, provides accessible healthcare to nearly 700 low-income, uninsured residents each year who would otherwise not be able to attain it.

Middle Tennessee:

- The **Young Soloist** program, an initiative of the Kennedy Center in Washington, DC, opens doors to young artists with disabilities by giving them the opportunity to record songs, train, perform, and compete on the international level. With the Foundation's contribution, these talented artists will live out their dream in a once-in-a-lifetime experience.

- Davidson County's public school population is 23% Hispanic/Latino, and **Disability Rights Tennessee** (DRT) works to ensure that all students receive quality education and enjoy a high quality of school life in all its aspects, and that rules, regulations, policies and practices provide equal opportunities for all children. With our help, the DRT can work toward removing language barriers by translating materials and providing dedicated bilingual support to families.
- The **Sexual Assault Center** encourages and empowers people to seek treatment for sexual abuse. Our support ensures that the clinic is able to help over 130 people heal each year.

North Carolina:

- Our donation to the **YMCA Summer Discovery Camp** provides full-day care packed with enriching activities throughout the summer to encourage children to be year-round, lifelong learners and leaders.
- Last year, the **Hospitality House Food Pantry** served 8,948 people who were at or below the federal poverty line. Our funds were used to support the expansion of their storage space and services.

Northeast Tennessee:

- **Greeneville Theatre Guild** is working toward renovating their 125-year-old building. Thanks to our contribution, they will be able to provide theatrical and musical productions, educational programs for both youth and adults in performance arts, and community outreach programs.
- To meet the evolving nature of education, **One-to-One – Technology Initiative – Greene LEAF** will provide computer access to all students in the Greene County School System. Our funding helps purchase a mobile computer lab for high school use.
- **Bristol Recovery Road for Women, Inc.** works to teach women how to live free from addictions, and our grant was used to teach residents about financial counseling, budgeting, shopping responsibly, meal planning, cleanliness, and other skills, all while living rent free.
- Our funds to **ARCH** will help 100 homeless clients stay off the streets by getting access to housing supportive services and obtaining SSI/SSDI benefits.



Northwest Mississippi:

- **Healing Hearts Child Advocacy Center** (HHCAC) serves a population of 207,192 in DeSoto and Tate counties to provide resources for victims of child abuse and their nonoffending caregivers, and our Foundation is proud to help end the intergenerational cycle of abuse.

South Carolina:

- We were the premier sponsor of FAM JAM, the biggest family-oriented event at the **Children's Museum of the Lowcountry**. Our employees also volunteered to assist in the event's activities.

Southeast Tennessee:

- The Foundation's funds were used in support of **Creative Discovery Museum's AmuseUm** fundraiser to offer hands-on, meaningful learning experiences for children to help find their passions. This resource for the community offers programs and exhibits to over 300,000 children and families annually, with more than 52,000 students served through school outreach programs.
- Our continued support of the **Business Empowerment Academy** covered the costs for 20 high school students from disadvantaged backgrounds to attend the Academy. During the summer, the students prepare for college by learning strategies for success.
- **Junior Achievement of Chattanooga, Inc.** benefits 525 East Lake Elementary School students in their "JA in a Day" and "JA Job Shadow" programs. Our grant inspires these students to succeed in a global economy by learning work readiness, entrepreneurship, and financial literacy.

Community Banks:

- **Homeward Bound of Western North Carolina** has a mission to end the cycle of homelessness. Our Foundation supported their Permanent Supportive Housing Program, which moves the most vulnerable, long-term chronically homeless individuals into housing and provides case management to help them remain housed. In 2019, 230 households were served, with 50 of those being new move-ins.

- Our grant to **Santa Project, Inc.** in Cleveland, Tennessee helped to fund their Story Power Program, a fun, creative group process that makes the art of oral storytelling and story creation accessible to sufferers of Alzheimer's/dementia by replacing the pressure to remember with the encouragement to imagine.

West Tennessee:

- First Horizon Foundation funds were used in support of the **Carpenter Art Garden**, whose art programs are geared toward creating long-term relationships with youth through art with the vision of helping them create their best futures, enrich creativity, and uplift participants' self-esteem. Through our help, they reached approximately 3,300 students in 2019, who worked together to complete a Mosaic Memorial Garden.
- **New Leaders** transforms Memphis' most underserved schools by recruiting and training educational leaders. Our grant allows programs such as Emerging Leaders, Aspiring Principals Program and Induction, and School Transformation with Principals & Teams in Priority Schools to create exceptional leadership teams in schools to address achievement and performance challenges.
- The Foundation's capital support provided funding to **Memphis River Parks Partnership** to reimagine and redesign 30 acres of the Memphis Riverfront, specifically Tom Lee Park, and assist in providing connectivity and transformative greenspace to the community.
- Our grant to the **Wolf River Conservancy** helped with the completion of the 26-mile Wolf River Greenway trail within the city of Memphis that connects some of the lowest- and highest-income areas. The project will also protect Wolf River water quality and wildlife habitat, promote healthy lifestyles in the region, encourage future conservation through education, attract business, and retain professional talent and tax base.
- Our donation to the **RIFA's Snack Backpack** program will cover the cost of food items for over 750 snack backpacks, which will provide snack backpacks for the entire school year to 17 students. The program serves nearly 1,300 elementary school children living in food-insecure homes from 14 schools in the Jackson-Madison County School System who have little or, quite possibly, no food on Saturdays and Sundays.



Local Contacts

Tennessee:

Memphis, TN – Bo Allen

Jackson, TN – Bill White

Nashville, TN – Carol Yochem

Cookeville, TN – Pat Roper

Knoxville, TN – Dave Miller

Maryville, TN – Greg Wilson

Tri-Cities, TN – Gerald Hallenbeck

Cleveland, TN – Bill Martin

Chattanooga, TN – Jay Dale

Florida:

Broward and Palm Beach counties – Josh Folds

Naples/Southwest Florida – Bryan Simmering

Florida Keys – Michele White

Miami – Roberto Muñoz

Northwest Mississippi – Michael Parker

North and South Carolina – Rick Manley

Asheville, NC – Peter Best

Hickory, NC – Jason Triplett

Houston, TX – Gary Olander

Questions?

Contact foundation@firsthorizon.com



2019 Nonprofit Grants and Matching Gift Recipients

- 100 Black Men of Middle Tennessee, Inc.

A

- A Betor Way
- A Place at the Table
- A Secret Safe Place for Newborns of Tennessee, Inc.
- A Step Ahead Foundation of East Tennessee, Inc.
- A Step Ahead Foundation Chattanooga, Inc.
- A Step Ahead Foundation, Inc.
- A.H. of Monroe County, Inc.
- ABC of North Carolina Foundation
- Abe's Garden
- African American Heritage Society Museum
- Akima Club, Inc.
- Alcoa City Schools Foundation, Inc.
- Alliance for Nonprofit Excellence
- Alps Adult Day Services
- American Cancer Society, Inc.
- American Heart Association
- ALSAC/St. Jude Children's Research Hospital
- American National Red Cross
- Amigos en Cristo
- Amyotrophic Lateral Sclerosis Association
- Andrew Jackson Foundation
- Andrew Johnson Heritage Association
- Animal Protection Association, Inc.
- Appalachian Regional Coalition on Homelessness, Inc.
- Appalachian State University Foundation, Inc.
- Appalachian Sustainable Development
- Appalachian Theatre of the High Country
- Arts Based School
- Arts Memphis
- Artsbuild
- Asian Culture Center of Tennessee
- Athens-McMinn Family YMCA
- Austin Hatcher Foundation for Pediatric Cancer
- Ave Maria Foundation of Memphis, Inc.

B

- Ballard Health Foundation
- Ballet on Wheels, Inc.
- Baptist Health South Florida Foundation
- Baptist Health System Foundation, Inc.
- Barrier Islands Free Medical Clinic, Inc.
- Believe Memphis Academy
- Belmont University
- Berkeley Preparatory School, Inc.
- Bessie Smith Cultural Center
- Bethlehem Center of Charlotte, Inc.
- Big Brothers Big Sisters of America
- Big Brothers Big Sisters of Middle Tennessee
- Big Brothers Big Sisters of Palm Beach and Martin Counties, Inc.
- Big Brothers Big Sisters of East Tennessee
- Binghampton Christian Academy
- Birthright of Memphis, Inc.
- Blind & Charity Fund/Downtown Nashville Lions Club
- Blood:Water Mission
- Blount County Children's Advocacy Center, Inc.
- Blount County Education Foundation
- Blount County Friends of the Library, Inc.
- Blount Memorial Foundation for Medical Care, Inc.
- Book Em
- Boy Scouts of America
- Boys & Girls Clubs of Dumplin Valley
- Boys & Girls Clubs of Greater Kingsport
- Boys & Girls Clubs of Greater Memphis
- Boys & Girls Clubs of Greeneville & Greene County
- Boys & Girls Clubs of Maury County
- Boys & Girls Clubs of Middle Tennessee
- Boys & Girls Clubs of Morristown
- Boys & Girls Clubs of Rutherford County
- Boys & Girls Clubs of the Mountain Empire
- Boys & Girls Clubs of the Ocoee Region
- Boys & Girls Clubs of the Smoky Mountains

- Boys & Girls Clubs of the Tennessee Valley
- Bradley Cleveland Public Education Foundation
- Bridges of Williamson County
- Brightbridge, Inc.
- Brightstone, Inc.
- Bristol Chamber Foundation
- Bristol Recovery Road for Women, Inc.
- Bristol's Promise/Youth Networking Alliance

C

- Caldwell 2020, Inc.
- Caldwell Chamber Initiatives
- Camillus House, Inc.
- Campbell Foundation
- Cannon Street YMCA
- Capitol Theatre of Greeneville, Inc.
- Carnival Education Fund
- Carolina Caring, Inc.
- Carolinas Metro, Inc.
- Carson-Newman University
- CASA of East Tennessee, Inc.
- Catawba Valley Community College K-64 Initiative
- Center for Economic Empowerment and Development
- Center for Financial Training Southeastern, Inc.
- Center for Nonprofit Management
- Central Piedmont Community College Foundation, Inc.
- Centro Hispano de East Tennessee
- Chambliss Center for Children
- Chapman Partnership, Inc.
- Charleston Urban Squash, Inc.
- Chattanooga Area Food Bank, Inc.
- Chattanooga C A R E S, Inc.
- Chattanooga FC Foundation
- Chattanooga Girls Leadership Academy, Inc.
- Chattanooga Prep, Inc.
- Chattanooga Room in the Inn, Inc.
- Chattanooga State Community College Foundation



- Chattanooga Symphony and Opera Association
- Chattanooga Women's Leadership Institute
- Cheekwood Botanical Garden and Museum of Art
- Child Advocacy Center of the Third Judicial District
- Children's Advocacy Center of Catawba County, Inc.
- Children's Advocacy Center of Hamilton County
- Children's Museum of the Low Country
- Children's Museum of the Upstate, Inc.
- Christian Brothers La Salle High School
- Christian Brothers University
- Christian Community Services, Inc.
- Church Health Center of Memphis, Inc.
- Circuit Playhouse, Inc.
- Cleveland Bradley Regional Museum
- Cleveland State Community College Foundation
- Cleveland/Bradley Chamber Foundation
- Coalition for Kids, Inc.
- Colab
- Collier County Child Advocacy Council, Inc.
- Communities in Schools of Tennessee
- Community Care Fellowship
- Community Coalition Against Human Trafficking
- Community Cooperative, Inc.
- Community Foundation of Greater Memphis, Inc.
- Community Legal Center
- Community Lift Corporation
- Community Reinvestment Alliance of South Florida, Inc.
- Consumer Credit Counseling Service of Western North Carolina
- Cookeville Regional Medical Center Foundation
- Coral Restoration Foundation, Inc.
- Cornerstones, Inc.
- Country Music Foundation
- Court Appointed Special Advocates
- Creative Aging Memphis
- Creative Discovery Museum

- Crime Stoppers of Memphis & Shelby County, Inc.
- Crossroads Campus
- Crossroads Corporation for Affordable Housing and Community Development
- Crossroads Downtown Partnership, Inc.
- Crumley House Head Injury Rehabilitation
- Cultureworks, Inc.
- Cumberland Pediatric Foundation
- Cumberland Region Tomorrow
- Cystic Fibrosis Foundation

D

- Dandridge Scots-Irish Festival
- Darkness to Light
- Dawn of Hope Foundation
- Delta Wildlife
- Desoto Grace
- DHIC, Inc.
- Disability Rights Tennessee
- Dismas House
- Dixon Gallery and Gardens
- Doctors Without Borders
- Dogwood Arts Festival, Inc.
- DonorsChoose
- Doors of Hope
- Downtown Kingsport Association, Inc.
- Dr. Jose Regueiro Foundation
- Dr. Martin Luther King Jr. Scholarship Fund of Rutherford County
- Dress for Success Houston
- Ducks Unlimited, Inc.

E

- East Cooper Community Outreach
- East Tennessee Children's Hospital Association, Inc.
- East Tennessee Community Design Center, Inc.
- East Tennessee Foundation
- East Tennessee Kidney Foundation, Inc.
- East Tennessee State University Foundation
- El Buen Pastor Latino Community Services
- Elliot-West End Athletic Association

- Emerald Youth Foundation
- Emily's Power for a Cure
- Encore Theatrical Company
- End Slavery Tennessee
- Entrepreneur Development Center Southwest Tennessee, Inc.
- Equal Chance for Education
- Erlanger Health System Foundations
- Evangelical Christian School of Memphis, Inc.
- Exchange Club-Carl Perkins Center for the Prevention of Child Abuse

F

- Faces and Voices of Recovery Greenville
- Facing History and Ourselves, Inc.
- Faith Family Medical Center
- Family Cornerstones, Inc.
- Family Safety Center
- Family Services
- Fannie Battle Day Home for Children, Inc.
- Farmers and Hunters Feeding the Hungry, Inc.
- Fayetteville Cumberland County Continuum of Care on Homelessness
- Fellowship of Christian Athletes
- Firmkeys, Inc.
- First Art Museum
- First Steps, Inc.
- First Things First, Inc.
- Florida Atlantic University Foundation, Inc.
- Florida International University
- Food Bank of Central & Eastern North Carolina
- Forsyth Humane Society
- Fort Sanders Foundation
- Foundation for the Cleveland Public Library
- Foundation of Caldwell Community College
- Frankie Lemmon Foundation
- Friends of Franklin Parks, Inc.
- Friends of Great Smoky Mountain National Park, Inc.
- Friends of Hospice of the Lakeway Area, Inc.
- Friends of the Chickamauga and Chattanooga National Military Park



- Friends of the Levitt Pavilion Memphis, Inc.
- Friends of the Parks Foundation
- Friends of the Warner Parks, Inc.
- Friends of the Zoo, Inc.
- Full Circle Women's Services

G

- Gateway to Independence
- Gatlinburg Chamber of Commerce Foundation
- Gayle S. Rose Foundation
- Genesys Works
- Germantown Performing Arts Center
- Gestalt Community Schools
- Gift of Life Mid-South, Inc.
- Gifts for Kids
- Girl Scout Council of the Southern Appalachians
- Girl Scouts of Connecticut
- Girl Scouts of Middle Tennessee
- Girl Talk, Inc.
- Girls Incorporated of Bristol
- Girls Incorporated of Chattanooga
- Girls Incorporated of Hamblen County
- Girls Incorporated of Johnson City & Washington County
- Girls Incorporated of Memphis
- Girls on the Run of Greater Knoxville
- Good Health Clinic, Inc.
- Good Samaritan CTR of Loudon County
- Goodwill Industries - Knoxville
- GraceWorks Ministries
- Great Schools Partnership
- Great Smoky Mountains Heritage Center, Inc.
- Great Smoky Mountains Institute
- Great Smoky Mountains Association
- Greater Chattanooga Public Television Corporation
- Greater Naples Young Men's Christian Association
- Greene County Firewood Ministry
- Greene County Local Educational Advancement Foundation
- Greene County United Way
- Greeneville City Schools Foundation

- Greeneville Theatre Guild
- Growth Enterprises Nashville
- Guardian Angels for Special Populations, Inc.

H

- Habitat for Humanity International
- Habitat for Humanity of Catawba Valley
- Habitat for Humanity of Cleveland
- Habitat for Humanity of Greater Chattanooga
- Habitat for Humanity of Greater Miami
- Habitat for Humanity of Greater Nashville
- Habitat for Humanity of Key West and Lower Florida Keys
- Habitat for Humanity of Wake County
- Hagar Center, Inc.
- Hamblen County Foundation for Educational Excellence
- Hard Bargain
- Harmony Family Center, Inc.
- Harvest Free Medical Clinic
- Harvest Hands Community Development Corporation
- Harwood Center, Inc.
- Hattiloo Theatre
- Healing Hands Health Center
- Healing Hearts Child Advocacy Center
- Healthy Start Coalition of Southwest Florida
- Hear Congo, Inc.
- Heart of a Servant Ministries
- Heels to Heal, Inc.
- Heights Center, Inc.
- Helen Ross McNabb Mental Health Foundation
- Helping and Lending Outreach Support
- Heritage Alliance of Northeast Tennessee and Southwest Virginia
- Heritage Foundation of Franklin and Williamson County
- Hernando Desoto Habitat for Humanity
- High Country United Way
- Historic Tennessee Theatre Foundation
- Homeward Bound of Western North Carolina, Inc.

- Hope Works, Inc.
- Horizon Foundation, Inc.
- Hospice and Palliative Care Center
- Hospitality House of the Boone Area
- Houston Museum of Decorative Arts
- Houston's Amazing Place
- Hunter Museum of Art

I

- I M Sulzbacher Center for the Homeless
- Ijams Nature Center, Inc.
- IMPACT for Developmental Education
- Informed Families the Florida Family Partnership, Inc.
- Inquiring Systems, Inc.
- Insight Training & Educational Center, Inc.
- Integrity Foundation, Inc.
- Inter-Faith Food Shuttle
- Interfaith Health Clinic, Inc.
- International Rescue Committee

J

- Jackson Christian School, Inc.
- Jackson Symphony Association
- Jason Foundation
- JDRF International
- Jeff Gordon Children's Foundation
- Jefferson County Educational and Community Foundation
- Johnson City Jonesborough Washington County Chamber Foundation
- Johnson University
- Junior Achievement of Arizona
- Junior Achievement of Chattanooga
- Junior Achievement of East Tennessee
- Junior Achievement of Memphis and the Mid-South
- Junior Achievement of Middle Tennessee
- Junior Achievement of Ocoee Region
- Junior Achievement of Tri Cities

K

- Kay Yow Cancer Foundation, Inc.
- Keys Children's Foundation
- Kids on Point, Inc.



- Kingdom Community Development Corporation
- Kingsport Chamber Foundation
- Kiwanis Charities, Inc.
- Kiwanis Club of Greater Collier Foundation
- Knox Area Rescue Ministries
- Knoxville Academy of Medicine Foundation
- Knoxville Area Urban League
- Knoxville Entrepreneur Center
- Knoxville Museum of Art
- Knoxville Opera Company
- Knoxville Symphony Society, Inc.
- Knoxville Zoological Gardens, Inc.
- Knoxville-Knox County Council on Aging

L

- L 5 Foundation
- Lakeway CASA
- Land Trust for Tennessee, Inc.
- Le Bonheur Club, Inc.
- Leadership Blount County, Inc.
- Leadership Donelson-Hermitage
- Leadership Memphis
- Leadership Music
- Leadership North Carolina
- Leadership Preparatory
- Leadership Wilson
- Legacy Parks Foundation
- Leukemia & Lymphoma Society, Inc.
- Little Theatre
- Loaves and Fishes
- Lorraine Civil Rights Museum Foundation
- Lula Lake Land Trust
- Luther College

M

- Macon County Community Advisory Board
- Madelyn's Fund
- Madonna Learning Center
- Make A Wish Foundation of Southern Florida
- Make A Wish of Middle Tennessee

- Make A Wish Foundation of the Mid- South
- Marbles Kids Museum
- March of Dimes
- Maryville City Schools Foundation
- Maryville College
- Mason Preparatory School Foundation, Inc.
- Matthew Walker Comprehensive Health Center, Inc.
- McColl Center for Art & Innovation
- Meals on Wheels of Wake County, Inc.
- Medical Foundation of Chattanooga, Inc.
- Meharry Medical College
- Memorial Health Care System Foundation
- Memphis - Shelby County Local Emergency Planning Committee
- Memphis Area Legal Services Association
- Memphis Botanic Garden Foundation
- Memphis Bridge Lighting
- Memphis Brooks Museum of Art, Inc.
- Memphis Center for Reproductive Health
- Memphis Challenge, Inc.
- Memphis Child Advocacy Center
- Memphis City Center Development Corporation
- Memphis Delta Preparatory Charter School, Inc.
- Memphis Fourth Estate, Inc.
- Memphis Hightailers Foundation
- Memphis Jazz Workshop
- Memphis Museum, Inc.
- Memphis Speech & Hearing Center, Inc.
- Memphis Symphony Orchestra, Inc.
- Memphis Union Mission
- Memphis-Shelby Crime Commission
- Mental Health Association of East Tennessee, Inc.
- Mental Health Association of Middle Tennessee
- Metro Drug Coalition, Inc.
- Metropolitan Inter-Faith Association
- Mid-South Food Bank
- Mid-South Love Home
- Ministerial Association Temporary Shelter, Inc.

- Miss Tennessee Volunteer Scholarship Organization
- Montessori Academy, Inc.
- Morning Pointe Foundation
- Mose and Garrison Siskin Memorial Foundation, Inc.
- Mote Marine Laboratory
- Mountain Education Foundation
- Mountain Region Speech and Hearing Center
- Mountain States Foundation
- Muscular Dystrophy Association
- Muse Knoxville
- My Sister's House, Inc.

N

- Naples Children and Education
- Nashville Entrepreneur Center
- Nashville General Hospital Foundation
- Nashville Humane Association
- Nashville Kangaroos
- Nashville Public Education Foundation
- Nashville Public Library Foundation
- Nashville Public Radio
- Nashville Public Television, Inc.
- Nashville Shakespeare Festival
- Nashville Zoo
- National Coalition of 100 Black Women – Greater Knoxville Chapter
- National Community Reinvestment Coalition Community Development Fund
- National Kidney Foundation, Inc.
- Navy League of the United States
- Neighborhood Christian Centers, Inc.
- New Ballet Ensemble
- New Leaders
- New Level Community Development Corporation
- New Memphis Institute
- New Way Academy
- Newspring
- Nextstep Fitness, Inc.
- Nexus Leaders, Inc.
- Niswonger Foundation
- North Carolina Community Foundation
- North Carolina Council on Economic Education



- Northcrest Medical Center Foundation
- Northeast State Technical Community College Foundation
- Northside Naples Kiwanis Foundation, Inc.
- Northside Neighborhood House

O

- Olive Branch Community Emergency Food Ministry
- On Point
- One Family Memphis
- One Hundred Black Men of Chattanooga
- One Hundred Black Men of Greater Knoxville
- One Hundred Club of Memphis
- One-Eighty Place
- Operation HOPE
- Operation Stand Down Tennessee
- Operations Cityscape – Cookeville, Tennessee
- Opportunity House of Greene County, Inc.
- Orange Bowl Committee
- Orange Grove Center, Inc.
- Orpheum Theatre Group
- Our Pride Academy
- Overton Park Conservancy

P

- Page-Robbins Adult Day Services, Inc.
- Palmer Home for Children
- Partnership Initiatives Fund
- Pellissippi State Community College Foundation
- Peoplefirst Partnership
- Pet Community Center
- Peterson Foundation for Parkinson's
- Planned Parenthood – Greater Memphis Region
- Porter-Leath
- Project Transformation Tennessee
- Promise Development Corporation
- Public Markets, Inc.
- Puddy Tat Protectors, Inc.

R

- Raphah Institute

- Read to Succeed, Inc.
- Rebuilding Together Houston
- Reef Environmental Education Foundation
- Refuge Center for Counseling, Inc.
- Regional Inter-Faith Association, Inc.
- Reinvestment Partners
- Remote Area Medical
- Renewal House, Inc.
- Residential Resources, Inc.
- Rex Hospital Foundation
- Rhodes College
- Rivercity Company
- Riverfront Development Corporation
- Roane County United Way
- Roane State Community College Foundation
- Rock the Street Wall Street
- Ronald McDonald House Charities
- Ronald McDonald House of Durham
- Ronald McDonald House of Houston
- Rose Center and Council for the Arts, Inc.
- Rotary Club of Homestead Charitable Foundation, Inc.
- Rotary Club of Morristown, Inc.
- Rowan Helping Ministries

S

- Safe Harbor Child Advocacy Center, Inc.
- Safe Harbor of North Carolina
- Saint Thomas Health Foundations
- Saint Thomas Rutherford Foundation
- Salem Academy & College
- Salvation Army – Johnston City
- Santa Project, Inc.
- Saving Furry Friends
- Scott Hamilton Cares Foundation
- Second Harvest Food Bank of East Tennessee
- Second Harvest Food Bank of Metrolina
- Second Harvest Food Bank of Middle Tennessee
- Second Harvest Food Bank of Northeast Tennessee
- Second Harvest Food Bank of NW North Carolina

- Senior Citizens Home Assistance Service
- Senior Citizens, Inc.
- Sevier County Partners in Progress Education Foundation
- Sexual Assault Center
- Shadow Wood Charitable Foundation, Inc.
- Shelby Farms Park Conservancy
- Sifma Foundation for Investor Education
- Skyuka Hall
- SOS Children's Villages Florida, Inc.
- South Florida Council Boy Scouts of America
- South Florida Hispanic Chamber of Commerce Foundation, Inc.
- South Florida Progress Foundation, Inc.
- Southern Reins Center for Equine Therapy
- Southwest Florida Women's Foundation, Inc.
- Special Olympics Arizona
- Special Olympics Mississippi
- Special Olympics Tennessee
- Speedway Children's Charities
- St. Georges Independent School
- St. Mary's Cathedral
- Sweet Cheeks Diaper Ministry

T

- T Ross Love Foundation
- Teach For America, Inc.
- Teacher Town
- Teamgre3n
- Tech901
- Tennessee Aquarium
- Tennessee Court Appointed Special Advocate Association
- Tennessee Financial Literacy Commission
- Tennessee Justice Center
- Tennessee Kidney Foundation, Inc.
- Tennessee Parks and Greenways Foundation
- Tennessee River Gorge Trust, Inc.
- Tennessee Wildlife Federation, Inc.
- Texas Neurofibromatosis Foundation
- The A I M Center, Inc.



- The Arc Northwest Mississippi
- The Arc of the Mid-South
- The Baddour Center, Inc.
- The Beacon Council Economic Development Foundation
- The Cancer Support Community – East Tennessee
- The Change Center
- The Collective
- The Daniel Center for Math & Science
- The Dee Norton Lowcountry Children’s Center, Inc.
- The Enrichment Center
- The Helen Ross McNabb Center
- The Help Center
- The Knothole Foundation, Inc.
- The Nashville Chamber Public Benefit Foundation
- The National Museum of African American Music
- The National World War II Museum
- The Next Door
- The Regional Medical Center at Memphis Foundation
- The Salvation Army
- The University of Tennessee Foundation
- The Winston-Salem Foundation
- The Young Men’s Christian Association of the Triangle Area
- The Youth Builders of Greenville Tennessee, Inc.
- Theatre Guild, Inc.
- Theatre Memphis
- Thistle and Bee Enterprises, Inc.
- TNFirst
- Transit Alliance of Middle Tennessee
- Trezevant Manor Foundation
- TROSA, Inc.
- Trueu, Inc.
- Tusculum University

U

- United Housing, Inc.
- United States Olympic and Paralympic Committee
- United Way of Blount County
- United Way of Bristol

- United Way of Chattanooga
- United Way of Central Carolinas
- United Way of Forsyth County
- United Way of Greater Clarksville Region
- United Way of Greater Kingsport
- United Way of Greater Knoxville
- United Way of the Greater Triangle
- United Way of Hamblen County
- United Way of Hamlen County
- United Way of Hawkins County
- United Way of Loudon County
- United Way of Maury County
- United Way of McMinn and Meigs Counties
- United Way of the Mid-South
- United Way of Middle Tennessee
- United Way of Northwest Georgia
- United Way of the Ocoee Region
- United Way of the Piedmont
- United Way of Rutherford County
- United Way of Sevier County
- United Way of Sumner County
- United Way of Washington County Tennessee
- United Way of Williamson County
- United Way of Wilson County
- University Health System, Inc.
- University of Chattanooga Foundation, Inc.
- University of Memphis Foundation
- University of Minnesota Foundation
- Upper Pamentto YMCA, Inc.
- Urban Housing Solutions, Inc.

V

- Vanderbilt University Medical Center
- Victims to Victory
- Volunteer East Tennessee
- Volunteer Ministry Center, Inc.
- Volunteer State College Foundation
- Volunteers in Medicine Chattanooga, Inc.
- VSA Arts Tennessee

W

- W C Two
- W O Smith Nashville Community Music School

- Wake Technical Community College
- WakeMed Foundation
- Walters State Community College Foundation
- Waves, Inc.
- Welcome Home Ministries
- Welcome Home of Chattanooga
- Wesley House Community Center
- West Point Association of Graduates
- West Tennessee Healthcare Foundation
- Westwood Youth Development, Inc.
- Wig Bank of Caldwell County
- Wikimedia Foundation
- Williamson County CASA, Inc.
- Williamson County Child Advocacy Center Task Force
- Winterfest Foundation, Inc.
- Wolf River Conservancy, Inc.
- Women of Williamson
- Women’s Care Center of Sevier County
- Women’s Theatre Festival of Memphis
- Woodward Academy, Inc.

Y

- YMCA of Catawba Valley
- YMCA of East Tennessee
- YMCA of Memphis & the Mid-South
- YMCA of Metropolitan Chattanooga
- YMCA of Middle Tennessee
- YMCA of the Triangle Area
- YMCA of Western North Carolina
- You Can Make It Homeownership Center, Inc.
- You Have The Power...Know How To Use It, Inc.
- Young Actors Guild, Inc.
- Youth Villages
- YWCA – Knoxville
- YWCA – Nashville & Middle Tennessee
- YWCA – Northeast TN & Southwest Virginia



First Horizon Foundation Board of Directors

Charles Burkett, chairman, is a lifelong Memphian and current First Horizon Foundation chairman. He attended the University of Memphis, where he received his BBA degree. He also attended the University of Virginia Graduate School of Banking. He was the immediate past advisor to the president for the University of Memphis, serving from 2013 to 2017, and served in various executive leadership roles at First Horizon National Corporation from 1970 to 2011.

Clyde Billings serves as assistant general counsel and corporate secretary at First Horizon. In this role, he advises the company on corporate and securities laws, corporate governance, disclosure, corporate finance, NYSE rules, Reg. "O" lending, company stock, and director transactions. As corporate secretary, he is responsible for the preparation and distribution of board and committee meeting agendas, meeting materials, and minutes. Billings received his BA and JD from Vanderbilt. He has been with First Horizon since 1983.

Gregg Lansky, president, serves as manager of corporate taxes and is responsible for managing federal and state income tax planning, risk, and compliance for the corporation. He is a graduate of Rhodes College, the University of Memphis Law School (JD), and New York University Law School (LLM). Lansky has over 25 years of experience in the financial services industry.

Tammy LoCascio joined First Horizon in 2011 and is executive vice president, consumer banking, with responsibilities for retail, private client, wealth management, small business, mortgage and consumer loan delivery, call centers, consumer products, and business analytics. Prior to this role, she led the retail line of business, working with markets across the organization to provide strategic direction as well as sales and operational support. LoCascio graduated from the University of Florida with a degree in marketing and business administration.

William (BJ) Losch is executive vice president and chief financial officer for First Horizon National Corp. He joined the company in 2009 and is responsible for leading its financial activities, which include treasury, accounting, controls, tax, financial planning, strategic planning, investor relations, and corporate development/M&A. In addition, he is responsible for the company's corporate properties and procurement organizations. Losch holds a bachelor of science in business administration from the University of Richmond and a master of business administration from Virginia Commonwealth University.

Dave Miller leads our consumer and commercial banking teams in the East, Northeast, and Southeast markets. During his nearly 25-year career with First Horizon, Miller has held leadership roles in marketing and corporate strategy and investor relations, earning several national honors. Prior to his new role, he was executive vice president of consumer banking. He is a native of Buffalo, New York, and a graduate of Harvard University.

Candace Steele Flippin is executive vice president and chief communications officer for First Horizon National Corporation. Steele Flippin joined the company in January 2018 and leads the internal and external communications strategy, corporate social responsibility, and corporate giving. Steele Flippin is accredited in public relations and earned a bachelor's degree from the University of Michigan, an MBA from Johns Hopkins University, and a doctorate in management from Case Western Reserve University.

Charles Tuggle is executive vice president and general counsel for First Horizon National Corp. He is responsible for all legal matters for the company, including compliance with securities, corporate, and banking laws. Tuggle practiced law for 30 years with the law firm of Baker, Donelson, Bearman, Caldwell & Berkowitz before joining the FHN Financial division of First Horizon Bank as chief risk officer in 2003. Tuggle earned a bachelor's degree from Rhodes College and his juris doctorate from Emory University. He is a military graduate of the Georgia State University ROTC program and was commissioned as a second lieutenant in the United States Army.



Here for Our Employees

We ATTRACT Talent

At First Horizon, we seek to attract the best employees and empower them to build enduring relationships with the people they serve. In 2018, we announced the increase of minimum pay to \$15 an hour for all employees, because we believe that investing in our employees is crucial to the success of our organization, customers, and communities.

Our company's employment process supports our commitment to equal opportunity and affirmative action, and that includes our Summer Internship Program.

The **First Horizon Summer Internship Program** is a 360-degree program that provides expert experience, fosters professional development, and cultivates community involvement. The Internship Program consists of eight weeks of professional training and mentoring by a subject matter expert in a particular field. In addition, the intern participates in networking opportunities; community service activities; a final project indicative of knowledge, skills, and experience acquired; professional

development workshops; and board meetings with market leaders and executives. There were 72 participants in the 2019 intern class. There was representation from over 30 colleges and universities across the country. Twenty percent of the participants extended their internship beyond the regular program. The NextTech Intern program launched in 2019. This program focused on internship opportunities for high-potential technology students. The action learning projects centered on solutions to current and future financial services technology trends. The First Horizon Internship Program is not only designed to benefit the student by exposing them to real business situations, but as an organization, we also benefit from the perspective and creativity of the workforce of the future.

We RETAIN Talent

At First Horizon, we believe in putting our employees first. We work diligently to foster a sense of community amongst our employees by providing a strong company culture, offering competitive benefits and programs, and maintaining effective communication across our footprint.

Our **Firstpower Culture** is one of our competitive advantages and is centered on our company's values: accountability, adaptability, integrity, and relationships. To keep our culture strong, it evolves as our company does.

The **Firstpower Council** serves in an advisory capacity to the executive management committee. Its purpose is to make recommendations to advance the culture and provide feedback on key initiatives. Its broader mission is to help executive management foster an environment of accountability, adaptability, integrity and relationships.

“ I am fortunate to have been a part of the First Horizon Internship program; throughout my summer in the program, I had the opportunity to network with and learn from Nashville leaders in the Middle Tennessee region while refining my business skills for my future roles. I am honored to work for a company that has invested in my personal and professional growth, and I am thankful to have been at First Horizon in a full-time role for nearly three years! ”

Evin Edens

First Horizon Advisors Client Specialist



Our Firstpower culture makes us unique as a company. Our Firstpower Council serves as the liaison between employees and executive leadership to foster a strong sense of community across our organization.



Our corporate wellness program, **Wellness First**, is designed to promote the importance of leading a healthy lifestyle and provide initiatives to help employees achieve their wellness goals. The program focuses on four key components of wellness that are supported by company wellness initiatives to help employees make healthier lifestyle choices – fitness first, prevention awareness, healthy eating, and stress management.

The wellness program is supported by the company's **Wellness Council**. The Council is charged with partnering with the company to create and deliver programs and education that address the physical, emotional, and financial needs of our employees and their families. In addition to the Council, over 400 employees serve as Wellness Champions, who help deliver the messages and programming across the company's diverse footprint.

We maintain a company intranet, **FirstNet**, to serve as a hub for all company-related communications, and we deliver monthly and weekly newsletters to our employees highlighting important company news. Employees receive company updates from our CEO and have the opportunity to speak directly with him during **CEO Office Hours**. In addition, our CEO and CFO lead quarterly conference calls to deliver company earnings to our employees.

First Horizon's **Competitive Benefits** are designed with our people in mind. Our company is committed to rewarding employees with a competitive compensation package.

Benefits Overview*

Health:

- Health, dental, and vision coverage
- Wellness program
- Medical ally services
- Lifestyle coaching
- Chronic management and disease support
- Wellness financial initiatives
- Flexible spending accounts

Financial:

- First horizon 401(k) savings plan
- 100% Company match, up to 6%
- Health savings account, up to \$1,200 employer contributions
- Short- and long-term disability
- Flexible dollars, up to \$5,600 per year
- Free checking and financial services discounts

Family:

- Employee relief program
- Classroom visitor program
- Company-provided group life insurance
- Adoption reimbursement, up to \$15,000 per adoption/\$30,000 per year
- Family leave, up to 12 weeks
- Paid holidays and vacation, up to 4 weeks
- Sick/emergency pay
- Vacation donation program
- Maternity leave, up to 8 weeks
- Paternity leave, up to 4 weeks

Career:

- Career development library
- Computer-based training
- Employee mentoring program
- Education assistance program, up to \$3,500 per year

*These benefits are subject to change and may have certain criteria based on role.



We DEVELOP Talent

In addition to benefits, we are committed to providing employees with the tools and resources needed to excel in their jobs, as well as in their careers.

One way we do that is through our **Corporate Mentoring Program**. As part of our evolving talent strategy, we have implemented a new program powered by Together Mentoring allowing participants to easily find mentoring relationships that provide meaningful coaching and networking experiences. Participants are matched on a number of areas, including goals, skills, and diversity preferences. This new software, implemented in August 2019, allows us to track the progress and results of the Mentoring Program. A few statistics, captured from August to December of 2019, are listed below.



Employee development is important to us, and corporate mentors play a huge role in helping our employees succeed in their professional goals.

524

registered participants

344

total mentor-mentee
meetings completed

Average mentor rating:

3.9

out of 4 stars

As of 12/31/19

What our employees had to say:

“Every session is great because there is always something new that I have learned from my mentor. I like this program because it gives me an opportunity to grow and learn more about this company.”

“Through the first two meetings, I feel that the mentorship program has been really effective. My mentor has provided insight to a side of the bank that I am interested in, sending me tools to be able to train for a position move and introducing me to other people in the bank who could also give me insight on my personal career path goals.”

“My mentor is phenomenal. She is very receptive to concerns and goals and how to go about overcoming them. Her experience and guidance are very promising for me and my future with the company.”



Here for Our Customers

Our new brand promise – understanding the unique needs of our customers and putting that knowledge into action – will shape the transformation of the customer experience. It will also serve as the North Star of how we work and advise our customers.



~450
ATMs



~800,000
Customers Served*



272
Banking Centers



72%
Digital Banking
Penetration



\$42 billion
Assets



\$29 billion
Loans



\$32 billion
Deposits

As of 12/31/19

*Total number of consumer and commercial customers served in 2019.

Protecting Our Customers

At First Horizon, we recognize the role we play and responsibility we have in protecting the sensitive information of our employees and customers.

As a result, all employees are required to complete annual training, which includes:

- Company ethics and policies
- Privacy and identity theft training
- Corporate records management (biennial)
- Fraud and security awareness training
- Bank secrecy act/anti-money laundering training, including know your customer training
- Fair lending and equal treatment training

In addition, targeted and job-specific training for employees includes:

- Bank secrecy act/anti-money laundering (in-depth)
- Commercial loan fraud
- Consumer lending
- Cybersecurity awareness
- Electronic marketing using phone, fax, and e-mail
- Financial officer/advisor code of ethics
- Hipaa privacy and security training
- Regulatory foundations for lenders

Our Partnership with Operation HOPE Empowers Communities

Cora Cleasants had her “Aha!” moment one afternoon after doing the books for the trucking company that she worked for. “As I was packaging the checks to take to the bank, I realized what they were making in a week is what I was making in a month,” she said. She quickly decided that entrepreneurship was exactly what she needed to do and that it was time to buckle down to fulfill a lifelong dream. Since she already knew the business side of trucking, Cleasants decided to immerse herself in the industry.

She attended trucking school, earned her Commercial Driver’s License, and began learning the business while driving 18-wheelers. She saved as much as she could each paycheck to invest into her business and was able to purchase five older-model dump trucks to get started. She continued to work, save, and invest until she was able to sell her older-model trucks to purchase newer ones to make sure she was a strong contender in the market.

Cleasants found Operation HOPE as a way to establish her place in the industry and learn what she couldn’t teach herself. “When I started attending the seminars with HOPE financial well-being coach Trudy Morrison, I was already a business owner, but I wanted to learn more about improving my Beacon score and how to acquire business credit,” she said.

Through HOPE’s partnership with First Horizon Bank and the COGIC Urban Initiative, Cleasants successfully acquired the business credit she needed by taking business credit and money management courses. In 2019, she attended the Operation HOPE symposium in Atlanta, Georgia, to pitch her business to a panel and won a \$10K prize to benefit CM Enterprises, Inc., her business.

These testimonials are so important when telling the Operation HOPE story. Through our partnership, we are able to financially empower the communities that we serve. This year alone, we opened nine new HOPE Inside locations, bringing us to our committed 30 locations. HOPE Inside locations served more than 28,000 clients, and more than 140 new small businesses were created.



Carol Yochem (center), Middle Tennessee Region president, celebrates the opening of HOPE Inside in our Clarksville, Tennessee Banking Center.



Here for Diversity and Inclusion

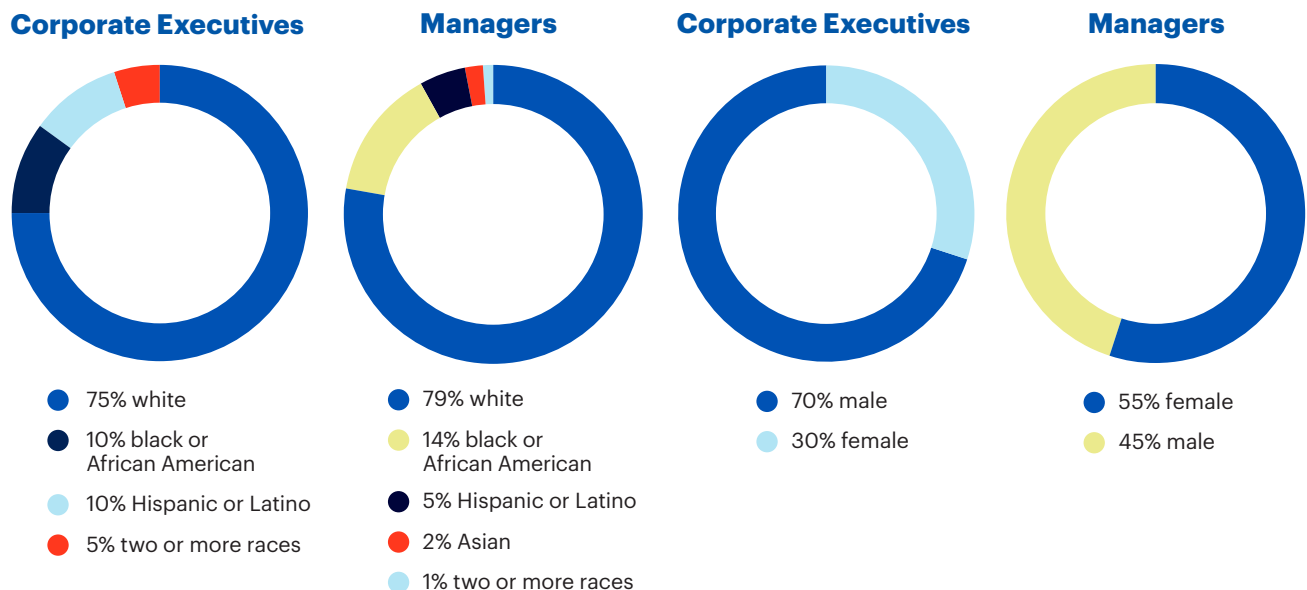
At First Horizon, our belief is that the best way to be truly inclusive, beyond having diverse talent and customers, is to create opportunities to find commonalities and build relationships with people representing different backgrounds and cultures.

Our formula and strategy, Diversity + Affinity = Inclusion, is focused on three key aspects of our organization: workforce, workplace, and marketplace. Long-term success requires that we appreciate our differences but focus more on what we have in common.

Workforce

We are committed to continuous improvement in increasing, developing, and promoting multicultural talent and are dedicated to the goal of meaningful diversity and inclusion at every level of the organization. Biannually, senior leaders receive data on the composition of their teams, along with insights and recommendations for balancing diversity relative to race/ethnicity, gender, and generation. We are especially focused on increasing underrepresented talent in key business units, in leadership roles, and in our top-tier salary levels.

To further accelerate representation of multicultural talent in revenue-generating and customer-interfacing roles, we implemented a Strategic Hiring Initiative. This initiative provides highly talented individuals with mentors, customized development plans, and on-the-job experience to accelerate their progression and proficiency in their role. Since 2017, 94% of those hired have completed their development program, and we have experienced a 71% retention rate.



Employee Data as of 12/31/19



Workplace

We work hard to embed diversity and inclusion into the fabric of our culture. To better connect with other diverse colleagues, we use Employee Resource Groups (ERGs) to drive leader and employee engagement, foster support, and provide networking opportunities. Employees can join one of the 12 chapters of these seven ERGS:

- **Alliance & Allies ERG:** Dedicated to the support of diversity and inclusion for lesbian, gay, bisexual, and transgender employees and their parents, families, friends, and straight allies.
- **Bankers en Motion ERG:** Provides a support system for inclusion, community outreach, and professional development.
- **Diversity Networking Association ERG:** A collaborative and diverse networking experience that affords members access to career and community-focused opportunities for networking experiences.
- **Gen Now ERG:** Fosters professional development and engagement among employees to become future leaders and encourage innovation and inclusion in a multigenerational workforce.
- **Veterans Support Association ERG:** Supports our employee veterans, their families, and veterans groups in our communities.
- **Women's Initiative ERG:** Promotes the success of women within our communities.
- **Working Parents ERG:** Provides support, encouragement, and guidance to employees who serve in the capacity of a caregiver. This includes, but is not limited to, caregivers for children, aging parents, siblings, and individuals with health issues.

In addition to our Employee Resource Groups, employees can further engage by becoming members of the company's **Inclusion and Diversity Council**. The Council, led by two executive sponsors, comprises employees representing a wide range of business lines, seniority levels, and backgrounds to recommend initiatives that promote inclusion across our organization.

First Horizon is committed to providing a work environment that is free of harassment or discrimination and has a strict policy prohibiting workplace harassment and discrimination. We follow regulations from the U.S. Department of Labor in developing and executing our hiring practices.

Marketplace

At First Horizon, we are dedicated to assisting our customers across various backgrounds and lifestyles in attaining greater economic self-reliance by helping them select the best products and services to meet their financial needs. We work diligently to acquire multicultural customers, vendors, and community partners.

- **Women and Wealth Strategy:** We engage, empower, and enrich our female clients so that they may achieve financial independence. Because of the record number of women in entrepreneurial and investment roles, our team is equipped to both understand and better serve this growing customer base.
- **Supplier Diversity:** First Horizon is committed to enhancing our diverse supplier base, including Minority-owned, Women-owned, Disadvantaged, and Veteran Business Enterprises. First Horizon's practice of including these diverse businesses in the sourcing process makes us more competitive by including fresh and various viewpoints in our business processes, while representing our customers, shareholders, and the communities in which we operate.
- **Multicultural Customer Strategy:** To foster more awareness on how to better serve our customers of color, we formed the Multicultural Customer Council. This council is composed of diverse leaders across industries and serves to inform both our executive leadership and our strategy.



Here for the Environment

First Horizon promotes sustainability and is committed to being a good steward of the environment with emphasis on energy management, reducing hazardous waste, and recycling.

Through recycling, alternative and renewable energy, and energy efficiency efforts, we are working to reduce our company's carbon footprint, all with sustainability in mind.



1 Million+
pounds of
paper recycled*



10,000+
trees saved



2 Million+
kilowatts
of energy
conserved



250,000
gallons of
oil saved



4 Million+
gallons of water
preserved



Clean Energy

Another way we're working to reduce our company's carbon footprint is by embracing clean, sustainable energy sources and using our resources efficiently. We utilize a solar photovoltaic system at our company's operations center, with four rows of 156 panels. The system currently produces 34,100 kilowatt hours of clean electricity per year – enough to power four homes' electricity use for one year.

First Horizon's solar photovoltaic system delivers 34,100 kilowatt hours of clean electricity per year.

*Shred-it, independent recycling vendor

As of 12/31/19

Conservation Partner – Tennessee Parks and Greenways

Ensuring that we have places to explore and engage in recreational activities, to learn about nature, and to gain a greater appreciation for the world around us is paramount to our quality of life, which is why First Horizon Foundation is a proud partner of Tennessee Parks and Greenways.

Founded in 1998, TennGreen is the oldest accredited, statewide land conservancy in Tennessee. Serving all Tennesseans through collaboration with members, private landowners, local municipalities, and state and federal agencies, the conservancy works to create parks, establish wildlife corridors, expand existing protected public lands, and enhance public recreation opportunities.

TennGreen envisions large, connected natural areas that support diversity of life, inspire the appreciation of nature, and spark action to protect the water we drink, the air we breathe, and the land that sustains us all.

TennGreen has a long-standing relationship with First Horizon Foundation, and we believe the work they are doing is monumental in ensuring that all Tennesseans have a sustainable place to live, work, and play.

In 2019, TennGreen was able to take significant steps in protecting our quality of life. More than 4,000 acres of prime habitat were spared from future development, and more than 26 miles of streams will remain healthy and able to support abundant fish populations and other wildlife.



TennGreen works diligently to protect land and wildlife across the state of Tennessee. The Perched Cerulean Warbler is just one of the many species benefiting from their great work.



Governance

Board of Directors

Under our bylaws, First Horizon is managed under the direction of and all corporate powers are exercised by or under the authority of our board of directors.

Information about the members of our board of directors and the committees on which they serve is available below.

| First Horizon Board of Directors at a Glance | | | | |
|--|--|--|---|--|
| 11 have experience as a CEO/president* | 6 have finance or accounting experience** | 4 have experience in the banking industry | 12 have served as a director or officer of another public company | 6 have experience in information technology matters*** |
| 1 has served in government | 14 have strategic planning/leadership experience | 5 are diverse in terms of race, gender, or ethnicity | 10 have marketing and retail distribution experience | 6 joined the board within the last six years |

As of 12/31/19

* CEO or president of a firm or major operating division

** Audit committee financial expert, CFO, or background in accounting or financial planning and analysis

*** Includes experience managing a business in which information technology plays a significant role

D. BRYAN JORDAN, chairman, was elected president and chief executive officer and a director of First Horizon National Corporation (First Horizon) and First Horizon Bank (First Horizon Bank) in 2008. In 2012, he was elected chairman of the board of First Horizon and First Horizon Bank as well. Prior to September 1, 2008, Mr. Jordan was chief financial officer of First Horizon and First Horizon Bank. From 2000 to 2007, he was senior executive vice president and chief financial officer of Regions Financial Corporation and its subsidiary Regions Bank. He is a director of one other public company, AutoZone, Inc.

R. EUGENE TAYLOR is the **vice chairman** of the board of directors of First Horizon. He served as chairman of the board of directors and chief executive officer of Capital Bank Financial Corp. from 2009 until 2017. Prior to 2009, Mr. Taylor spent 38 years at Bank of America Corporation, most recently as the vice chairman of the firm and president of Global Corporate & Investment Banking. He is a director of one other public company, Sonic Automotive, Inc.

COLIN V. REED, lead director, is the chairman of the board and chief executive officer of Ryman Hospitality Properties, Inc., Nashville, Tennessee, a real estate investment trust. Mr. Reed was elected chairman of the board of Ryman's predecessor, Gaylord Entertainment Company, in 2005 and chief executive officer of Gaylord in 2001. Mr. Reed is a director of one other public company, Ryman. He has been a director of First Horizon since 2006.



KENNETH A. BURDICK is executive vice president of products and markets at Centene Corporation, St. Louis, Missouri, a diversified, multinational healthcare enterprise that provides services to government-sponsored and commercial healthcare programs. From 2015 to January 2020, he served as the chief executive officer at WellCare Health Plans, Inc. He joined WellCare in 2014, serving initially as president, national health plans, and then as president and chief operating officer. Mr. Burdick served as the president and chief executive officer of Blue Cross and Blue Shield of Minnesota from February 2012 to July 2012. From August 2010 to February 2012, he served as chief executive officer of the Medicaid and Behavioral Health businesses of Coventry Health Care, Inc., and from October 1995 to May 2009, Mr. Burdick held a variety of positions with UnitedHealth Group, Inc. He has been a director of First Horizon since January 2019.

JOHN C. COMPTON is a partner at Clayton, Dubilier and Rice, a New York-based private equity firm. He served as CEO of Pilot Flying J, a national operator of travel centers, until February 2013. Prior to September 2012, he served for 29 years in various senior leadership positions with PepsiCo Inc., a global food, snack, and beverage company, including chief executive officer of PepsiCo Americas Foods, president and CEO of Quaker, Tropicana and Gatorade, and CEO of PepsiCo North America, culminating in his service as president of PepsiCo. Mr. Compton was elected as a director of First Horizon in 2011.

WENDY P. DAVIDSON has been the president, Away from Home (formerly U.S. Specialty Channels), of Kellogg Company, Elmhurst, Illinois, a global food, cereal, and snack company, since 2013. She serves as a member of the company's Global Leadership Team, North American Leadership Team, eighteen94 Venture Capital Fund, and Global Strategy Councils. From 2010 to 2013, she served in various senior roles at McCormick & Company, Inc., including as vice president, Custom Flavor Solutions, U.S. and Latin America, and from 1993 to 2009, she held a variety of executive positions at Tyson Foods, Inc., including senior vice president and general manager – Global Customer and Group vice president – Foodservice Group, culminating in her service as senior vice president and general manager – Prepared Foods. She has been a director of First Horizon since January 2019.

MARK A. EMKES retired on May 31, 2013, as the commissioner of finance and administration of the State of Tennessee, a position he had served in since 2011. Prior to his service as commissioner, he was the chairman, chief executive officer, and president of Bridgestone Americas, Inc. and a director of its parent company, Tokyo-based Bridgestone Corporation, a worldwide tire and rubber manufacturer, retiring from that position in 2010. Mr. Emkes is a director of two other public companies, CoreCivic, Inc. and Greif, Inc., and has been a director of First Horizon since 2008.

PETER N. FOSS is currently the general manager of the GE/NFL Head Health Program. Prior to his retirement in 2013, he served for 35 years in various leadership positions with General Electric Company, a global digital industrial company, including most recently as general manager for Enterprise Selling and as president of the General Electric Company's Olympic Sponsorship and Corporate Accounts. Mr. Foss is a director of one other public company, Healthcare Trust of America, Inc., and became a director of First Horizon upon the closing of First Horizon's acquisition of Capital Bank Financial Corp. on November 30, 2017.

CORYDON J. GILCHRIST is a private investor and a chartered financial analyst. From 2000 to 2011, he was a portfolio manager and partner at Marsico Capital Management. While at Marsico, Mr. Gilchrist was the sole portfolio manager for Marsico's 21st Century Fund and the lead portfolio manager for Marsico's Global Fund. Before joining Marsico, he was a senior analyst and portfolio manager covering emerging markets at The Principal Financial Group. Mr. Gilchrist has been a director of First Horizon since 2012.

SCOTT M. NISWONGER retired as chairman of Landair Transport, Inc., a time-definite trucking, warehousing, and supply-chain management company, in 2018. He previously served as chief executive officer (until 2003) of Landair and as chairman of the board (until 2005) and chief executive officer (until 2003) of Forward Air, Inc., which operated as one company with Landair until the two were separated into two companies in 1998. He has been a director of First Horizon since 2011.



VICKI R. PALMER is president of The Palmer Group, LLC, a general consulting firm. Until 2009, she was executive vice president, Financial Services and Administration, Coca-Cola Enterprises Inc., Atlanta, Georgia, a bottler of soft drink products. Ms. Palmer is a director of one other public company, Haverty Furniture Companies, Inc. She has been a director of First Horizon since 1993.

CECELIA D. STEWART retired as the president of U.S. Consumer and Commercial Banking of Citigroup, Inc., a global diversified financial services holding company, in 2014. She had held that position since January 2011. From 2009 to 2011, she was president of the retail banking group and CEO of Morgan Stanley Private Bank N.A. Ms. Stewart is a director of one other public company, United States Cellular Corporation. She was elected as a director of First Horizon by the board of directors in 2014.

RAJESH SUBRAMANIAM is president and chief operating officer of FedEx Corporation, Memphis, Tennessee, a provider of transportation, e-commerce and business services. He is also co-president and co-CEO of FedEx Services, Inc. and a member of FedEx's Strategic Management Committee. Prior to March 1, 2019, he served as president and CEO of FedEx Express, and prior to January 1, 2019, he served as executive vice president and chief marketing and communications officer of FedEx as well as chairman of FedEx Trade Networks and chairman of FedEx Office and Print Services, Inc. He previously served as senior vice president (2006 to 2013) and executive vice president (2013 to 2016) of marketing and communications, FedEx Services, Inc. From 2003 to 2006, Mr. Subramaniam was the president of FedEx Canada, and from 1999 to 2003, he served as vice president of marketing for FedEx's Asia Pacific business. He is a director of one other public company, FedEx, and was elected as a director of First Horizon by the board of directors in 2016.

LUKE YANCY III is the president and chief executive officer of Yancy Financial Group, Inc., a professional consulting firm in the area of diversity and inclusion. He is the retired president and chief executive officer of the MMBC Continuum, Memphis, Tennessee, a nonprofit organization that promotes minority- and women-owned business enterprises. Prior to 2000, Mr. Yancy was president, West Region, of AmSouth Bank and, prior to its acquisition by AmSouth in 1999, First American Bank. Mr. Yancy has been a director since 2001.



Risk Management

At First Horizon, appropriate risk management governance practices are employed to maintain a strong focus on all major risks, including emerging risks, inherent to our businesses and operations.

The First Horizon Board has six major, chartered committees:

- Audit Committee
- Compensation Committee
- Executive & Risk Committee
- Information Technology Committee
- Nominating & Corporate Governance Committee
- Trust Committee (committee of the bank only)

Board Committee Functions

- **Executive & Risk Committee.** The Executive & Risk Committee's charter authorizes and directs the Committee to assist the board in its oversight of (i) the establishment and operation of our enterprise risk management framework, including policies and procedures establishing risk management governance, risk management procedures, risk control infrastructure, and processes and systems for implementing and monitoring compliance with the framework with respect to the management of credit, market, operational, liquidity, interest rate sensitivity, capital and equity investment risks, including emerging risks, (ii) the adoption, implementation and periodic review of significant risk management and compliance policies and (iii) our risk appetite statement. In connection with its credit risk responsibilities, the Committee oversees First Horizon's independent Credit Assurance Services department. First Horizon has chosen to ensure voluntarily that the Executive & Risk Committee meets the requirements of Federal Reserve regulations on risk committees regarding the independence of the committee chair and the presence of at least one member with experience in identifying, assessing, and managing risk exposures of large, complex firms, although those requirements currently do not apply to First Horizon.
- **Audit Committee.** In accordance with the NYSE listing standards and its charter, the Audit Committee fills an oversight role in risk management, including receiving reports from the chief audit executive regarding risk governance, risk assessment and risk management, the adequacy of the company's policies and compliance with legal and regulatory requirements.
- **Compensation Committee.** The Compensation Committee is chiefly responsible for compensation-related risks. The charter of the Committee requires the Committee to oversee our compliance with all applicable laws and regulations relating to (i) appropriate management of the risks associated with incentive compensation programs or arrangements or (ii) public, regulatory, or other reporting associated with such risks, programs, or arrangements.
- **Trust Committee.** The Trust Committee is responsible for overseeing the fiduciary activities of the bank, including risks arising in connection with such activities. The Trust Committee receives reports from management of the Trust Division and any other units operating pursuant to the fiduciary powers of the bank regarding fiduciary account records and the investment and distribution of fiduciary account funds.

The charter of each of these committees, except for the Trust Committee, is available on our website at firsthorizon.com (click on "Investor Relations," then "Corporate Governance," and then "Governance Documents").

For additional information, please visit firsthorizon.com.



First Horizon Board of Directors Overview

| Name | Joined Board | Independent under NYSE Listing Standards | Committee Affiliations* |
|--------------------|--------------|--|--|
| Ken Burdick | 2019 | Yes | <ul style="list-style-type: none"> Audit Compensation |
| John Compton | 2011 | Yes | <ul style="list-style-type: none"> Compensation Executive & Risk Nominating & Corporate Governance (Chair) |
| Wendy Davidson | 2019 | Yes | <ul style="list-style-type: none"> Audit Information Technology |
| Mark Emkes | 2008 | Yes | <ul style="list-style-type: none"> Audit (Chair) Compensation Information Technology |
| Peter Foss | 2017 | Yes | <ul style="list-style-type: none"> Audit Nominating & Corporate Governance |
| Cory Gilchrist | 2012 | Yes | <ul style="list-style-type: none"> Executive & Risk Information Technology Nominating & Corporate Governance |
| Bryan Jordan | 2008 | No | <ul style="list-style-type: none"> Executive & Risk |
| Scott Niswonger | 2011 | Yes | <ul style="list-style-type: none"> Executive & Risk Nominating & Corporate Governance Bank Trust |
| Vicki Palmer | 1993 | Yes | <ul style="list-style-type: none"> Compensation (Chair) Executive & Risk |
| Colin Reed | 2006 | Yes | <ul style="list-style-type: none"> Compensation Executive & Risk (Chair) |
| Cecelia Stewart | 2014 | Yes | <ul style="list-style-type: none"> Audit Information Technology (Chair) Bank Trust |
| Rajesh Subramaniam | 2016 | Yes | <ul style="list-style-type: none"> Audit and Trust Audit Information Technology Nominating & Corporate Governance |
| Eugene Taylor | 2017 | No | <ul style="list-style-type: none"> Executive & Risk |
| Luke Yancy | 2001 | Yes | <ul style="list-style-type: none"> Audit Bank Trust (Chair) |

As of December 31, 2019

* The Trust Committee is a committee of First Horizon Bank only.



Ethics Codes and Policies

First Horizon's first formal code of ethics was adopted in the early 1980s. As the years passed, our business continued to evolve, and our concentration on ethics evolved as well. First Horizon adopted our Code of Business Conduct and Ethics to set forth the overarching principles that guide the conduct of every aspect of our business. Among other topics, the code covers conflicts of interest, confidentiality, insider trading, political activities, and employee matters. Our Code of Business Conduct and Ethics applies to all employees, officers, and directors of First Horizon and its subsidiaries and, in certain cases, to its agents and representatives as well. First Horizon has also adopted a Code of Ethics for Senior Financial Officers, a Compliance and Ethics Program Policy, and many other policies with specific guidance on ethical matters. Our Human Resources, Legal, Compliance, and Corporate Security teams work together to oversee the handling of hotline submissions, Electronic Incident Reports, and annual training on matters relating to these ethics codes and policies.

A Matter of Principles

At First Horizon, it's our culture of ownership and teamwork that sets us apart from our competitors. The foundation of ownership is a commitment to integrity – demonstrating ethical business practices, even when times are tough and it may seem difficult to do so. The commitment of our employees to do the right thing is our number one competitive advantage and the basis of our core values. Employees are required to participate in annual training to review and understand our company's principles and policies. Additionally, employees receive an annually updated guidebook, called A Matter of Principles, to ensure that our employees understand and practice these principles.

This training and guidebook cover the following topics:

- Code of ethics and values
- Whistleblower protection
- Reporting unethical behavior
- Confidential information
- Corporate records management
- Conflict of interest
- Suspicious activity reporting
- Marketing guidelines
- Electronic usage guidelines
- Fair treatment
 - Equal opportunity
 - Pay transparency policy
 - Affirmative action
 - Anti-harassment
 - Sexual harassment
- Political activity
- Stock investing
- Health and safety
- Where to turn for help or support



Cybersecurity

First Horizon is steadfast in its commitment to safeguard our customers' personal and financial data. Our business practices, processes, and controls designed for the protection and privacy of customer data are subject to numerous federal regulations, including the Gramm Leach Bliley Act. Additionally, the bank is routinely subject to regulatory scrutiny and examination from federal and state regulators.

First Horizon is continually making investments in new technologies and cybersecurity professionals to strengthen our defenses, mitigate cybersecurity threats, and adhere to regulatory requirements. We dedicate substantial resources to cybersecurity to protect the confidentiality, integrity, and availability of systems and data. Our employees receive fraud and information security training annually, while dedicated personnel monitor FHNC systems and networks.

Our cybersecurity strategy includes:

- Top-down focus on cybersecurity from our board of directors, executive management, and senior leadership
- Robust governance and oversight to enforce adherence to cybersecurity policies and standards
- Implementation of cybersecurity through highly skilled personnel, leveraging proven technologies to identify and mitigate threats
- Deployment of multilayered defenses to identify, protect, detect, respond, and recover
- Promotion of cybersecurity through employee awareness and job-specific training
- Communication of data protection requirements to affiliates and guidance to customers
- Collaboration with threat intelligence organizations, law enforcement agencies, and partners to keep abreast of cybersecurity threats

Data Protection Policy

This policy assigns the responsibility to establish the security procedures to protect all proprietary, confidential, or sensitive information ("Information"), whether in paper, electronic, nonelectronic, fiche, film, video, or voice mail, that is maintained by or on behalf of First Horizon National Corporation and its subsidiaries ("FHNC").

The objectives of this policy are to:

1. Ensure the security and confidentiality of Information.
2. Protect against any anticipated threats or hazards to the security or integrity of Information.
3. Protect against unauthorized access to or use of (including disposal of) Information that could result in substantial harm or inconvenience to FHNC or its customers.

This policy covers any methods or equipment used to access, collect, store, use, transmit, protect, or dispose of Information, including, but not limited to, mainframes, distributed systems, applications software, local area network servers, programmable workstations, laptop computers, Internet/Intranet systems, data communications devices ("Furnished Equipment"), and mobile devices.



Sustainable Investing

Socially responsible investing, commonly referred to as SRI, encompasses an extremely broad range of factors and considerations, including environmental, social and governance practices (ESG). There is no single definition of what constitutes SRI/ESG because it is values based. In an effort to better define what it means to be a responsible investor, in 2006, the United Nations proposed six principles for responsible investment. As of March 28, 2019, there were over 2,300 signatories to these principles including 459 U.S. entities. Many are easily recognized asset managers, including the likes of Fidelity, Northern Trust, DFA, and Oppenheimer.

Our Investment Committee's goal is twofold. First, we educate our investment advisors, financial planners, and portfolio strategists on the basic concepts of SRI/ESG investing. Second, we would like to be able to provide an answer to the question "What are you doing about socially responsible investing?" Members of the IC have done extensive research on the subject and have written several articles and research notes on this topic. We are evaluating several SRI/ESG screening/scoring tools and are having ongoing discussions with multiple asset managers about their offerings and capabilities in this area.

We have also started the process to become a signatory to the United Nation's Principles for Responsible Investment (PRI). To that end, we have engaged the services of a proxy voting firm ISS to assist us in voting shares we hold as fiduciaries for FHN Advisors' clients. We are now in the process of designing the implementation of proxy voting to be in compliance with applicable rules and regulations.

Code of Business Conduct for Suppliers

First Horizon seeks to outperform the competition fairly and honestly, and has a legacy of succeeding through such honest business competition. We seek competitive advantages through superior performance, not through illegal or unethical business practices.

Consistent with the First Horizon **Code of Business Conduct and Ethics** that sets the basic standards for employee conduct, we adopted a Code of Business Conduct for Suppliers that establishes our expectations for our suppliers (i.e., third parties that provide goods or services to First Horizon).

The **Code of Business Conduct for Suppliers** includes our expectations for suppliers related to conducting their business legally and ethically and covers topics such as bribery, confidentiality, fair dealing, human rights, nondiscrimination and harassment, recordkeeping, and reporting.



Human Rights Statement

First Horizon respects individual human rights and is committed to operating our company in an environment where everyone is treated with dignity. While we believe our government and policymakers are primarily responsible for the laws and regulations that enable the preservation and protection of human rights, our **company values** and business practices support our belief that all people should be treated fairly and with respect.

We are firmly committed to nondiscrimination and equal opportunity for our employees, customers, and suppliers. First Horizon's **Code of Business Conduct and Ethics** outlines the principles that guide the conduct of every aspect of our business. Our Code of Business Conduct and Ethics applies to all employees, officers, and directors of the First Horizon family of companies and, in certain cases, to our agents and representatives.

Our Commitment:

Everyone will be treated without discrimination or harassment based on race, color, religion, sex, sexual orientation, gender identity, national origin, age, veteran status, or disability.

First Horizon and our subsidiaries are also committed to a position of lending fairness and to making available meaningful services to all of our customers and communities on a fair and equitable basis.

Any employee who engages in unlawful activities or violates First Horizon's **Code of Business Conduct and Ethics** or any of the company's policies is subject to disciplinary action, including dismissal.

First Horizon honors our commitment to human rights by:

- Conducting our business in a manner that is consistent with the fundamental human rights principles described in the **United Nations Universal Declaration of Human Rights**.
- Requiring all employees to complete Code of Business Conduct and Ethics training upon hire, and annually thereafter, and to certify upon completing each training session that they have read, and that they understand, the Code.
- Providing all employees with an annually updated guidebook, called A Matter of Principles, to ensure that they understand and practice the principles outlined in our Code of Business Conduct and Ethics.
- Instituting a **Corporate Social Responsibility (CSR)** Committee to help us build stronger communities and guide our responsible business practices. The CSR Committee meets quarterly to review, recommend and report to the Executive Management Committee and the board of directors on CSR and environmental, social, and governance (ESG) business and reputation topics.
- Protecting the privacy of customer information. All employees, even after leaving the company, must comply with the policies described in our Privacy Policy.
- Establishing multiple ways for employees and customers to raise concerns, ask questions, and report potential policy violations or unethical or suspicious behaviors with confidence and without fear of retaliation.
- Operating our business in accordance with all applicable lending, labor, safety, health, anti-discrimination, and other diversity and inclusion workplace regulations and laws.
- Adopting a **Code of Business Conduct for Suppliers** that establishes our expectations for our suppliers.



Awards and Recognition

Top 100 America's Most JUST Companies for Corporate Citizenship

Forbes Magazine and JUST Capital

Bloomberg Gender-Equality Index

Bloomberg

100 Best Adoption-Friendly Workplaces in America

Dave Thomas Foundation for Adoption

Diversity Best Practices Inclusion List

Working Mother Magazine

America's Best Large Employers List

Forbes Magazine

World's Best Banks List

Forbes Magazine

Top 50 Companies for Executive Women

National Association for Female Executives

Best Workplaces in Finance and Insurance

Fortune Magazine

Phoenix-Hecht 2019 Middle Market Quality Index

Excellence in Middle Market Banking

Best Places to Work

Nashville Tennessean, Nashville Business Journal, Knoxville News Sentinel, Memphis Commercial Appeal, Memphis Business Journal

Recognition as **"Best Bank or Favorite Bank"** in Chattanooga, Nashville, Knoxville, and Memphis newspaper readers choice polls

"America's Most JUST Companies are measurably outperforming their peers on the key issues Americans care about most: taking care of employees by paying a fair and living wage, providing good benefits, as well as equal opportunity and career development. Creating value for shareholders and stakeholders is not a zero sum game, with JUST companies earning 6% higher return on equity than their peers."

Martin Whittaker
CEO of JUST Capital



Selected awards are shown above. For a complete list, visit firsthorizon.com/awards.



Key Environmental, Social, and Governance Highlights

At First Horizon, we view the consideration of environmental, social, and governance factors as important drivers for how we conduct our business.

Governance:

- Board of directors
 - 12 independent directors
 - More than 20% female representation
 - More than 35% diverse representation
- Executive Management Committee
 - 19 corporate executives
 - More than 30% female

Customers:

- Approximately 270 banking centers
- More than 450 ATMs
- More than 800,000 consumer and commercial customers served

Sustainability:

- More than 1 million pounds of paper recycled in 2019
- 34,000+ kilowatt hours of clean electricity produced this year
- More than 4 million gallons of water preserved

Employees:

- Approximately 5,051 employees
 - 62% of employees are female
 - 29% ethnically diverse employees
- We conduct an annual employee engagement survey
- Employees average 26 training hours annually
- Comprehensive succession planning and development programs
- Tuition assistance programs

Community:

- \$3.95 billion, five-year, community benefit plan to increase access to financial resources within low- to moderate-income (LMI) communities
- \$11 million in philanthropic dollars distributed in 2019
- \$100 million distributed by the First Horizon Foundation since 1993
- Approximately 650 organizations reached/supported
- 30 HOPE Inside financial empowerment centers locations

As of 12/31/2019



How to Reach Us

Headquarters

165 Madison Ave.
Memphis, TN 38103
(800) 489-4040
firsthorizon.com

Community Relations

(866) 365-4313
foundation@firsthorizon.com

Media Relations

(866) 365-4313
corporatecommunications@firsthorizon.com



FIRST HORIZON SM