

# Business Continuity and Disaster Recovery Statement

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At First Horizon Bank, First Horizon Advisors, Inc. and FHN Financial (hereafter, collectively “First Horizon”), we know the unexpected can, and occasionally does, occur – from minor incidents to major outages, natural or man-made disasters. An effective business continuity and disaster recovery program is designed to address these types of events and is essential in ensuring the continuation of critical business functions and providing our clients with uninterrupted access during a disaster.

## Business Resilience

The First Horizon Business Resilience program combines key disciplines of Business Continuity, Disaster Recovery, Crisis Management, and Incident Response and is complemented by an experienced team of certified business continuity and disaster recovery professionals.

The Business Continuity and Disaster Recovery Policy is presented and approved annually by the First Horizon Board of Directors. The enterprise-wide Business Resilience program requires business units to develop, implement, test, and maintain effective business continuity plans and recovery processes. These plans are subject to review by federal, state, and internal audit examiners. The First Horizon Business Resilience program is designed to comply with applicable regulatory requirements regarding business continuity and disaster recovery planning, including the Federal Financial Institutions Examination Council (FFIEC) guidelines.

The First Horizon Business Continuity Plan is robust and addresses many types of business interruptions, such as infrastructure outages, natural disasters, and the COVID-19 pandemic. From a corporate level, the Business Resilience program addresses:

- data backup and recovery of critical systems
- financial impact and operational threat assessments
- offline manual procedures for critical business functions
- alternate means of communication with clients, associates, service providers, and regulators
- alternate physical site relocation of essential associates; and other regulatory requirements

## Disaster Recovery and Crisis Management

Significant business interruptions can vary in scale, from a local to regional event, and severity, from minimal to severe. An enterprise-wide business continuity and disaster recovery testing program has been established to support recovery efforts and to provide clients with uninterrupted access to bank services as well as track regulatory requirements during events.

First Horizon has established a Crisis Management team consisting of senior leaders responsible for the management of business or technology related incidents and is designed to help minimize outages while promoting the safety of associates and clients.