

Thank you for considering a First Horizon Credit Card. To apply, complete the application below and submit it to a bank representative at a branch near you.

PROMO CODE \_\_\_\_\_

PLEASE TELL US ABOUT YOURSELF		
First Name	Middle Initial	Last Name
Social Security Number		Date of Birth
Mailing Address (No P.O. boxes allowed)		
City		State ZIP
Primary Phone ( )	Email Address	
Are you a U.S. citizen or permanent resident alien of the U.S.? <input type="checkbox"/> Yes <input type="checkbox"/> No		

PLEASE TELL US ABOUT YOUR JOB	
Present Employer	<input type="checkbox"/> Retired
Your Position	Years in This Profession

PLEASE PROVIDE FINANCIAL INFORMATION	
Alimony, child support, or separate maintenance need not be revealed if you do not wish to have it considered as a basis for repaying the obligation.	
Monthly Income (before taxes) \$	Includes salary, wages, bonus pay, tips, commissions. Employment may be full- or part-time, seasonal, irregular, military, or self-employment.
Other Monthly Income (before taxes) \$	May include your retirement benefits, interest, dividends, Social Security, public assistance (and alimony, child support and separate maintenance payments if you want them considered). <b>You may include your spouse's or other person's income if you have reasonable access to it.</b>
Source(s) of Other Income	
Monthly Rent or Mortgage (if no payment, write \$0) \$	Residence Information <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other

NOT REQUIRED FOR CURRENT FIRST HORIZON CUSTOMERS		
Driver's License #	State	Expiration Date

TRANSFER A HIGHER-RATE BALANCE*	
Want to transfer a balance from another credit card to your new card? A minimum balance of \$100 applies to any transfer request.	
TRANSFER INFORMATION	
Account Number	Card Expiration Date
Payee	Amount to Transfer: \$
Payee Payment Address	
City	State ZIP

PLEASE COMPLETE FOR JOINT APPLICATION		
First Name	Middle Initial	Last Name
Social Security Number		Date of Birth
Mailing Address (No P.O. boxes allowed)		
City		State ZIP
Primary Phone ( )	Email Address	
Are you a U.S. citizen or permanent resident alien of the U.S.? <input type="checkbox"/> Yes <input type="checkbox"/> No		

PLEASE TELL US ABOUT YOUR JOB	
Present Employer	<input type="checkbox"/> Retired
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NOT REQUIRED FOR CURRENT FIRST HORIZON CUSTOMERS		
Driver's License #	State	Expiration Date

AUTHORIZED USER (NOT REQUIRED)	
First Name	Last Name
Social Security Number	Date of Birth

FOR BANK USE ONLY	
KYC ID #	Source #
Employee #	Branch/Center #

\* Balance transfers are subject to credit line availability. If the total requested to be transferred exceeds your available credit, we may process full and partial transfers beginning with the single largest transfer possible. Transferring balances may take 3 to 4 weeks and will not automatically close your other accounts. You should continue to make payments on those accounts, as needed, to keep them current. Transferring a balance subject to a billing dispute may cancel your dispute rights with that creditor. Interest will be charged on purchases and balance transfers after the 0% APR introductory period unless you pay your entire new balance (including transferred balances) in full each month by the payment due date. You may not transfer balances from other First Horizon accounts. Balance transfers on new accounts are processed no earlier than 10 calendar days after we mail your new credit card. You may withdraw your request by calling 800-382-5465 within that 10-day period.

**PLEASE READ BEFORE SIGNING:** I have answered the questions in this application fully and truthfully and all information provided is complete and correct. I authorize you to obtain information to check my credit records and my statements in this application or elsewhere for purposes of evaluating this application and to update, upgrade, review or collect any transaction or account you conduct or establish for me or any offer you consider extending to me. Upon my request, you will tell me whether you requested consumer reports on me and the names and addresses of the reporting agencies. Please mail all cards, credit agreements, monthly billing statements, and all account correspondence to the first address listed. I promise not to use the account until I have received and read a copy of the Cardholder Agreement and agree to its terms. I understand the terms of my account are subject to change, and that terms can be added or deleted, including rates and fees, as provided in the Cardholder Agreement and in accordance with applicable law. I understand that the Cardholder Agreement, as amended by you from time to time, will govern the use of the account and it includes a provision for the arbitration of claims. I understand that I may apply for credit in my name alone, regardless of my marital status. If this is an application for a joint account, I understand that each person who signs it, as applicant or joint applicant, will be liable for the full amount of credit advanced at any time. I understand that you require two signatures if we're applying for a joint account or if someone else will be authorized to use my account.

I authorize you, your affiliates, or someone acting on your behalf to contact me using any telephone/contact numbers listed herein or subsequently provided by me to you in connection with this account whether the number is to a paging, cell phone, or specialized or common carrier mobile radio service, or any other service for which I may be charged for the contact, and to contact me by use of voice, text, email and pre-recorded/artificial voice messages or automatic dialing devices. My authorization and information may be relied on and used for debt collection purposes.

We intend to apply for joint credit:

\_\_\_\_\_ Applicant Initials \_\_\_\_\_ Co-Applicant Initials

X \_\_\_\_\_ / /  
Applicant's Signature Date

X \_\_\_\_\_ / /  
Co-Applicant's Signature Date

**PLEASE READ THESE TERMS AND CONDITIONS.** We may change the rates, fees, and terms of your account at any time in accordance with the Cardholder Agreement to be sent with your card and with applicable law.

## CREDIT CARD DISCLOSURES

### INTEREST RATES AND INTEREST CHARGES

<b>Annual Percentage Rate (APR) for Purchases*</b>	<b>0%</b> introductory APR for the first 12 months. After that, your APR will be <b>19.50% to 21.00%</b> based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers*</b>	<b>0%</b> introductory APR for the first 12 months. After that, your APR will be <b>19.50% to 21.00%</b> based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	Your APR is <b>21.00%</b> . This APR will vary with the market based on the Prime Rate. Cash Advance Limit will be limited to 50% of your credit limit.
<b>Penalty APR and When It Applies</b>	<b>None</b>
<b>Paying Interest</b>	Your due date is at least 24 days after the close of each billing cycle.  Purchases & Balance Transfers – We will not charge you interest on purchases and balance transfers if you pay your entire balance by the payment due date each month.  Cash Advances – We will charge you interest on cash advances from the date of posting.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$5.00.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at: <a href="http://www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a> .

### FEES

<b>Annual Fee</b>	\$0
<b>Transaction Fees</b>	
• <b>Balance Transfer**</b>	4% of each new Balance Transfer, but the fee will not be less than <b>\$10</b> per transaction.
• <b>Cash Advance</b>	4% of each new Cash Advance, but the fee will not be less than <b>\$10</b> per transaction.
• <b>Foreign Transaction</b>	3% of each transaction converted to U.S. dollars.
<b>Penalty Fees</b>	
• <b>Late Payment</b>	Up to <b>\$35</b>
• <b>Over-the-Credit Limit</b>	<b>\$0</b>
• <b>Returned Payment</b>	Up to <b>\$35</b>

**How we will calculate your balance:** We use a method called "average daily balance" (including new purchases, balance transfers, and cash advances)."

**Current Information:** The information provided here is accurate as of **04/02/23** and is subject to change at any time without prior notice unless required by the Cardholder Agreement or applicable law. To receive the most recent information, please write to BankCard Center, P.O. Box 1545, Memphis, TN 38101-1545.

**Prime Rate:** APRs may increase or decrease for each new billing cycle based on changes in the U.S. Prime Rate published in *The Wall Street Journal* ("Prime"). An increase in your rates will increase your finance charges and may increase your minimum monthly payment. First Horizon may impose caps on your rates, but your rates will not exceed the maximum we are allowed to charge under applicable law. Each APR will equal the sum of Prime plus the applicable margin ("Margin"), unless an APR cap is in effect – if so, your APR will be no more than the capped APR. Prime Rate was **8.00%** as of **04/02/23**.

**Eligibility:** We may consider your application to be your request for a Visa Classic card if you do not qualify for a Visa Platinum account.

**Margin:** Margin means the percentage points added to the Prime Rate to calculate the APR. The margin for Purchases and Balance Transfers is selected by us from the range **10.50% to 15.50%** after our evaluation of information, including your application, credit report information, and ability to repay. The Margin for Cash Advances is **17.50%**.

**Application of Payments:** We will determine, at our discretion, the amount of and order in which minimum payments will be applied to Purchases, Balance Transfers, Cash Advances, Interest, Finance Charges, and other fees and charges. If your account has balances with different APRs, we will allocate your minimum payments to balances subject to lower APRs before balances subject to higher APRs. If you make more than the minimum payment, we will allocate amounts in excess of the minimum payment to balances subject to higher APRs before balances subject to lower APRs, even if, as required by applicable law, this allocation results in a loss of any Grace Period for which you may otherwise have been eligible. This payment allocation method applies to all higher APR balances, including transactions subject to higher APRs posted since your last statement.

**Effects of Making Minimum Payments:** If you make only the minimum payment each billing cycle, you will pay more in interest, and it will take you longer to pay off your balance.

**Statement of Military Annual Percentage Rate (MAPR):** Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: the costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

Please call 800-776-6524 to receive the information in the preceding paragraph and a description of my payment obligation orally.

## IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

\* Introductory rate does not apply if you request to convert an existing account to a new account.

\*\* Only a payment made by us, at your request, via the application, our customer service center, or our website, to transfer all or part of your balance with another creditor to your account with us will be considered and treated as a balance transfer under the Cardholder Agreement. Your use of a check is not considered a balance transfer under the Cardholder Agreement.



