



DISCLOSURE OF DEPOSIT CASH OFFER

CASH OFFER TERMS

Checking and corresponding Savings Account New to bank

\$450 Cash Bonus Offer Eligibility Requirements:

To qualify for the \$450 cash bonus, open a new Consumer Checking account between 04/01/2026 and 9PM EST 06/30/2026. Applicant must be a new First Horizon Bank client that has not had a consumer account with First Horizon Bank in the last eighteen (18) months. Applicant must reside within a state where a First Horizon banking center is present. Opening deposit must be new funds from a financial institution other than First Horizon Bank or its affiliates. Make qualifying direct deposits totaling at least \$2,000 within ninety (90) days of account opening. Qualifying direct deposits include recurring electronic deposits of payroll, pension, or Social Security. Non-qualifying deposits include person-to-person, bank, or other electronic money transfers (such as Zelle®), such as those made through internet payment services. The checking account must be open for a minimum of 90 days. Bonus will only be paid to open and active accounts with a positive balance. The cash bonus will be deposited into your account within 15 business days after qualifying activities are met. All Checking accounts require a \$50 minimum opening deposit.

\$250 Cash Bonus Offer Eligibility Requirements:

To receive the extra \$250 bonus (total amount of bonus equal to \$700): Client needs to complete all the above requirements for the checking account and client must: 1) Open a new corresponding Savings Account within the same business day as the checking account above which is subject to approval. Traditional Savings is a corresponding savings account for the FirstView checking account, Money Market Savings account is a corresponding savings account for the SmartView checking, and TotalView Money Market Savings account is a corresponding savings account for the TotalView checking. 2) Deposit a total of \$5,000 or more in new funds into the new savings account within 30 days of the savings account opening; Funds need to be deposited directly into the savings account. Funds cannot be deposited into the First Horizon checking account and then transferred into the savings account; AND 3) Maintain a daily collected balance of \$5,000 for 90 days from the day of the deposit. The new funds cannot be money held by you at First Horizon or its affiliates. After you have completed all the above Savings requirements, we'll deposit the extra \$250 bonus into your new checking account within 15 business days. Bonus will be paid to open and active checking accounts with a positive balance only. All savings accounts require a \$50 minimum opening deposit.

Offer is available to individuals only. It is non-transferable and may not be combined with other offers. The primary owner of the checking and corresponding savings account must be the same person and only this person is eligible for the offer. Offer and account opening subject to bank approval.

Bonus will be reported as interest earned on IRS form 1099-INT and recipient is responsible for any applicable taxes. Other terms and conditions of your account are disclosed in your Bank Depositor Agreement. Offer and account opening subject to bank approval.

**OTHER TERMS AND CONDITIONS OF YOUR ACCOUNT ARE DISCLOSED IN YOUR
BANK DEPOSITOR AGREEMENT**