



## **DISCLOSURE OF DEPOSIT CASH OFFER**

### **BizEssentials Checking Account**

#### **Cash Bonus Offer Eligibility Requirements:**

Offer is only available to the addressee of the offer, is non-transferable, may not be combined with other offers, and is only available for new clients that have not had an account at First Horizon within the last 12 months. Opening deposit must be funds from a financial institution other than First Horizon Bank or its affiliates. Limit one bonus per company.

\*To qualify for the \$800 bonus:

1. Open a new BizEssentials Checking, BizEssentials Plus Checking, or BizEssentials Interest Checking account by 11/29/2025,
2. Deposit at least \$25,000 within fifteen (15) days of account opening and maintain an average daily collected balance of \$25,000 for the first three (3) full statement cycles
3. Conduct a minimum of twenty (20) qualifying client-initiated transactions within the first three full statement cycles in the eligible First Horizon Bank checking account. Full statement cycles are from the first day of the month to the last day of the month. Your first statement is normally a partial cycle and will be excluded from campaign calculations.

BizEssentials Checking, BizEssentials Plus Checking, or BizEssentials Interest Checking accounts require a \$100 minimum opening deposit. A qualifying client-initiated transaction may include deposits, checks paid, ACH items, and signature and PIN-based purchases made with a First Horizon Debit Card. The cash bonus will be deposited into your account within 10 business days after qualifying activities are met. Bonus will only be paid to open accounts with a positive balance. Bonus will be reported as interest earned on IRS form 1099-INT and recipient is responsible for any applicable taxes. Offer and account opening subject to bank approval.

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