



Digital & Mobile User Guide



Getting Started

- 3 Logging in with Digital Banking
- 4 Logging in with Mobile Banking
- 5 Viewing Balances & Transactions Dashboard
- 5 My First Horizon Accounts
- 5 Other Accounts
- 5 Recent Transactions
- 6 Transfer Funds & Pay Bills
- 6 Pay/TRANSFER
- 7 Viewing Your Budget & Goals
- 7 Dashboard Plan Button
- 7 Charts & Graphs

Accounts/Statements

- 8 View Account Details & Statements
- 8 Add a First Horizon Account
- 8 Remove an Account
- 9 Exclude an Account from Planning and Budgeting
- 9 Order Checks
- 9 Place a Stop Payment
- 10 Adding Other Accounts (Account Aggregation)
- 10 Add Other Accounts with Online Access
- 10 Add Other Accounts without Online Access

Alerts

- 11 View a Notice or Alert
- 11 Add or Remove an Alert
- 12 View and Send a Secure Message

Bill Pay/Transfer

- 13 Schedule a One-Time or Recurring Payment/Transfer
- 14 Add an External Account for Transfers
- 16 Add a Company for Bill Pay
- 17 Custom Company Recipient
- 17 Add a Person for Bill Pay
- 18 Pay Multiple Bills

Planning

- 19 Create a Budget
- 20 Add a Custom Category
- 20 Reset or Delete Your Budget
- 21 Set up a Retirement Goal
- 22 Add a Savings Goal
- 22 Edit or Delete a Goal

Mobile Only Features

- 23 Deposit a Check
- 24 Enable Quick GlanceSM

Other Digital Options

- 25 Digital Banking with Quicken[®]
- 26 Set up Digital Wallet
- 26 Apple Pay[®]

Moving Money with Zelle[®]

- 27 Enroll Now to Send Money with Zelle[®]
- 27 Sending Money with Zelle
- 28 Requesting Money with Zelle
- 28 Splitting a Request with Zelle

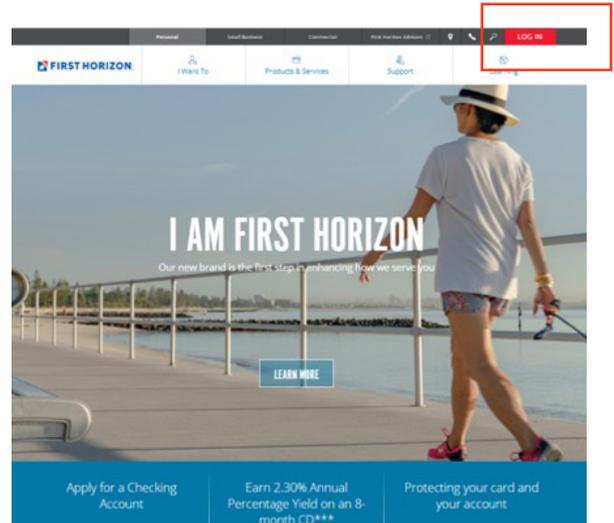
Digital and Mobile Banking are convenient, secure ways to manage your finances. To make it easier for you to get started, this guide offers step-by-step instructions for:

- Logging in
- Understanding the Dashboard
- Viewing accounts & balances
- Viewing transactions
- Transferring funds
- Paying bills
- Viewing budget and goals

Logging in with Digital Banking

1. Enter your User ID in the Log In box in the top left corner of the homepage at firsthorizon.com, and then select Log In To My Account.
2. On your initial visit to Digital Banking, you will be asked to answer a series of four questions that will later help us authenticate your account in case you lose or can't remember your log-in credentials. If you do not know the answer to the question asked, you may select a different question from the drop-down menu.
3. Once this verification is completed on your initial visit, you will only need to enter your User ID on the homepage. You will then be taken to a screen that shows you a security challenge question. You should enter the correct answer and select Continue. Type in your password and click Log In.

Note: You will see an option for Remember This Device. If you check this option, you will bypass the Security Challenge Question on future log-ins from the same computer or device. You should NOT select it while on a shared computer.



Logging in with Mobile Banking

We have an app available on the App Store® and Google Play™

Mobile Banking allows you to authenticate yourself in two ways:

1. Tapping the First Horizon app on your smart phone, then typing in your User ID and password
2. You can also enable fingerprint authentication by:
 - Going to Mobile in the Settings section
 - Choosing the device you are currently using
 - Touching the Enable Fingerprint button

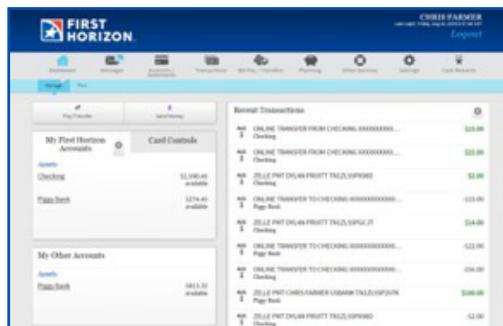
The next time you log in, simply place your finger on the home button to authenticate with your fingerprint.

We also offer Face ID® for iPhone® X.



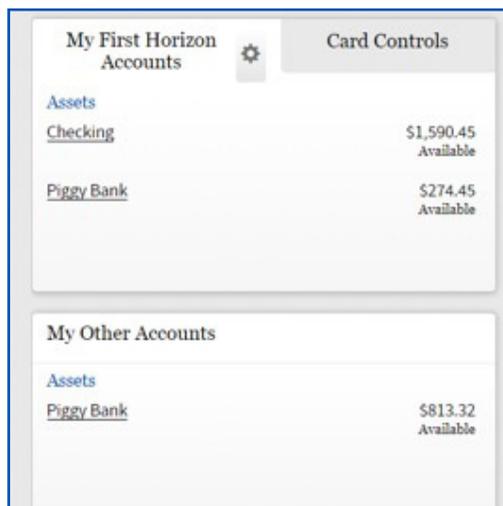
Viewing Balances & Transactions Dashboard

The homepage for Digital and Mobile Banking is the Dashboard. The Dashboard is designed to allow you to view account balances, view transactions, transfer money, pay bills, view your budget status, view your aggregated account balances and transactions (once they are added to Digital or Mobile Banking), and track your goals all without ever leaving the first page!



MY FIRST HORIZON ACCOUNTS

The My Bank Account section provides you with a quick view of the account balances on your First Horizon accounts, including checking, savings, CDs, IRAs, brokerage accounts, credit cards, loans, and lines of credit. If you click on an account, you will be taken to the Transactions icon page and the account transactions will be displayed.



OTHER ACCOUNTS

The Other Accounts section provides you with a quick view of balances for any non-First Horizon accounts that you have aggregated into Digital or Mobile Banking. Aggregated accounts are for balance, transactions, and budgeting purposes only. You cannot perform transactions from aggregated accounts within Digital Banking. If you click on an account, you will be taken to the Transactions icon page and the account transactions will be displayed.

RECENT TRANSACTIONS

The Recent Transactions section of the Dashboard provides you with the most recent transactions for all of your accounts. This is designed to keep you informed of recent transactions for every account in the event of unauthorized activity that may have otherwise gone unnoticed on a less frequently used account. The account nickname of the transaction posted is listed underneath the transaction. You can designate which account's transactions are displayed on the Dashboard.

Note: Pending items are deducted from your available balance.

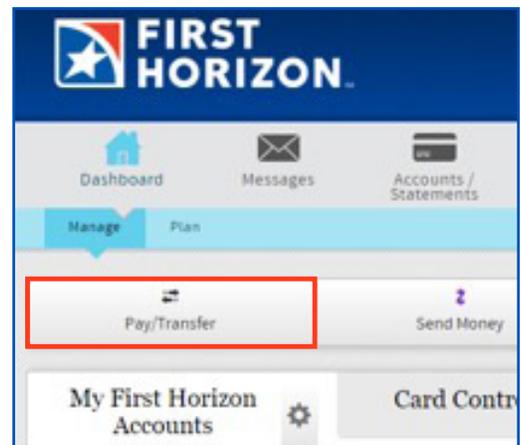
Recent Transactions		
FEB 10	PUCKETT'S GROCERY NASHVILLE TN <i>Bills Account</i>	-\$13.46 <i>Pending</i>
FEB 9	AT&T BILL PAYMENT DALLAS TX <i>Bills Account</i>	-\$148.17 <i>Pending</i>
FEB 9	ALEXANDERS CATERING NASHVILLE TN <i>Bills Account</i>	-\$5.54 <i>Pending</i>
FEB 8	Hermitage Pure Old Hickory TN <i>Bills Account</i>	-\$10.47 <i>Pending</i>
JAN 14	ALEXANDERS CATERING NASHVILLE TN <i>Bills Account</i>	-\$6.52 <i>Pending</i>
JAN 13	R & H DISCOUNT NASHVILLE TN <i>Bills Account</i>	-\$13.10 <i>Pending</i>
JAN 12	PLAYSTATION SONYENTERT 800-345-7669 CA <i>Bills Account</i>	-\$10.00 <i>Pending</i>
JAN 12	PLAYSTATION SONYENTERT 800-345-7669 CA <i>Bills Account</i>	-\$10.00 <i>Pending</i>
JAN 11	Hermitage Pure Old Hickory TN <i>Bills Account</i>	-\$8.73 <i>Pending</i>
JAN 11	DOWNTOWN HYUNDAI DOWNT NASHVILLE TN <i>Bills Account</i>	-\$53.15 <i>Pending</i>

Transfer Funds & Pay Bills

PAY/TRANSFER

Pay/Transfer is the quickest way to pay a bill in Digital or Mobile Banking. It allows you to send money from one of your First Horizon accounts to a recipient (company, account, or person) you have added within the Bill Pay/Transfer Icon page.

- Click on Pay/Transfer.
- Choose a recipient or account from the To drop down that appears.
- Click on the Amount bar and type in the amount you wish to pay or transfer.
- Choose which account to pay or transfer from the From drop down.
- Type in the date or click on the calendar icon to choose a date to send the payment.
- Indicate whether the transfer or payment is one-time or recurring. Complete any additional required information.
- Click on Submit.
- Click on Confirm if the payment is correct.



Payment Schedule		
	One Time	Recurring
PENDING	08/06/2019	\$250.00
TRANSACTIONS:	08/06/2019	\$2.43
	08/08/2019	\$250.00
	08/09/2019	\$56.00

Viewing Your Budget & Goals

DASHBOARD PLAN BUTTON

On the Dashboard Icon page, you will notice sub-tabs in the upper left corner, Manage and Plan. (These are located under Dashboard in the hamburger menu for Mobile Banking.) To view a snapshot of your budget and planning, click on the Plan Button. The Dashboard Plan page displays your Current Status Bar, Budget Summary, Current Month Cash Summary, Cash Flow Trends, Goal Progress, and Spending Summary.

CHARTS & GRAPHS

The Current Status Bar displays your Month-to-Date income and expenses in actual dollars. The Net Total is the difference between your income and expenses. If your Net Total is showing a negative number, your expenses have exceeded your income to that point in the month.

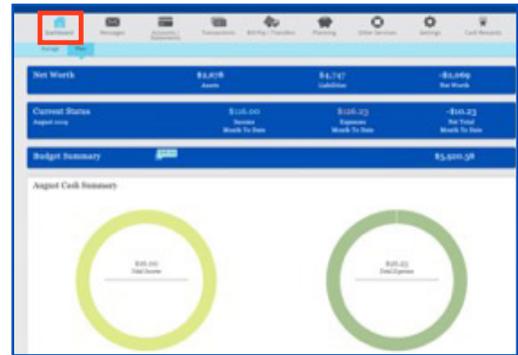
The Budget Summary Bar tracks how much you have spent so far in the month versus how much you have budgeted to spend in the month.

The Monthly Cash Summary is a visible representation of your budget broken down into categories. Hover the cursor over a color to view the category and amount.

Cash Flow Trends provide you a six-month snapshot of your monthly cash flow. It tracks income, expenses, and the difference between the two. Click on the icon in the upper right corner of the chart to toggle to a spreadsheet view with actual dollar amounts.

Financial Goal Progress tracks the progress of the goals you have set within Digital or Mobile Banking. If nothing displays, you need to add a Financial Goal.

The Spending Summary provides a six-month snapshot of up to six categories. Click on a category to deselect, then you can choose one to replace it. Additional categories can be found by clicking on the arrow highlighted in red. Click the icon in the upper right corner of the chart to view a spreadsheet view with actual dollar amounts.



Month	Food/Groceries	Food/ Dining Out	Food/ Snack	Personal Travel/Vacation/Ent	Personal Care/Workout	Utilities/Phone
Mar 2019	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Apr 2019	\$397.74	\$75.49	\$89.75	\$0.00	\$0.00	\$0.00
May 2019	\$793.42	\$288.39	\$225.19	\$0.00	\$229.43	\$369.79
Jun 2019	\$581.49	\$429.71	\$251.24	\$0.00	\$277.50	\$154.00
Jul 2019	\$444.97	\$345.15	\$252.26	\$796.40	\$175.00	\$151.45
Aug 2019	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

The Accounts/Statements Icon page is where you go to view or edit account details, view Statements, add Other accounts, and more.

View Account Details & Statements

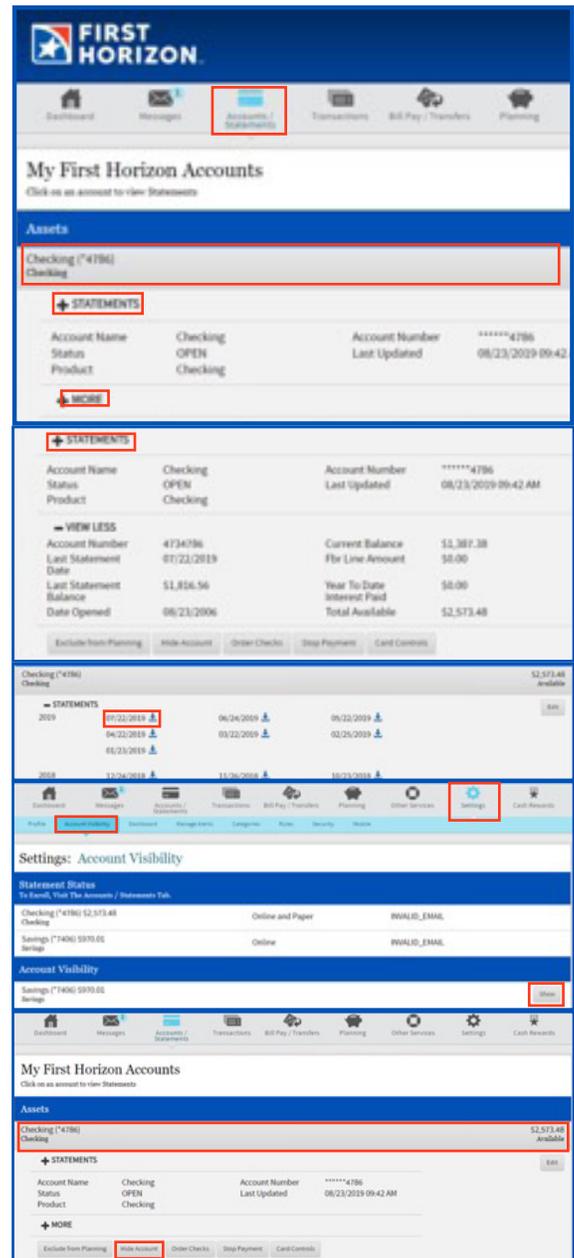
- Click on the Accounts/Statements Icon.
- Click on the account you wish to view. This will expand the view to display account details.
- Click on +More to display further account details.
- Click on Statements to display available monthly statements. Click on the date for the statement you wish to view. A PDF copy will open in a new window.

Add a First Horizon Account

- Click on the Settings Icon.
- Click on the Account Visibility tab.
- Under Account Visibility click on the Show button next to the account you wish to add.
- Click on the Accounts/Statements Icon in the top menu bar to make sure the account is now visible.

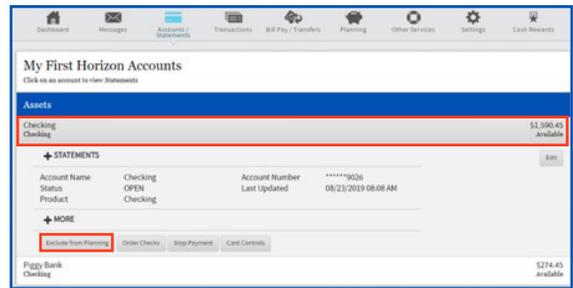
Remove an Account

- To remove an account from Digital Banking, click on the Accounts/Statements Icon.
- Click on the account. This will expand the view to display details and options.
- Click on Hide Account.
- Click on Confirm. The account will no longer be visible.



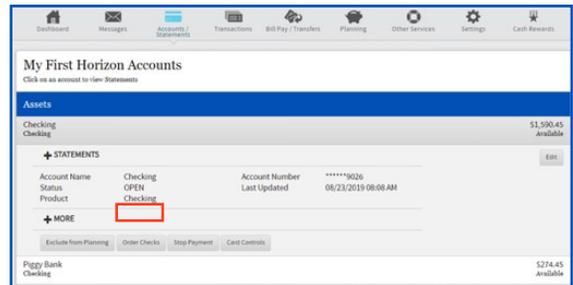
Exclude an Account from Planning and Budgeting

- Click on the Accounts/Statements Icon.
- Click on the account you wish to exclude from Planning and Budget calculations.
- Click on Exclude from Planning.
- Click on Confirm.



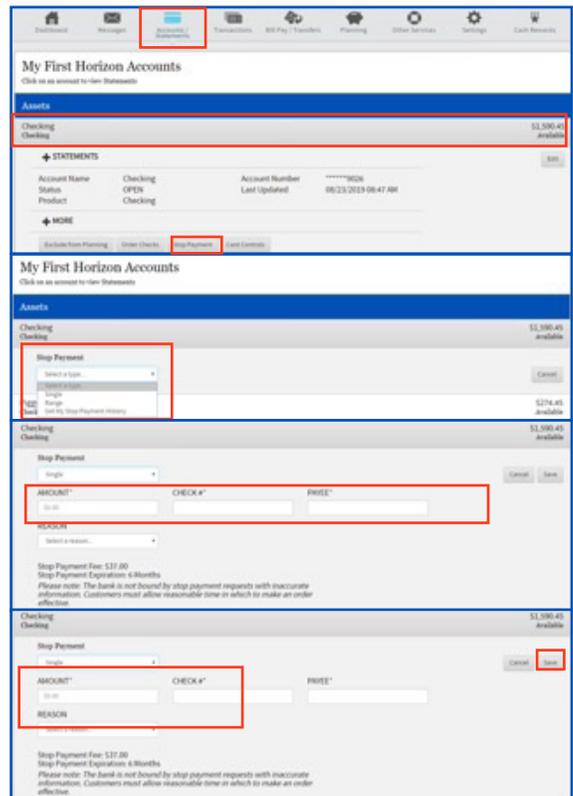
Order Checks

- Click on the Accounts/Statements Icon.
- Click on the account you wish to order checks for.
- Click Order Checks and you will be directed to our check provider's website.
- Link is also available under the Other Services Icon and Self Service Forms tab.



Place a Stop Payment

- Click on the Accounts/Statements Icon.
- Click on the account you wish to place a stop payment on.
- Click on Stop Payment.
- Click on the drop-down menu that appears and choose Single, Range, or Get My Stop Payment History.
- For a single stop payment, you will need the Amount, Check #, and Payee. You also can select a reason for the stop payment from the drop-down menu.
- To stop payment from a range of check numbers, you will need the starting check number and ending check number.
- You can enter a Payee if known. You can also select a reason from the drop-down menu.
- Click Save.



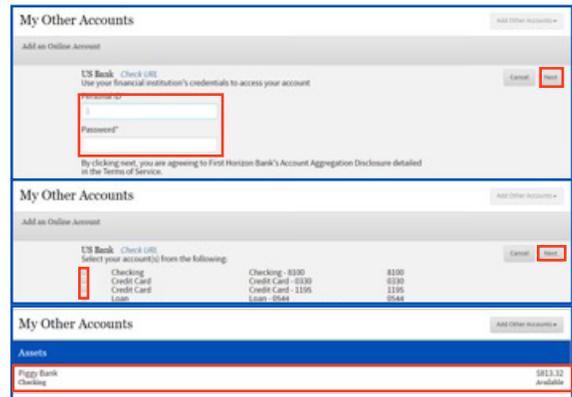
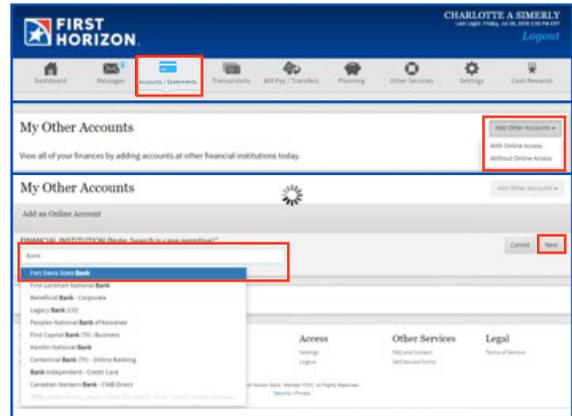
Note: There is a \$37 fee per stop payment. Stop payments expire after six months.

Adding Other Accounts (Account Aggregation)

Account Aggregation allows you to import accounts at another financial institution into Digital or Mobile Banking. Accounts that have online access will display balances and transactions. Accounts without online access will have to be manually updated.

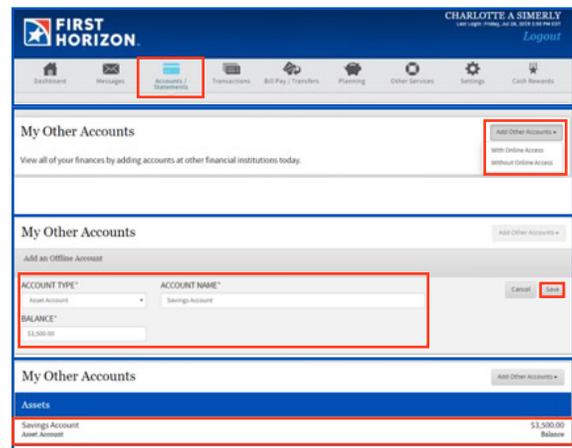
Add Other Accounts with Online Access

- Click on the Accounts/Statements Icon.
- Scroll down to My Other accounts section.
- Click on Add Other Accounts drop-down menu.
- Click on With Online Access.
- Begin to type in the financial institution where the account is located. You will notice a list of available institutions appear as you type. Click on the financial institution.
- Click on the Next button.
- Type in your User Name at the other institution.
- Type in your Password.
- Click Next. Note: By clicking Next, you are agreeing to First Tennessee Bank's Account Aggregation Disclosure detailed in the Terms of Service.
- A list of all available accounts at that institution will be displayed. Click on the box to select the account(s) you want to aggregate and select Next.
- The account will now be visible under My Other accounts.



Add Other Accounts without Online Access

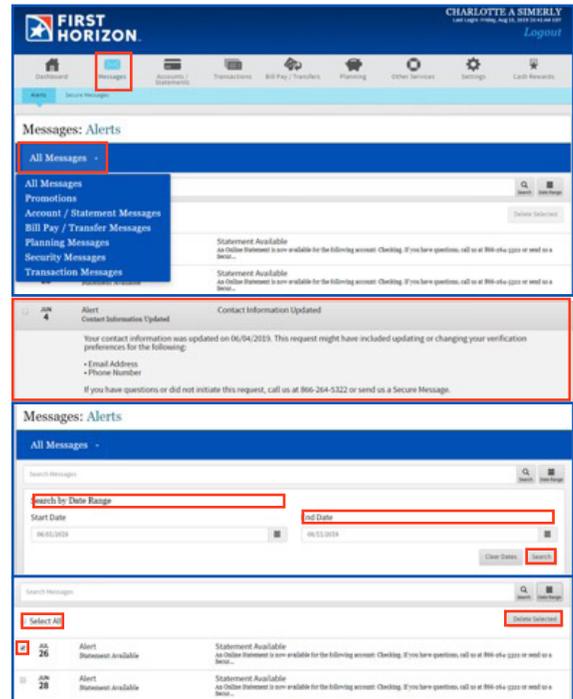
- Click on the Accounts/Statements Icon.
- Scroll down and click on Add Other Accounts under the My Other Accounts section.
- Click on Without Online Access.
- Select Asset or Liability from the Account Type drop down menu.
- Type in the Account Name.
- Type in the existing balance.
- Click Save.



Digital and Mobile Banking keeps you informed and connected to your finances with Alerts and Secure Messages.

View a Notice or Alert

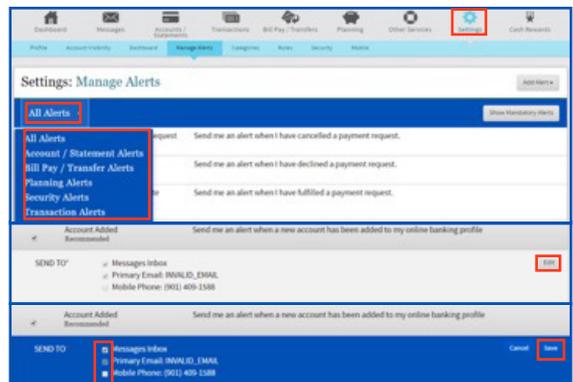
- Click on the Messages Icon.
- All Alerts will be showing initially. You can view a specific type of notice or Alert Message by clicking on the All Messages drop-down and choosing the type you wish to view.
- Click on the Alert you wish to view and the field will expand to display more detail.
- To search for an Alert, type in a keyword or amount in the Search Bar and click on the magnifying glass icon.
- To view Alerts within a specific date range, click on the Calendar Icon. Click on the Start Date bar and choose from the drop-down calendar. Click on the End Date bar and choose from the drop-down calendar. Click on Search.
- To delete an Alert, click the box on the left and click Delete Selected. You can click on the Select All box and click Delete Selected to delete all Alerts.



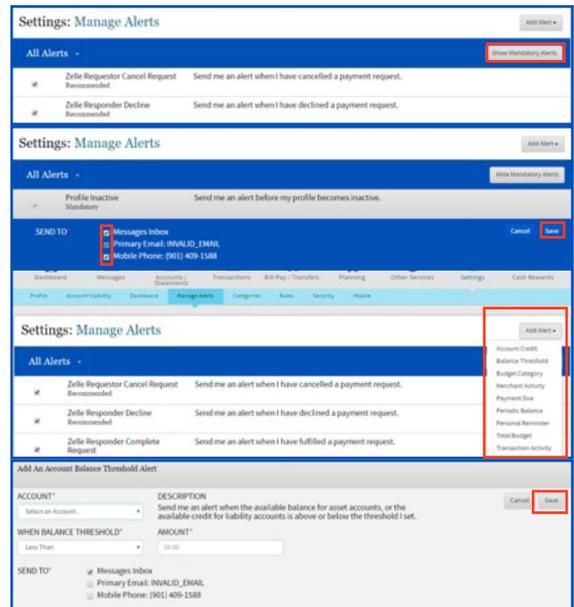
Add or Remove an Alert

There are three levels of Alerts: Mandatory, Recommended, and Optional. You are automatically enrolled for the Mandatory and Recommended Alerts. Mandatory Alerts are for security purposes and cannot be removed.

- Click on the Settings Icon.
- Click on the Manage Alerts tab.
- You can view a specific group of Alerts by clicking on the All Alerts drop-down menu. Click on the group of Alerts you wish to view.
- To remove an Alert click on the box to uncheck it.
- To customize the delivery method for a particular alert, click on the Alert and the field will expand to display your options of delivery.
- Click the Edit button. Choose one or more and click on Save.

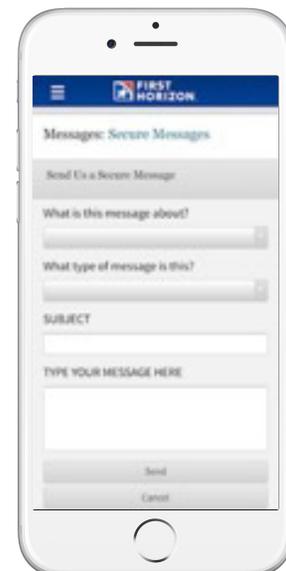
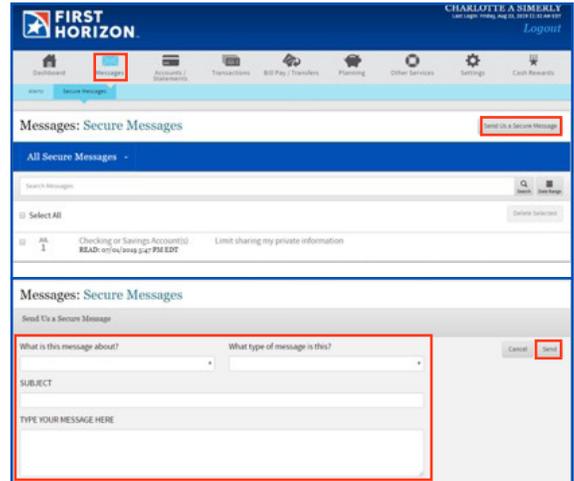


- To view the Mandatory Alerts, click on Show Mandatory Alerts. You cannot remove these alerts but you can edit how they are delivered.
- Click on the Mandatory Alert and click on the Edit button. Choose your preferred method(s) and click Save.
- To add an Optional Alert, click on Add Alert.
- Choose an Optional Alert, complete the required fields marked with *, and click Save.
- To edit an Optional Alert click on the Alert to expand the view. Click Edit, choose the method of delivery, and click Save.
- To delete an Optional Alert, click on the alert and then click on Delete, then Confirm.



View and Send a Secure Message

- Click on the Messages icon.
- Click on the Secure Messages tab.
- You will see a list of Secure Messages. Click on the one you want to view. Click on the Reply button to send a response.
- To send a new Secure Message, click on Send Us a Secure Message.
- Click on the What is this message about? drop-down and choose a topic.
- Click on the What is this message about? drop-down and choose an issue.
- Type in a subject in the Subject line.
- Type in your message, and click Send.
- You will get a response from a Customer Service Representative within regular business hours.



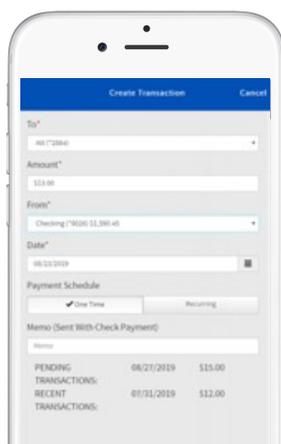
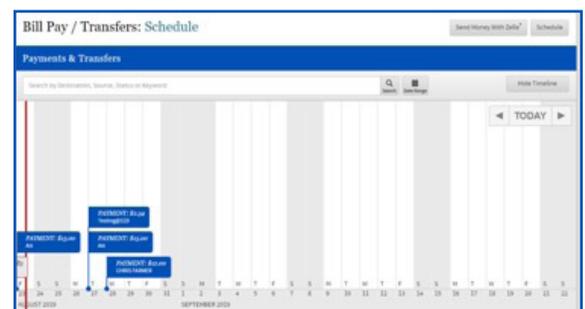
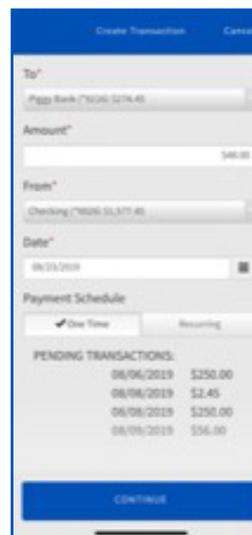
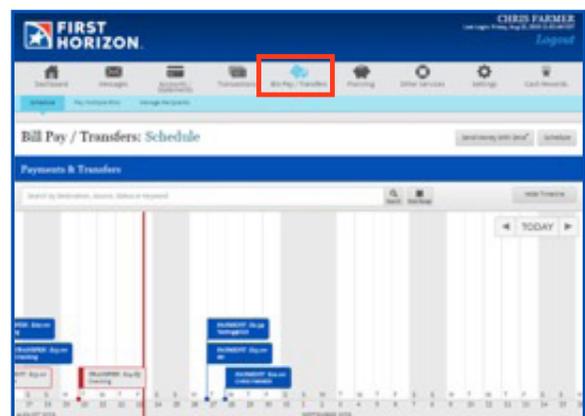
Bill Pay/Transfer gives you several options when it comes to moving your money in Digital or Mobile Banking. You can schedule a one-time or recurring transfer between your First Horizon accounts, from your First Horizon account to pay a bill with a company or person, or to an external account at another financial institution.

Note: In order to pay a bill or transfer to an external account, you must first add the account, company, or person as a Recipient.

The Timeline displays the last week of Bill Pay/Transfer activity as well as what is planned for the next three weeks. The red line represents the current day.

Schedule a One-Time or Recurring Payment/Transfer

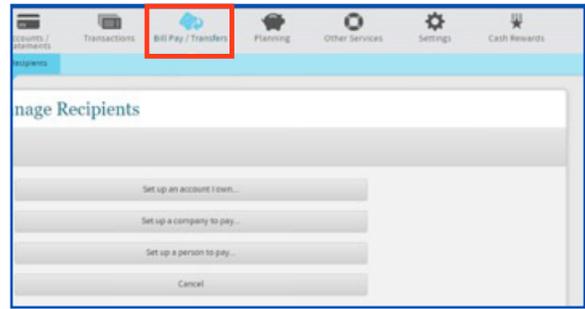
- Click on the Bill Pay/Transfer Icon.
- Click on the Schedule button.
- Select a Recipient from the To drop-down. Once selected the Amount and From fields appear.
- Type in the Amount.
- Click on the From drop-down and choose the account to transfer from.
- Indicate the date for the payment or transfer.
- Optional: Add a Memo for your records. Payment Memo is available for external recipients.
- Indicate whether it is a one-time or recurring transfer or payment. If it is recurring, complete the additional information required.
- Click Submit.
- Review the Transfer Disclosure and click Submit again.
- Before clicking Continue, review the details for accuracy. If correct, click Continue.
- You will see your payment/transfer appear on the Payments & Transfer Timeline.



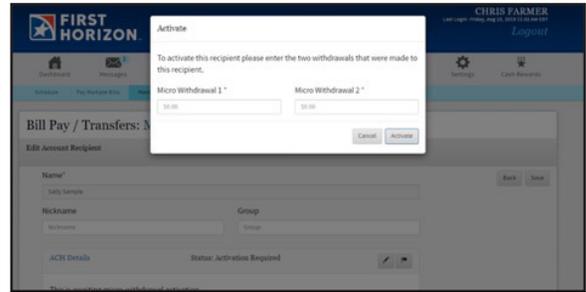
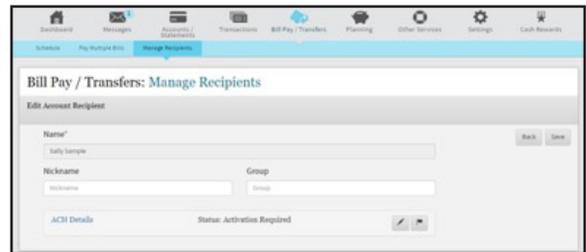
Add an External Account for Transfers

There are three types of recipients you can add to your Bill Pay/Transfer in Digital or Mobile Banking. The first option is an Account Recipient. These are external checking or savings accounts at other financial institutions. This allows you to transfer funds to or from the External Account.

- Click on the Bill Pay/Transfer Icon.
- Click on the Manage Recipients tab.
- Click on Add Recipient button and Set up an account I own.
- Enter the required information that includes Name on the Account, Account Type, Financial Institution, Account Number and Routing Number.
- Click Save.



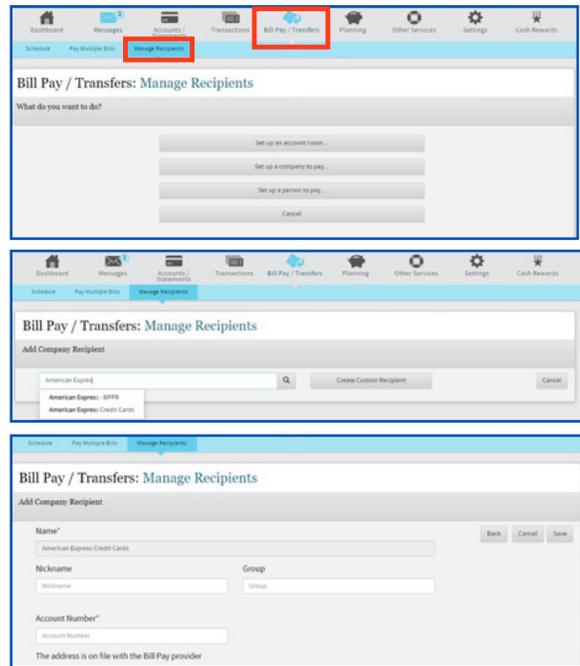
- The account now must be verified with Micro-Deposits. Micro-Deposits are two small deposits made in the External Account within 2-5 Business Days. Check the External Account for the amounts of both deposits.
- Once you have the amounts of the two Micro-Deposits, log in to Digital or Mobile Banking.
- Click on the Bill Pay/Transfer Icon and click on the Manage Recipients tab.
- Click on the external account you added previously to expand the view.
- Click to edit, then click the flag on the right side.
- Enter the amounts of the Micro-Deposits in the fields that appear.
- Click Activate.
- The External account is now activated and available for scheduling a transfer.



Add a Company for Bill Pay

The next type of recipient is the Company Recipient. These are Companies that you add to Bill Pay/Transfer in order to pay a bill online.

- Click on the Bill Pay/Transfer Icon.
- Click on the Manage Recipients tab.
- Click to Add Recipient, then select Set up a Company to pay.
- Begin to type the name of the company into the Search Bar. If you see the company's name while you type, click on it. If you do not see the company, continue to type the entire company name. Click on the magnifying glass icon.
- Click on the company you wish to add. If you do not see the company, skip ahead to the Custom Company Recipients section (on next page).
- Enter the account number in both required fields and also enter the account number of the financial institution. You have the option of assigning a nickname.
- Click Save.
- You may need to enter additional information to proceed. Type the phone number in the appropriate fields and click on Save.
- Review and click on Confirm.
- The Company Recipient will now be displayed and available for payments.



Custom Company Recipient

- When adding a company for Bill Pay, if no search results are found, it may be a smaller company or business we do not recognize yet. Click on Create Custom Recipient.
- For security purposes, a verification code is sent to your designated phone number or email. Obtain the code by looking at your text or email messages. You can have a new code sent by clicking on Resend Code.
- Type the Verification Code in the field and click Continue.
- Type in the required information in the appropriate fields marked with *.
- Click Save.
- The Custom Company Recipient will now be displayed and available for payments.

Bill Pay / Transfers: Manage Recipients

Add Company Recipient

Search by Name

Bill Pay / Transfers: Manage Recipients

Add Company Recipient

A verification code has been sent to your designated phone or email address. Note: The code expires in 20 minutes, and your changes will not be saved after it expires.

*If you do not receive a code or the phone or email you previously used for verification is no longer available, call 866-264-5322.

ENTER VERIFICATION CODE

[Resend Code](#)

Bill Pay / Transfers: Manage Recipients

Add Company Recipient

Name*

First Name

Nickname Group

Address*

Address Line 1

Address Line 2

City* ST* Zip Code*

City ST Address

Phone Number* Account Number

Area Area

Add a Person for Bill Pay

The final type of recipient is the Person Recipient. These are individuals whom you add to Bill Pay/Transfer in order to send a payment via check by mail.

- Click on the Bill Pay/Transfer Icon.
- Click on the Manage Recipients tab.
- Click on Add Recipients and choose Set up a person to pay.
- For security purposes, a verification code is sent to your designated phone number or email. Obtain the code by looking at your text or email messages. You can have a new code sent by clicking on Resend Code.
- Type in the required information into the fields marked with *.
- Click on Save.
- The Person Recipient will now be displayed and available or payments.

FIRST HORIZON

CHRIS FARMER

Logout

Dashboard Messages Accounts & Payments Transfers Bill Pay / Transfers Printing Other Services Settings Cash Rewards

Bill Pay / Transfers: Manage Recipients

What do you want to do?

Bill Pay / Transfers: Manage Recipients

Add Person Recipient

A verification code has been sent to your designated phone or email address. Note: The code expires in 20 minutes, and your changes will not be saved after it expires.

*If you do not receive a code or the phone or email you previously used for verification is no longer available, call 866-264-5322.

ENTER VERIFICATION CODE

[Resend Code](#)

Bill Pay / Transfers: Manage Recipients

Add Person Recipient

Name*

First Name

Nickname Group

Address*

Address Line 1

Address Line 2

City* ST* Zip Code*

City ST Address

Phone Number* E-Mail

Area Area

Pay Multiple Bills

Bill Pay offers you the ability to pay multiple bills at one time. You can select one funding account, or select different funding accounts for each bill or payment.

- Click on the Bill Pay/Transfers icon.
- Click on the Pay Multiple Bills tab.
- Select your default funding account from the drop-down menu. You will be able to select a different account for each payment if needed.
- Click on the recipient you wish to pay, and it will expand to display details.
- Click on the From menu to select a different funding account, or leave it as the default account (if one was selected).
- Click on the Calendar icon to select a date.
- Click on the Amount field and type in the amount you wish to pay to that recipient.
- Type a memo in the Payment Memo field. (If the payment is sent by check, the Payment Memo will be included.)
- Click Close.
- Click on the next recipient(s) you wish to pay and follow the same steps as you did with the previous recipient.
- Each payment will be displayed with the date and amount of payment. When complete, click on Pay Selected.
- A confirmation of the total amount of payments will be displayed. If correct, click on Confirm. You will be notified if successful.

The screenshot shows the 'Bill Pay / Transfers: Pay Multiple' interface. At the top, it says 'Default All From' and 'SEND ON DATE' (08/23/2019). The 'Payment Total' is \$8.00. Below this, there are three rows of recipients, each with a 'From' dropdown menu, a 'Date' field, and an 'Amount' field. The recipients listed are AT&T Mobility (\$3.00), CHRIS FARMER (\$2.00), and Testing@123 (\$3.00).

This screenshot shows the same interface but with more details. The 'Payment Total' is now \$78.00. It displays 'PENDING TRANSACTIONS' (08/23/2019, \$13.00) and 'RECENT TRANSACTIONS' (01/01/2019, \$12.00). The 'PAYMENT METHOD' is 'ELECTRONIC' with a 'LEAD TIME' of 2 Day(s). A note at the bottom states: 'Payments scheduled to be sent today that you submit before 8:00 PM ET / 8:00 PM CT are processed immediately and cannot be modified or deleted. Payments scheduled after 8:00 PM ET / 8:00 PM CT are processed as of the next business day. Please remember, if the paper allows, Electronic Payments must be submitted 1-3 business days prior to due date. NOTE: Please check the lead day for the specific paper before scheduling the payment. Paper lead times may vary. Check Payments must be submitted 3 business days prior to due date. Please ensure there are sufficient funds in the funding account on the Send on Date. If a Credit Card is used as a funding source, a Cash Advance fee will be incurred as well as a Cash Advance interest rate.'

The 'Submit Payment List' dialog box asks: 'Are you sure you want to schedule the payments in the amount of \$78.00?'. It has 'Cancel' and 'Confirm' buttons.

The 'Payments Scheduled' dialog box shows a summary of the scheduled payments:

RECIPIENT	FROM: (0)	DATE	AMOUNT
AT&T Mobility	Checking (*****9026)	08/23/2019	\$30.00
Hillsboro Garbage Disposal	Checking (*****9026)	08/23/2019	\$23.00
Testing@123	Checking (*****9026)	08/23/2019	\$25.00

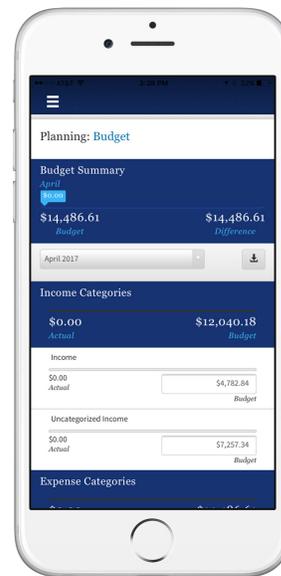
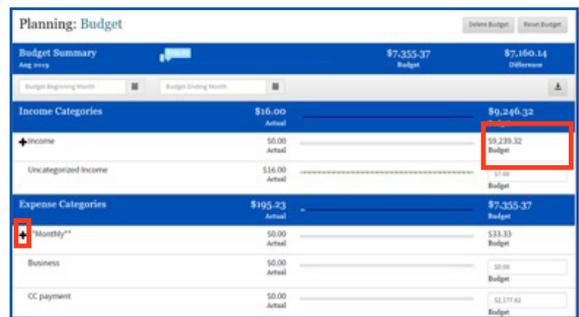
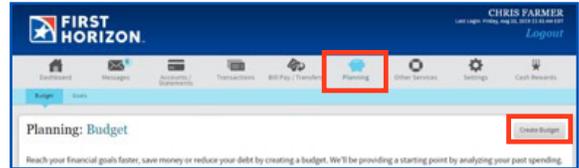
The total amount is \$78.00. Below the table, it says 'Make similar payments in the future by saving this payment list as a template'. There are 'Close', 'Download', and 'Save As Template' buttons.

The Planning Icon page is where you go to create, view, edit, reset, or delete your Budget and Goals.

Create a Budget

Both Digital and Mobile Banking help you track how you are spending your money by using the past three months of transactions when you create a Budget.

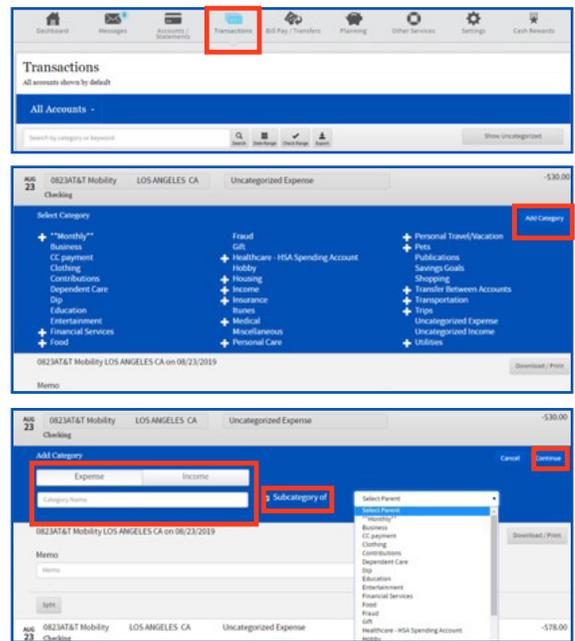
- Click on the Planning Icon, then the Budget sub-tab.
- Click on Create Budget.
- To set a Category Budget, click on the Budget field on the Category. Type in the amount and press Enter or click on the next Category.
- To set a Sub-Category Budget, click on the Main Category marked with a +. Click on the Budget field on the Category. Type in the amount and press Enter or click on the next Category.
- Set your monthly budgeted amount for every Category listed. Leave amount at zero for an unused category.



Add a Custom Category

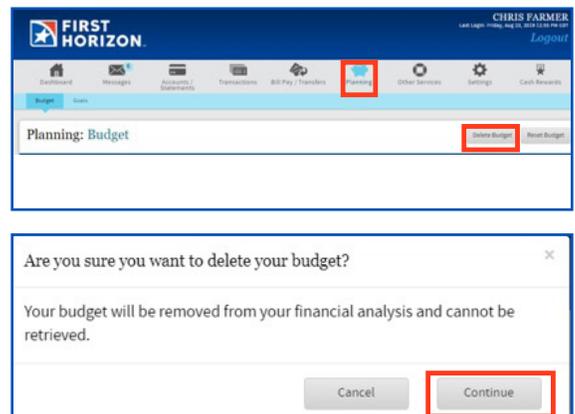
You can create a Custom Category to add to your budget if an appropriate Category is not listed for a posted transaction.

- Click on the Transactions Icon.
- Click on the transaction you would like to add a Custom Category for.
- Click on the category field.
- Click on Add Category button.
- Click on Expense or Income to choose the appropriate type of Category.
- Click on the Category Name field and type in the name of your Custom Category.
- You have the option of making the Custom Category a Subcategory of an existing Category. Click the Subcategory box. Click on the Select Parent drop-down and click on the Parent Category.
- Click Continue.



Reset or Delete Your Budget

- Click on the Planning Icon.
- To reset your current month's Budget using your past three months' activity, click on Reset Budget. Click Continue. Your previous spending budget amounts will be removed from your financial analysis.
- To delete your budget from your financial analysis, click on Delete Budget. Click Continue. Your Budget is removed from the Planning Icon page.



Set up a Retirement Goal

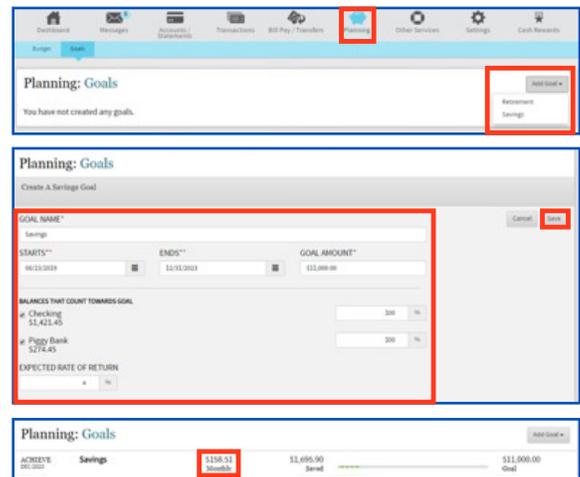
- Click on the Planning Icon.
- Click on the Goals tab.
- Click on the Add Goal drop-down menu.
- Click on Retirement.
- Click on the Goal Name field and type in the name of your Goal.
- Click on the Birth Date field and type in your birth date or click on the calendar icon to choose the year, month, and day of your birth.
- Enter your projected age at retirement and type in the age or click on the up or down arrows to choose your retirement age.
- Click on the Start Saving field and type in the day or click on the Calendar icon to choose the start date of your Goal.
- Click on the Goal Amount field and type in the dollar amount of your Retirement Goal.
- Check the box next to any accounts that have balances that are to be applied towards your Goal. You can choose to have a portion of the balance only be applied by typing in the percentage.
- Enter the Expected Rate of Return for each account selected.
- Click Save.
- Our Digital and Mobile Banking tools calculate the amount needed to save monthly to reach your goal.

The image displays three sequential screenshots of the First Horizon mobile banking app's 'Planning: Goals' section. The top screenshot shows the main navigation menu with the 'Planning' icon highlighted in a red box, and the 'Add Goal' button in the top right corner also highlighted in red. The middle screenshot shows the 'Create A Retirement Goal' form with fields for 'GOAL NAME', 'BIRTH DATE', 'RETIREMENT AGE', 'START SAVING', 'GOAL AMOUNT', 'ESTIMATED RETIREMENT DATE', and 'EXPECTED RATE OF RETURN'. The 'GOAL NAME' field is highlighted in red. The bottom screenshot shows the 'Planning: Goals' summary screen with a table of goals. The 'Retirement' goal is highlighted in red, showing a goal amount of \$1,800.00 and a monthly savings requirement of \$1,895.50.

ACHIEVE	Retirement	\$1,800.00	\$1,895.50	\$250,000.00
MONTHLY	GOAL	GOAL	MONTHLY	GOAL
		Monthly	Monthly	Goal

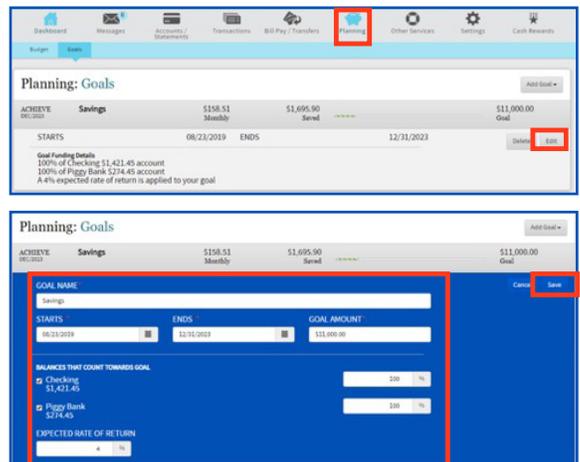
Add a Savings Goal

- Click on the Planning Icon.
- Click on the Goals tab.
- Click on the Add Goal drop-down menu.
- Click on Savings.
- Click on the Goal Name field to type in the name of your Goal.
- Select or enter the start date of your goal.
- Select or enter the end date of your goal.
- Enter Goal Amount.
- Check the box next to any accounts that have balances that are to be applied towards your Goal. You can choose to have a portion of the balance only be applied by typing in the percentage.
- Enter the expected rate of return for each account selected.
- Click Save.
- Our Digital and Mobile Banking tools calculate the amount needed to save monthly to reach your goal.



Edit or Delete a Goal

- Click on the Planning Icon.
- Select the Goals tab.
- Select the Goal you wish to edit or delete.
- To edit, click on the Edit button. Makes your changes and click Save.
- To delete, click on the Delete button. Click Continue and the Goal will be removed.

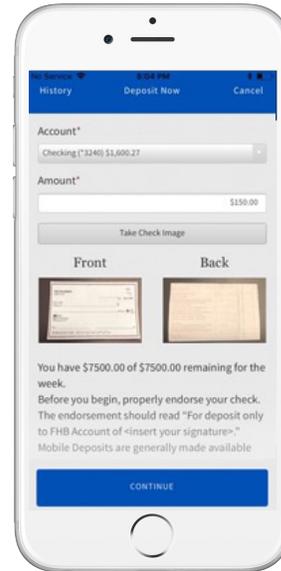


Our Mobile Banking tool offers additional functionality to make banking even easier.

Deposit a Check

It's easy – you'll receive immediate confirmation that we received your check, and check images are never stored on your device.

- Tap Deposit.
- Select the account and enter the amount for the deposit.
- Snap pictures of the front and back of the check.
- Review, submit and get confirmation that your deposit was received.

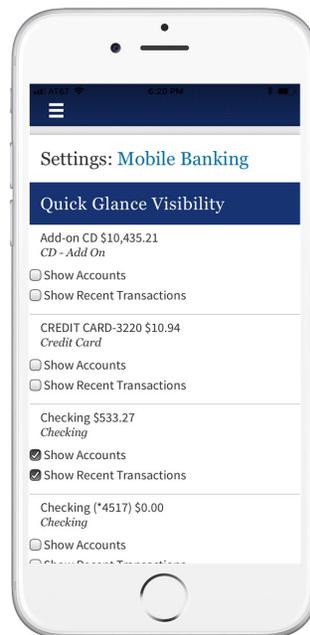
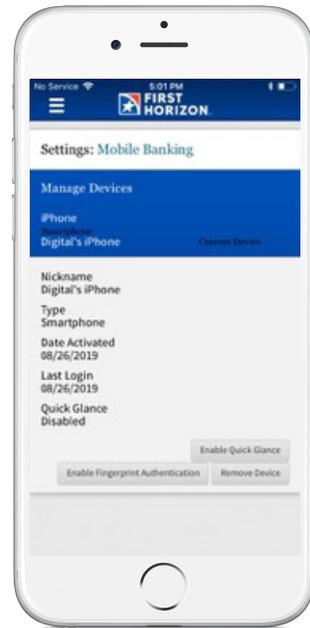


Enable Quick GlanceSM

Quick Glance allows you to see your account balances and most recent transactions without logging in.

- Choose Mobile from the menu.
- Tap on your mobile device.
- Click to enable Quick Glance and accept the disclosure.
- Select which accounts and transactions you would like to appear in Quick Glance.

Next time you go to the app, click the Quick Glance button to see all those details without logging in. Quick Glance is also available on Apple Watch[®].



Digital Banking with Quicken®

As a registered Quicken user, you can link your Digital Banking profile to Quicken so you can view transactions and balances, pay bills, transfer funds and more. Here's how:

1. Open Quicken.
2. Click Add Account button and then select the type of bank account (i.e. checking, savings) you would like to add to your Quicken profile.
3. Enter First Horizon Bank as the name of your financial institution. Then click on the results matching that name.
4. You will be prompted to enter your Digital Banking log in information. (HINT: It's best to log in to Digital Banking from the First Horizon Bank website to confirm this information and to make for a smoother connection).
5. You'll be provided a list of your online accounts. Simply choose from the list provided.

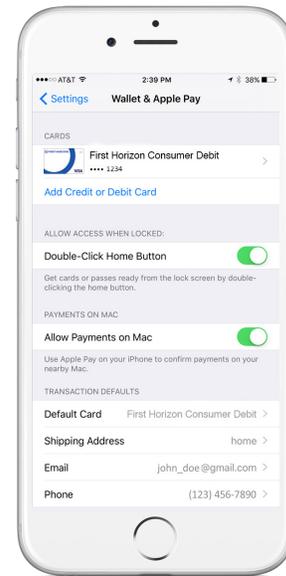
Set up Digital Wallet

Digital Wallets let you make purchases in store with more convenience and ease. Your account details will be kept secure. Set up yours with your eligible credit or debit card and smart phone.

APPLE PAY®

- In your smart phone settings, click Wallet & Apple Pay.
- Click “Add Credit or Debit Card”.
- Follow the prompts to enter your card information.

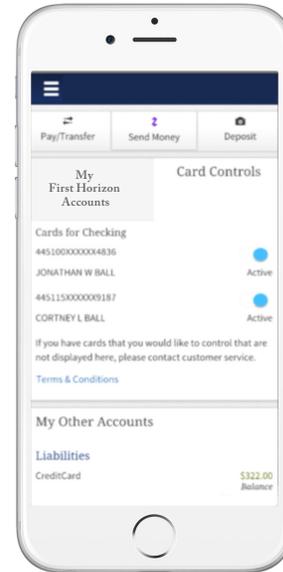
Once your card is added, you’re ready to pay at eligible merchants or in apps.



Enroll Now to Send Money with Zelle®

Need to send money quickly? *Zelle* is a fast, easy way to send money, receive money or split a request between friends and family with a bank account in the U.S. To begin using *Zelle*, you must log in to the First Horizon app to enroll.

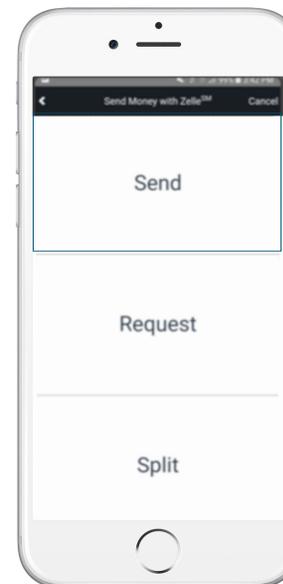
- Tap/click on Send Money from the Dashboard.
- View and agree to our Terms & Conditions.
- Choose your account.
- Review your contact information.
- Click on the U.S. mobile phone number or email address to verify.
- Enter the code sent to your phone or email.
- Tap/click All Done.



Sending Money with Zelle

Sending money is quick and easy. All you need is the recipient's U.S. mobile phone number or email address.

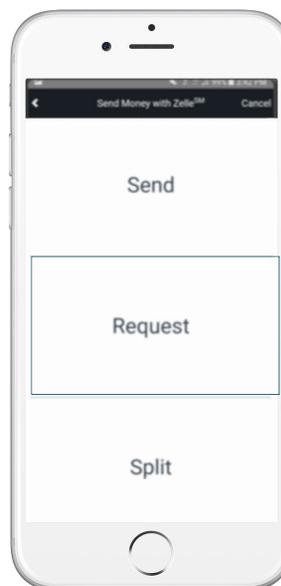
- Tap/click Send Money on the Dashboard, then click Send.
- Select the recipient or enter the U.S. mobile phone number or email address.
- Enter the amount and tap Review.
- Review your transaction.
- Optional: Type in a memo.
- Click Send.
- View your confirmation.



Requesting Money with Zelle

Requesting money is just as easy. All you need is the recipient's U.S. mobile phone number or email address.

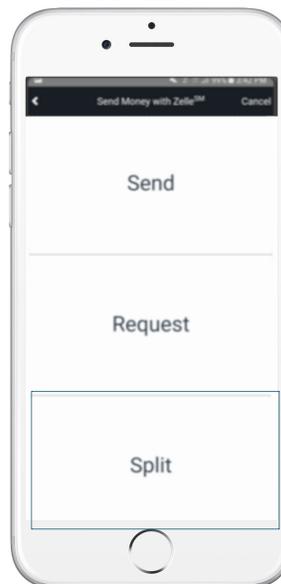
- Tap /click Send Money from the Dashboard, then click Request.
- Select the recipient or enter the U.S. mobile phone number or email address.*
- Enter the amount and click Review.
- Review your transaction.
- Optional: Type in a memo.
- Tap/click Request.
- Review your confirmation.



Splitting a Request with Zelle

Need to split a check at dinner? Requesting funds from multiple recipients can be accomplished by using the Split function.

- Tap /click Send Money from the Dashboard, then click Split.
- Select the recipient or enter the U.S. mobile phone number or email address.*
- Enter the total amount and click Review.
- Review the amounts and edit if needed.
- Optional: Type in a memo.
- Tap/click Split.
- Review your confirmation.



*Payment requests to persons not already enrolled with Zelle must be sent to an email address.