DISCLOSURE OF HOUSTON DE NOVO CHECKING CASH OFFER

CASH OFFER TERMS

Houston De Novo $300 Cash Bonus Offer Eligibility Requirements:

To qualify for the $300 cash bonus, open a new First Horizon Essential, Advantage, or Elite Checking account between **10/23/2026** and **9PM EST 12/28/2026**. Applicant must be a new First Horizon Bank checking client that has not had a consumer checking account with First Horizon Bank in the last twelve (12) months. Applicants 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 $500 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 transfer, or other electronic money transfers (such as Zelle®), or 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.

Offer is available to prospects when opening an account in the specified branch only or online using the provided promo code. Applicant must reside in one of the following ZIP codes to be eligible:
77546, 77581, 77089, 77584, 77062, 77059, 77075, 77505, 77571, 77034, 77047, 77502, 77598, 77058, 77504, 77048, 77017, 77573, 77087, 77061, 77023, 77506, 77033, 77021, 77536, 77587, 77051, 77012, 77503, 77586, 77547, 77029, 77011, 77511, 77015, 77507, 77549, 77588, 77259, 77275, 77501, 77221, 77233, 77234, 77258, 77223, 77207, 77261, 77262, 77287, 77066, 77289.

Offer is available to individuals only. It is non-transferable. Cash bonus offer is limited to one per customer. The primary owner of the checking account is the only person that is eligible for the offer. 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 BANK DEPOSITOR AGREEMENT

Revised 10/6/2026