



## Written Comments

Tweet from [REDACTED]



You know... @FirstHorizonBnk, I might just have to switch to a new bank. The fact that you don't have any ATM's in my area open on weekends (the only time I could feasibly get to one) is kinda a dealbreaker.

replying

Mar 23, 2024 9:00 PM

Tweet from Twitter by [REDACTED]

[REDACTED] Thank you for reaching out to us. You can locate nearby ATMs and view banking center hours via the tool on our website here: <https://t.co/F4PFa9w8qg> If we can be of further assistance please let us know! [REDACTED]



Mar 25, 2024 8:24 AM

D

6/26/2024



Responded

Easy to work with. Wish there's a branch closer.

KEYWORDS

Report an issue

POSITIVE (1)

easy

NEGATIVE (1)

close

TAGS

Manage tags

Press enter to create a new tag

responded on 6/27/2024

Delete

Thank you for reaching out to us and sharing your experience! We appreciate your support!

Manage on



Jun 28, 2024, 03:28 · 0 likes · 0 replies · 0 shares

Device: [Motorola moto g pure](#) Device language: English App version code: 715973714 App version name: 4.11.52 Android version: [Android 12 \(SDK](#)



I've been banking with this bank for about 10 years or more the tellers have been very knowledgeable and friendly. I've had opportunities to have to report fraud 2x. The bank employee was very helpful. Investigated and provided a fast response to fix the problem. Getting. My funds returned quickly. Keeping the fraud from scamming customers. My only problem is they moved the branch in my city a few years ago. From Athens TN to Cleveland TN about 25 miles away. Makes it inconvenient.

First Horizon Bank · Jun 28, 2024, 12:58

[Edit reply](#)

Thank you for reaching out to us and sharing your experience. We appreciate your feedback!

[REDACTED] (5 messages)

To: first\_horizon

Horizon Bank is full of s\*\*\* I've been with you all 12 f\*\*\*\*\* years and you can't get a f\*\*\*\*\* personal loan through y'all

[REDACTED] • 07/16/2024 12:10:22

To: [REDACTED]

[REDACTED] Thank you for reaching out to us and we are sorry to hear of your experience. Can you please send us a direct message with your full name, zip code, and phone number so that we can contact you for more details? [REDACTED]

first\_horizon • 07/16/2024 12:36:16

To: first\_horizon

Horizon Bank is prejudice

[REDACTED] • 07/17/2024 01:53:18

To: first\_horizon

Horizon Bank I rather bank is prejudice I see why they don't have too many horizon Bank in the city because they're not out to help people I don't care how long you been dealing with this Bank you got to have A1 credit this Bank name but change full f\*\*\*\*\* times

[REDACTED] • 07/17/2024 01:56:34

To: first\_horizon

And they got that black man on the photo picture like they help black people

[REDACTED] • 07/17/2024 02:01:15

[REDACTED] (8 messages)

To: first\_horizon

First horizon Bank is full they are full of f\*\*\*\*\* s\*\*\* hard to get a personal loan through that bank

[REDACTED] • 07/16/2024 12:16:26

To: I.S\_twin

[REDACTED] Thank you for reaching out to us and we are sorry to hear of your experience. Can you please send us your full name, zip code, and phone number so that we can contact you for more details? [REDACTED]

first\_horizon • 07/16/2024 12:36:46

To: first\_horizon

I know over the years when I was with Capital One and Chase Bank them two Banks and no problem getting a line of credit

[REDACTED] • 07/16/2024 13:16:53

To: first\_horizon

Horizon Bank it's a that name been changed full times and I've been with that bank 12 I see why that they don't have too many horizon Bank in the city because then out the help people you got to have A1 credit to be with this Bank Capital One and Chase Bank them Banks been in business for years and them Banks don't mind helping people special when you've been with them for over some years

[REDACTED] • 07/17/2024 01:47:26

To: [REDACTED]

Hello [REDACTED] our office is currently closed. Our hours of operation are Monday - Friday 8:00 a.m. - 6:00 p.m. EST and Saturday 8:00 a.m. - 4:30 p.m. We will get back with you as soon as possible. Thank you.

first\_horizon • 07/17/2024 01:47:39

To: first\_horizon

I'm [REDACTED] y'all have me in your system I've been with you all 12 years but I see y'all ain't worth the s\*\*\* this bank prejudice

[REDACTED] • 07/17/2024 01:50:51

To: first\_horizon

70174

[REDACTED] • 07/17/2024 02:14:30

To: [REDACTED]

[REDACTED] If you can please send us your phone number we are happy to contact you for more details. [REDACTED]

first\_horizon • 07/17/2024 08:04:58

**From:** [REDACTED]

**Sent:** Wednesday, July 10, 2024 11:50 AM

**To:** [REDACTED]

**Subject:** RE: Feedback Only - Customer Solutions- Client Complaint: [REDACTED] - Clarksville TN closures and ATM removal - Account Closure Threat [ ref:!00D300jAcy.!5003x02TNVg8:ref ]

**[External Email. Exercise caution when clicking links or opening attachments.]**

Good Afternoon,

After speaking with [REDACTED] on the phone, I learned that the main concern was her husband's sole ownership account's lower balance and the time it took to be reimbursed for foreign ATM fees. The husband's account has a weekly transfer of \$250.00 from [REDACTED] personal account.

I sympathized with the client and provided her with the address to another FHB ATM that is seven miles from their residence. The client advised that this is in the opposite direction of her husband's work and is an inconvenience for him when going to work at 2am. The client understood that this is something they could work around as they have been with us since the 1990s and our institutions were reliable when she was overseas in the U.S. Army. I thanked her and her husband for their many years of service and had a conversation about their time served. The client thanked me for the conversation as she is typically at home alone most of the day. I provided her with the case number in a secure message per her request and advised that if I am made aware of an ATM opening in the area, I would let her know. Thank you for your time.

Warm Regards,

[REDACTED]  
Customer Solutions - Messaging  
Monday - Friday 8 am to 6 pm ET  
Saturday 8 am to 4:30 pm ET  
First Horizon Bank

----- Original Message -----

**From:** [REDACTED]

**Sent:** 7/9/2024 1:53 PM

**To:** [REDACTED]

**Subject:** Feedback Only - Customer Solutions- Client Complaint: [REDACTED] - Clarksville TN closures and ATM removal - Account Closure Threat [ ref:!00D300jAcy.!5003x02TNVg8:ref ]

**Name:** [REDACTED]

**Phone:** [REDACTED]

**Accounts:**

[REDACTED]

Good Afternoon,

I wanted to reach out to you regarding the above accounts for [REDACTED] and the feedback we have received from recent banking center closures and ATM removals in the Clarksville, TN area. The client above is upset and threatening to close their accounts with us due to the closing of three banking centers in the Clarksville TN area and the recent removal of an ATM on Cunningham Ln. I have reached out to our Middle TN Banking Support team to inquire about any new ATM or banking center locations for Clarksville TN. The response from them was that there are no plans to open up a new banking center or add another ATM to the area. I have called the client and was able to save the account, but felt it necessary to send this feedback to you on their behalf.

**Original Complaint:** [REDACTED]

*"I have 4 accounts at First Horizon. I am an old customer. FH has now closed down 3 banks here in Clarksville, TN. When the one on Cunningham Lane closed down, that was a MAJOR inconvenience for us as that was our bank. But now the ATM has ALSO been removed from the Cunningham location on June 20, 2024. I am at my wits end. It's difficult to switch banks but, I may have no choice unless another ATM is installed close by! My husband and I are EXTREMELY upset and inconvenienced by this ! Many of my friends in our neighborhood feel the same way. Please hear our problem and FIX it. Thank you. Please give us our ATM back.!"*

Warm Regards,

[REDACTED]  
Customer Solutions - Messaging  
Monday - Friday 8 am to 6 pm ET  
Saturday 8 am to 4:30 pm ET  
First Horizon Bank

[REDACTED]  
**Sent:** Friday, August 16, 2024 3:23 PM

**To:** [REDACTED]

**Subject:** Feedback Only- Customer Solutions - [REDACTED] - Salesforce Case 5974157 - FEEDBACK ONLY [ref:!00D300jAcy.!5003x02TiVIR:ref ]

**[External Email. Exercise caution when clicking links or opening attachments.]**

Good Afternoon,

Customer Solutions has received the feedback below regarding ATM availability in Sulphur, Louisiana. This is feedback only.

Thank you,

[REDACTED]  
First Horizon Bank  
Customer Solutions

**CUSTOMER INFORMATION**  
-----

**Customer Name:** [REDACTED]

**Customer SSN:**

**Is the Address on File the same as the customers current address?** Y

**ACCOUNT INFORMATION**  
-----

**Account Type:** Checking

**Account Number:** [REDACTED]

**Is This A Fraud Related Complaint?** N

**COMMENT DETAILS**  
-----

**Branch/Department:** ATM

**Call Customer Back:** N

**Preferred Contact Method:**

**Customer Email Address:**

**Comment:** Not having a ATM at all is a inconvenience to the area

ref:!00D300jAcy.!5003x02TiVIR:ref

FIRST HORIZON



Consumer Financial  
Protection Bureau

◀ Active complaints

240918-16098964

## Primary consumer information

**FULL NAME**

[REDACTED]

**PHONE**

[REDACTED]

**EMAIL ADDRESS**

[REDACTED]

**ADDRESS**

[REDACTED]

## Methods of identification provided by the consumer

**MORTGAGE ADDRESS SAME AS  
MAILING ADDRESS**

Yes

## Product information

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**PRODUCT OR SERVICE**

Mortgage (Conventional home mortgage)

**CONSUMER IDENTIFIED COMPANY NAME**

FIRST HORIZON BANK

**ISSUE**

Applying for a mortgage or refinancing an existing mortgage  
Confusing or misleading advertising or marketing

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**PURPOSE OF MORTGAGE**

Purchase

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## What happened

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The lender was enticing borrowers to apply, receive preapproval for a no money down, no PMI program with \$8k of closing credits- receiving approved status and then directing them to other loan programs with % down, needing PMI and no closing credits - resulting in over \$20k of costs and additional monthly costs on the loan and not providing written guidelines for their decision, along with misrepresented and errors estimated closing statement The lender sought to steer borrowers to other loan products after a false pre-approval...See attachment for full text.

**ALREADY ATTEMPTED TO FIX THIS ISSUE WITH THE COMPANY?**

Yes

**ATTACHMENTS**

estimate

interaction (48)

1 of many email chains

[pic2](#)

pre - gibbs

[CRA - Home Start Program \(1.3 MB\)](#)

[pic 4 \(1.3 MB\)](#)

### Download all attachments

Attachment processing in progress. Most attachments take 3 or less minutes to complete processing. Please refresh page to check if file is ready for use.

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## Desired resolution

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I wanted to get a home loan for what was advertised, and what I was approved for. I would like for someone to look into First Horizon Bank's practices of using misleading advertising and marketing....See attachment for full text.

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## Response recipients

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**SUBMITTED BY**

Primary consumer

**WHO WILL RECEIVE RESPONSES?**

Primary consumer

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What is the company's response?

[Response categories](#)

In progress

Alerted CFPB

Closed with explanation

Duplicate CFPB complaint reported

Closed with monetary relief

Incorrect company


Closed with non-monetary relief

Sent to regulator

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## COMPLAINT STATUS

### ALERTS

 Files attached

### COMPLAINT STATUS

Pending Action By Company

### SENT TO COMPANY

09/18/2024 13:49 ET

### DUE DATE

10/03/2024

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## ACTIONS

 [Respond](#)

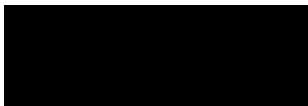
 [Print](#)

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[Terms of service \(terms-of-service\)](#)



October 23, 2024



Account ending in [REDACTED]  
Re: Mortgage Application  
Case Number: 06200757  
Agency Case Number: CFPB 240918-16098964



This letter is in response to your complaint submitted to the Consumer Financial Protection Bureau (CFPB) dated September 18, 2024, regarding your experience with our mortgage application process.

In your complaint, you allege that First Horizon entices borrowers to apply and receive preapproval for a no money down, no PMI program with \$8,000.00 of closing credits. You allege that upon approving a loan with the above terms, First Horizon then directs applicants to other loan programs that require a down payment, along with PMI and closing costs. You state this results in over \$20,000.00 in costs and additional monthly costs on the loan. For which you allege no written guidelines for the decision are provided, and the closing statement contains errors in misrepresentation.

Investigation of your complaint confirms that you initially applied for First Horizon's Home Start program. The banker with whom you were working during the application process issued a pre-approval to you on August 7, 2024, subject to the following terms:

Loan Program: Conv Fixed 30 Yr  
Loan Amount: 299,000.00  
Anticipated Home Price: 299,000.00  
Loan Term: 360  
Interest Rate Used for Pre-approval: 6.625  
Valid until: 11/05/2024

Your First Horizon Bank pre-approval is based upon a review of your preliminary loan application, our evaluation of your credit and the information you provided. This interest rate is not guaranteed until locked; therefore, should this rate fluctuate, the loan amount for which you have been preapproved may be adjusted accordingly. First Horizon Bank's final commitment to lend is subject to:

- Verification of employment, income, and assets
- Satisfactory appraisal on selected property meeting investor and lender guidelines
- Completed application including any documentation required for underwriting approval
- Receipt of final underwriting approval is required before the loan can be funded
- Hazard insurance policy in the required amount and paid receipt at time of closing
- Satisfactory title insurance commitment

*To notify us of an error or request information about your account, please use the following address. Please include your name, your account number or other information that will help us identify your account, the error that you believe occurred, or the information requested. Send to: First Horizon Bank, Attn: Customer Solutions, P.O. Box 15003, Knoxville TN 37901-5003*

During underwriting of the above-stated loan, it was discovered that you had a gap in income. The Home Start program requires one year of stable employment/income. Being unable to satisfy this requirement, you did not qualify for the Home Start Program. Additionally, your current income exceeded 140% AMI, which disqualified you from any of First Horizon's grant programs.

For these reasons, the underwriter and the banker with whom you were working attempted to find a solution for which you would qualify. They were able to come up with two alternatives the underwriters could accept. The first option was to pay off a Discover credit card in the amount of \$23,127 and counter offer the loan at a 97% LTV. It would require a 3% down payment of \$8,970.00, in addition to the \$23,127.00 payoff on the Discover card, for a total of \$32,097.00. The second alternative was to not pay off the Discover card balance and to put 5% down, for a total payment of \$14,950.00. The second option resulted in less money required up front. However, both options required Private Mortgage Insurance.

On August 27, 2024, you expressed that you were not happy that you did not qualify for the Home Start program. The banker with whom you were working during the application process requested that a supervisor call you to discuss the issue in detail. On August 28, 2024, a supervisor reached out to you and answered your questions regarding why you did not qualify for the initial loan program requested. You asked for a new cost estimate for the second alternative option mentioned above. The supervisor explained that the information would be provided upon ending the call. An email confirmation was also sent. On September 12, 2024, you closed at a 95% LTV, 30-year fixed rate loan for the amount of \$284,050 and an interest rate of 6.50%.

First Horizon values our customers and our reputation. We work hard to answer questions or correct any problem brought to our attention. We are sorry to hear your interactions with us have been less than positive, however, we thank you for voicing your concerns. We hope this letter addresses each to satisfaction, and we thank you for choosing First Horizon.

If you need additional assistance, you may contact Customer Solutions at [REDACTED] and reference the case number above. A copy of this letter has been submitted to the CFPB to document our response.

Sincerely,

[REDACTED]  
First Horizon Bank  
[REDACTED]

c. CFPB

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Good afternoon,

Customer solutions received a survey on 12/03/2024.  
This survey was received due to a recent banking experience.  
Below are the scores and comments left from the client.

-Likelihood to Recommend

0

-Satisfaction with Banking Center Visit

0

-Request to be contacted

No

-Reason for Overall Satisfaction Comment

I gave you a zero because there are no convenient locations to where I live in Harriman.

-Reason for Likelihood to Recommend Comm

Your loan officers don't take time to explain heloc loans.

So interest penalties and never received mail about it or a phone call until I saw the deficit in my account.

Also, you closed convenient branches so you know are no longer a convenient bank for me.

-Satisfaction with Associate Comment

10

-Banking Center Id

5357

-Banking Center Name

CEDAR BLUFF [ 5357 ]

Providing feedback from customer.

Client requested no contact.

No response required.

I will log this, Closing case.

Thank you,

Customer Solutions

12/24/2024



[Redacted Name]

21h ago

Good morning,

Client -- [Redacted]  
Account -- [Redacted]

Customer Solutions received the below complaint regarding branch availability.  
This is feedback and no response is required.

Client Feedback: Client's daughter who is co-owner on account has issues with no branches close to Webster TX, nearest branch is in Deer Park TX, that is over 17 miles away, client would love to have a closer branch SE of Houston that would be closer to where she lives.

Thank you,  
[Redacted]  
Customer Solutions - Digital  
First Horizon Bank  
Monday - Friday 8am-6pm Est  
[Redacted]

[REDACTED]

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**From:** Customer Solutions <customersolutions@firsthorizon.com>  
**Sent:** Thursday, January 8, 2026 5:06 PM  
**To:** CRA  
**Subject:** FW: ESCALATED - Customer Solutions – Office of the President - [REDACTED] –  
Salesforce Case # 09098496- Response Due Date 01/12/26 [ ref:!00D300jAcy!  
500Pg01Uuxzo:ref ]

Good afternoon, [REDACTED],

Customer Solutions Office of the President has received the following complaint from our Chief Marketing Officers' office regarding our client, [REDACTED], receiving a denied loan at the Wake Forest banking center. I spoke with [REDACTED] on the phone and have provided a summary of her complaint below. Please review and respond with specific details regarding the issue and all contacts made to the customer to assist with our response to this client.

Name: [REDACTED]  
Account(s): [REDACTED]

- On 12/15/2025, client, [REDACTED], visits the Wake Forest banking center to obtain a cashier's check; assisted by associate [REDACTED].
- During the interaction, the client mentions her loan and credit card payments at other institutions are too high.
- [REDACTED] reviews First Horizon loan options with the client and offers to assist with a debt consolidation loan application for \$17,000 at a 13% interest rate, estimating monthly payments around \$300.
- The client believes the loan would be unsecured (no collateral required) and agrees to apply as collateral was not mentioned, noting past loan denials at our bank due to not meeting collateral requirements for her vehicle.
- After submission, the client allegedly receives an instant decline and is told her income does not qualify given existing debts.
- The client becomes upset and leaves the banking center.
- Later, the client receives a denial letter by mail with her name misspelled as [REDACTED] (omitting her middle initial and [REDACTED] at the end of her last name).
- The client calls the banking center and speaks with BCM, [REDACTED], who explains they only enter first and last names on those letters.
- The client reports her credit score dropped 15 points after the application inquiry, which she feels is excessive compared to prior ~8-point drops with other institutions.
- The client states she feels misled, believing the loan presented was not a "true debt consolidation" loan.
- **The client asserts First Horizon does not follow the information on our website related to the Community Reinvestment Act (CRA), noting she is a moderate- to low-income individual.**

This response is due by **1/12/26**.

Adding [REDACTED] due to the client mentioning the CRA

Warm Regards,

[REDACTED]  
First Horizon Bank  
The Office of the President

ref:!00D300jAcy.!500Pg01Uuxzo:ref

FIRST HORIZON

Recognized by Greenwich, AARP, Working Mother. See more at [firsthorizon.com/awards](https://www.firsthorizon.com/awards)

Confidentiality notice:

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January 12, 2026

██████████  
██████████  
██████████████████

Case Number: 09098496

██████████,

This letter is in response to your phone complaint to ██████████ office, who is our Chief Marketing Officer, on December 31, 2025, regarding a recent debt consolidation loan denial decision at our Wake Forest banking center.

After reviewing your loan application and the denial issued on 12/15/2025, I can confirm that our Wake Forest banking center associates followed First Horizon Bank's policies and procedures. The associate who assisted you selected the appropriate unsecured product for a non-collateral debt consolidation request. When the denial was received, the associate promptly escalated the decision to our underwriting team for reconsideration, noting that the loan proceeds would be used to consolidate existing obligations and thereby reduce your debt-to-income (DTI) ratio. The underwriting team advised that current obligations cannot be excluded from the qualification analysis, even for debt consolidation loans. Accordingly, the denial decision was based solely on your current DTI.

During our phone conversation on 01/06/26, you expressed concern regarding First Horizon Bank's adherence to the Community Reinvestment Act (CRA) in serving the credit needs of moderate- to low-income households. Under the CRA and the Equal Credit Opportunity Act (ECOA), lenders must provide an Adverse Action Notice (AAN) that specifies the reasons for a credit decision. First Horizon Bank fulfilled this requirement in the denial letter, which cited excessive obligations (DTI) and insufficient income (GMI) as the reasons for the decline.

You also noted a 15-point decrease in your credit score. Please be aware that credit bureaus determine how inquiries and other factors affect credit scores; First Horizon Bank does not control bureau scoring models.

Additionally, you informed us that your name was misspelled in the denial letter as ██████████ rather than ██████████. Thank you for bringing this to our attention. We have

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forwarded this feedback to the appropriate teams, and we sincerely apologize for the error and any confusion it may have caused.

If you need additional assistance, you may contact The Office of the President in writing at P.O. Box 15003, Knoxville, TN 37901-5003. Please reference the case number listed above when contacting us regarding this issue.

Sincerely,

[Redacted Signature]

Office of the President  
First Horizon Bank

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