

ELECTRONIC DELIVERY DISCLOSURE NOTICE



You can choose to receive disclosures and other important information about your First Horizon Bank account(s) electronically instead of in paper form. Disclosures and information we may provide to you electronically include: Statements Online, legal and rate disclosures for checking, savings and credit card accounts, updates and changes to the Depositor Agreement, Cardholder Agreement(s), the Digital Banking Agreement or other service agreements related to any account(s). If you choose to receive disclosures, notices and other information (collectively "disclosures") electronically, and we have not yet developed the means for electronic delivery of that disclosure, we will continue providing that disclosure in paper until available electronically. If you consent to electronic delivery of disclosures, you may at anytime withdraw your consent to receive them electronically by contacting us as described below.

About Statements Online

Internet statements provide all information available in paper statements. An e-mail message will inform you each statement period when your statement is available online. Statements will remain online for 24 statement periods on a secure First Horizon site and may be downloaded or printed for permanent retention. If you choose to receive paper disclosures we may elect not to provide statements and check images electronically. Currently, no charge is made for Image Statements in paper form.

About Year-end Tax Information

You may elect to receive your year-end tax information (IRS Forms 1098, 1099-R, 1099-INT, 1099-OID, 1099-A, 1099-B, 1099-C, 1042-S, 5498 and 5498-ESA) electronically. For IRS Forms 1099-INT and 1098, some exclusions apply on the availability of receiving an electronic copy of the tax form and you will continue to receive the form in paper until available electronically. Form 1099-INT exclusions include Jumbo CDs (CD of \$100,000 or more), Commercial Safekeeping accounts, and interest from the redemption of U.S. Savings Bonds (tax form provided at redemption). Form 1098 exclusions include Home Equity Line of Credit and select mortgage accounts (call Customer Service at 800-382-5465 to find out which mortgage accounts are not eligible for electronic tax forms). In order to receive these IRS forms, you must consent to electronic delivery by providing consent online. Your consent to receive year-end tax information electronically will apply to each of the tax forms identified above, is effective so long as the tax information is reported under your Social Security Number and your Digital Banking status is open; unless you choose to withdraw your consent by contacting us via a secure message in Digital Banking or a written request to: First Horizon Bank, Attn: Fulfillment, 1555 Lynnfield, LYNC-1st Floor, Memphis, TN 38119. Your consent to receive year-end tax information electronically will apply to the tax forms identified above whether or not the account for which the tax information is reported is included in your Digital Banking list of accounts. Tax forms will remain online for 4 years from the date the tax information is made available to you on a secure First Horizon site and may be downloaded as a PDF (must have Adobe Acrobat Reader) or printed for permanent retention. You may ask for paper copies of the tax forms by contacting Customer Service, while your consent for electronic delivery is in effect, or after you withdraw your consent. Any withdrawal of consent ensures the future delivery of all such tax forms will be made by paper documents.

About Account Terms and Conditions

Current versions of the Depositor Agreement and the Digital Banking Agreement may always be found at our website www.firsthorizon.com even if you elect to receive paper disclosures.

About Change-in-Terms Notices

If you choose to receive information electronically, we will e-mail change-in-terms notices to you at the most recent email address you provided us. Otherwise, notices will be sent by regular mail at the most recent address you have provided us.

What You Need for Internet Statements

You must have Internet Access with a 128-bit encrypted browser. In order to keep copies for your records, you must also have access to a printer or the ability to download information in PDF format.

To Change Your e-mail Address or Information Option

To update your electronic address, or to change the method you have chosen to receive information, electronically or in paper, or if you have any questions, e-mail us at customerservice@firsthorizon.com or call us at 800-382-5465.

I want to receive electronic disclosures including Statements Online. I have access to a computer that meets the technical requirements set forth above, and I have access to a printer, or the ability to download information in order to keep copies for my records. I will notify you of any changes in my electronic address, or if I no longer want to receive disclosures electronically.