

Essential Checking

Account Service Fee Guide



Account Opening and Usage	Minimum deposit needed to open account	\$25	
	Monthly service charge	\$5	Essential Checking comes with an optional, no service charge Traditional Savings account for primary and joint account holders.
	Requirements for refund of monthly service charge		Age 18-24. Eligibility is subject to the age of majority in your state.
	Interest bearing	No	
ATM Fees	First Horizon ATM	\$0	When you use your First Horizon debit card in a First Horizon ATM in the United States.
	Non-First Horizon ATM	\$0	No fee for using non-First Horizon ATMs. However, owners of those ATMs (or their networks) may charge a fee. Additional fees will apply for international use and may vary.
		Varies by ATM Network	If you use your First Horizon debit card in a non-First Horizon ATM, the owner of that ATM (or the network it uses) might also surcharge you to use its machine.
	QuickStatements®	\$0	Printout of your last 10 transactions and available balance from a First Horizon ATM.
Overdraft and Insufficient Funds	General overdraft information		We typically do not pay overdrafts on Essential Checking accounts. If your account becomes overdrawn, you are obligated to bring it to a positive balance immediately.
	Overdraft fee	\$0	We typically do not pay overdrafts on Essential Checking accounts. If your account becomes overdrawn, you will not be charged a fee. You are obligated to bring it to a positive balance immediately.
	Non-sufficient funds (NSF) fee	\$0	If your account becomes overdrawn due to insufficient funds, you will not be charged a fee. You are obligated to bring it to a positive balance immediately.
Processing Policies	Posting order of items: <i>the order in which deposits and withdrawals are posted to your account</i>		Except for the processing of real-time transactions (including, but not limited to, wires, ACH, debit cards, ATM withdrawals, internal funds transfers and Bill Pay), deposits and withdrawals currently post to your account in the following order: (1) Credits in descending dollar amount (2) Bank-initiated debits in descending dollar amount (3) Non-returnable debits in time stamp order (e.g., wires, ACH pre-fund transactions, debit cards, ATM withdrawals, internal funds transfers, Bill Pay) (4) Non-returnable debits not time stamped (e.g., "on us" cashed checks) in check number order (5) Returnable debits, ACH debit (non-pre-fund transactions) by PAR number, then checks in check number order (6) Post-system-generated transactions: service charges and fees
	Deposit hold policy: <i>when funds deposited to your accounts are available</i>		Electronic direct deposits and funds received via wire transfer are available for withdrawal on the day the deposit is received. Generally, other funds deposited to your account are available for withdrawal the next business day. If a hold is placed on a check deposit, you will be notified and \$275 of that deposit will be made available for withdrawal. A "business day" is a non-holiday weekday. The end of a "business day" varies by banking center and ATM. The law also permits exceptions for specified reasons, which can result in certain checks not being made available until the seventh business day after deposit. Although availability for withdrawal on the first business day after the day of deposit remains our policy, we may choose to delay the availability of some checks to the extent permitted by law. When we do, however, we will notify you.

Other Fees and Complimentary Services	Digital Banking	\$0	
	Bill Pay Online	\$0	
	Mobile Banking	\$0	Although charges by your cellular provider associated with data usage on your phone may apply.
	Standard Debit Card	\$0	An \$8 issue fee applies to premium debit cards.
	Cashier's check	\$10	Charged for each cashier's check we issue on your behalf.
	Standard wallet checks	N/A	Essential Checking is a checkless account.
	Notary services	\$0	
	Dormant fee	\$0	
	Charged back item fee	\$16	Fee is charged for each item that you deposit into your account (for example, a check from a third party) that is then returned to us unpaid and must be debited from your account.
	Stop payment fee	\$37	For each stop payment request made by you. Stop payments are generally effective for six months.
	Legal action processing fee	\$100	Assessed when any legal action relating to your account is served requiring us to turn over funds (for example, a garnishment or levy). If account balance is less than \$100, fee is reduced to balance amount.
	eStatements	\$0	Receive and review your statements online.
	Paper statements	\$2	If you choose to receive a paper statement in the mail.
	Account research and records	\$3	Per item
	Statement printout	\$2	Per request
	Wire transfers:		
	Domestic	\$15	Incoming
		\$30	Outgoing
	International	\$15	Incoming
		\$55	Outgoing
	Internal	\$10	Outgoing

Ready to open an account?

You can open an account online at firsthorizon.com or visit us at a convenient banking center near you.

Services to Help You Manage Your Money

Online Alerts: Stay informed with daily alerts about your balances, Bill Pay activity and other important account information.

Mobile Banking: Access your account on the go.

Overdraft Protection: With an Overdraft Services Agreement, link your checking account to a First Horizon checking, savings, money market or Home Equity Line of Credit.

We're here to help.

If you have any questions about this or any other First Horizon account, call us toll-free at 800-382-5465 or visit us at a convenient banking center near you.