FirstView Checking

Account Service Fee Guide

FIRST HORIZON BANK

Account Opening and Usage	Minimum deposit needed to open account	$50	
	Monthly service charge	$0	FirstView Checking comes with an optional, no-service-charge Traditional Savings account for primary and joint account holders.
	Interest bearing	No	This checking account does not earn interest.
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	$3	If you use your First Horizon debit card in a non-First Horizon ATM in the United States, First Horizon will assess a per-transaction charge to your account. 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®	$2	Printout of your last 10 transactions and available balance from a First Horizon ATM.
Overdraft and Insufficient Funds	General overdraft information		We pay overdraft transactions at our discretion, and we reserve the right not to pay. For example, we typically do not pay overdrafts if your account is not in good standing, or you are not making regular deposits, or you have too many overdrafts. When your account is overdrawn, you are obligated to bring it to a positive balance immediately.
	Maximum overdraft allowed to avoid an overdraft fee		If the ending, overdrawn balance in your account on any one day is $5 or less, you will not be assessed an overdraft fee that day.
	Overdraft fee on ATM and everyday debit card transactions	$35	You may opt in to have us pay ATM and everyday debit card transactions into an overdrawn status by opting in, subject to the bank's policies noted in "General overdraft information" above.
		$0	If you do not notify us that you wish to opt in for overdraft coverage, you do not want us to authorize and pay overdrafts on ATM and everyday debit card transactions. Your transactions may be declined if your account balance is not sufficient.
	Overdraft fee on checks, ACH debits and other transactions	$35	For checks, ACH debits and other transactions, we may pay such items into an overdrawn status subject to the bank's policies noted in "General overdraft information" above unless you instruct us otherwise.
		$0	You may notify us that you do not wish us to authorize or pay any type of item into overdraft status. Transactions that would cause an overdraft may be declined.
	Non-sufficient funds (NSF) fee	$0	No fee is assessed each time a transaction is returned due to insufficient funds in your account.
	Maximum number of overdraft (OD) fees per day	3 OD	The maximum number of OD fees per day.
	Overdraft protection plan transfer fee	$0	Each day a transfer to cover an overdraft occurrence is made from your checking, savings, money market or Home Equity Line of Credit linked for overdraft protection. Overdraft protection plans are covered by an Overdraft Services Agreement and are subject to bank and credit approval.

Processing Policies	Posting order of items: *the order in which deposits and withdrawals are posted to your account*		Except for the processing of real-time transactions (including, but not limited to, wires, ACH, debit card, ATM withdrawal, 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 order amount 3. Non-returnable debits in time stamp order (e.g., wires, ACH pre-fund transactions, debit card, ATM withdrawal, 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: *when funds deposited to your account are available*		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 generally $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.

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	Varies	Cost of checks varies depending on style and quantity you select.
	Notary services	$0	
	Dormant fee	$5 a month	Imposed on checking accounts with balances under $5,000 if there have been no deposits or withdrawals in one year.
	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.
	Image statements	$2	If you choose to receive a paper statement in the mail with front-only images of your checks.
	Conventional statements	$3	If you choose to receive a paper statement in the mail with front and back images of your checks.
	Statement printout	$2	Per request
	Account research and records	$3	Per item
	Wire transfers: Domestic International Internal	 $15 $30 $15 $55 $10	 Incoming Outgoing Incoming Outgoing 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.

Tips for reducing or avoiding fees:
Online alerts: Stay informed with daily alerts about your balances, Bill Pay activity and other important account information.

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

Mobile Banking: Access your account on the go.

Choose the right checking account: All of our checking accounts have no monthly service charge if certain requirements are met. Choose the account that fits your needs and banking activity.

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.

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