



Products, Services, Fees



Personal

- **Banking**

- Checking Accounts
 - [FirstView Checking](#)
 - [SmartView Checking](#)
 - [TotalView Checking](#)
 - [Access Checking](#) (Bank-On certified)
- Savings Accounts
 - [Traditional Savings](#)
 - Our Traditional Savings is also used for our IDA Savings program that is available through our community sponsors.
 - [Money Market Savings](#)
 - [TotalView Money Market Savings](#)
 - [Certificate of Deposit](#)

- **Lending**

- Mortgages and Loans
 - [Home Loans](#)
 - [Personal Loans](#)
 - [Vehicle Loans](#)
 - [Credit Builder Loan](#)
- Credit Cards
 - [Visa Signature](#)
 - [Visa Classic](#)
 - [Platinum Visa](#)
 - [Secured Visa](#)

Business

- **Banking**

- Checking Accounts
 - [BizEssentials Checking](#)
 - [BizEssentials Plus Checking](#)
 - [BizEssentials Interest Checking](#)
- Savings Accounts
 - [BizEssentials Savings](#)
 - [Business Money Market Savings](#)
 - [Business Certificate of Deposit](#)
 - [Jumbo Business Certificate of Deposit](#)

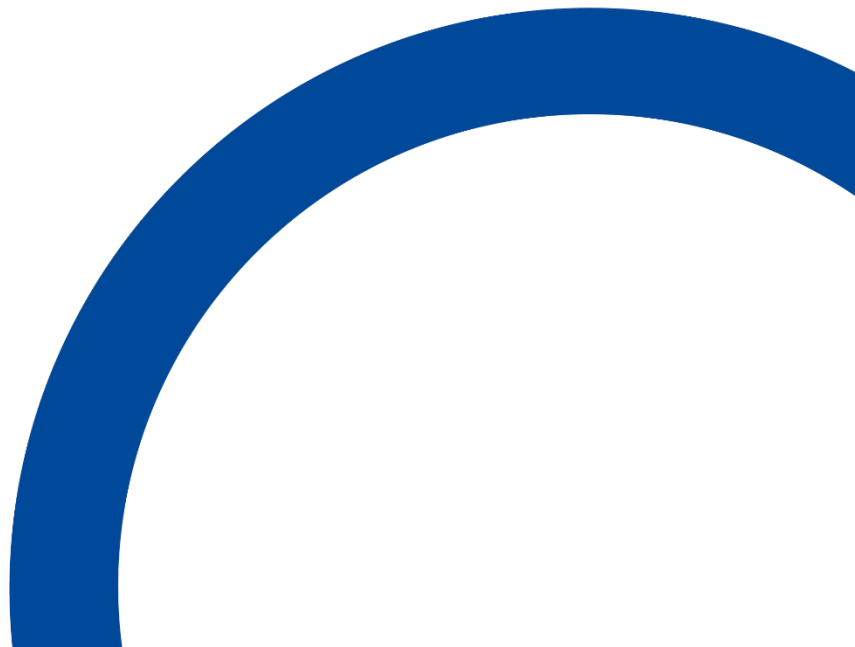
- **Lending**

- Small Business Lending
 - [BizEssentials Line of Credit](#)
 - [BizEssentials Term Loan](#)
 - [SBA Loan](#)
 - [BizEssentials Term Real Estate Loan](#)
- Credit Cards
 - [Visa Small Business Debit Card](#)
 - [Visa Small Business Credit Card](#)

Other Account and Service Fees



Mortgage Products



CRA / AFFORDABLE HOUSING PROGRAMS

CRA Home Start 30 Fixed *	HomeReady 30 Yr Fixed
CRA HomeReady 30 Yr Fixed *	HomePossible 30 Yr Fixed
CRA Home Possible 30 Yr Fixed	

FIRST HORIZON's DOWN PAYMENT ASSISTANCE PROGRAMS

Homebuyer Grant Program *	First Responder Grant Program *
First Horizon Neighborhood Grant Program*	

PARTNERSHIPS WITH AFFORDABLE HOUSING PROGRAMS

Alabama Housing Finance Authority	Tennessee Housing Development Agency
City of Birmingham Ready to Own Program	City of Key West HAP
Arkansas Development Housing Authority	Florida Housing Finance Corporation
Louisiana Housing Corporation	Texas State Affordable Housing Corporation
City of Monroe HIMP	Mississippi Home Corporation
Public Housing Community Development	Miami-Dade Economic Advocacy Trust
City of Hallandale Beach DPA	Palm Beach County SHIP Program
City of Dallas HAP	The Housing Fund DPA Program
City of Memphis DPA Program	

CONFORMING

Conforming 30, 25, 20, 15, 10 Yr Fixed	Professional 30 Yr Fixed
Conforming High Balance 30, 15 Yr Fixed	Community Heroes 30 Yr Fixed
Super Conforming 30, 15, Yr Fixed	

GOVERNMENT

FHA Fixed Rate 30, 25, 20, 15 Yr	FHA Fixed Streamline 30, 25, 20, 15 Yr
FHA Fixed High Balance 30, 25, 20, 15 Yr	FHA Fixed High Bal Streamline 30, 25, 20, 15 Yr
VA 30, 20, 15 Yr Fixed	VA IRRRL 30, 20, 15 Yr Fixed
VA High Balance 30, 25, 20, 15 Yr Fixed	VA IRRRL High Balance 30, 25, 20, 15 Yr Fixed
USDA 30 Yr Fixed	USDA Streamline Assist 30 Yr Fixed

JUMBO / NONQM

Jumbo Fixed 30, 25, 20, 15, 10 Yr	Jumbo 10/6, 7/6, 5/6 SOFR ARM
DSCR Fixed 30 Yr	DSCR 7/6 SOFR ARM
Bank Statement Fixed 30 Yr	Bank Statement 7/6 SOFR ARM
NonQM Fixed 30 Yr	NonQM 7/6 SOFR ARM

PORTFOLIO LENDING

1 st Mortgage 7 Yr Balloon Fixed*	Medical Professional 30 Yr Fixed *
1 st Mortgage Interest Only 3, 5, 7, & 10 Yr ARMs *	Medical Professional 3, 5, 7, 10 Yr ARMs *
1 st Mortgage 15 and 30 Yr Fixed *	Construction-Perm 5, 7, 10 Yr ARMs *
1 st Mortgage 3, 5, 7, 10 Yr ARMs *	Construction-Perm 30 Yr Fixed

* Property location within First Horizon market areas including Alabama, Arkansas, Florida, Georgia, Louisiana, Mississippi, Missouri, New York, North Carolina, South Carolina, Tennessee, Texas, and Virginia.

First Horizon Mortgage does not lend on properties located outside of the continental United States.