

FACTS	WHAT DOES FIRST HORIZON DO WITH YOUR PERSONAL INFORMATION?	
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.	
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>-Social Security number and income</li> <li>-payment history and account balances</li> <li>-credit score and credit history</li> </ul>	
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons First Horizon chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does First Horizon share?	Can you limit this sharing?
<b>For our everyday business purposes-</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes-</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes-</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes-</b> information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For non-affiliates to market to you</b>	Yes	Yes
To limit our sharing	<p>Call 877-242-9880 – our menu will prompt you through your choice(s)</p> <p><b>Please note:</b></p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>	
Questions?	<p>Use one of the following three options:</p> <ul style="list-style-type: none"> <li>-Call 877-242-9880.</li> <li>-Send a message by logging in to Digital Banking.</li> <li>-Send a message by visiting <a href="http://www.firsthorizon.com/questions">www.firsthorizon.com/questions</a>.</li> </ul>	

### Who we are

Who is providing this notice?	First Horizon Bank and its affiliates that provide lending, investment, and insurance products and services.
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### What we do

How does First Horizon protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does First Horizon collect my personal information?	We collect your personal information, for example, when you -open an account or apply for a loan -use your credit or debit card or apply for insurance -seek advice about your investments We also collect your personal information from others, such as credit bureaus, affiliates or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only -sharing for affiliates' everyday business purposes – information about your creditworthiness -affiliates from using your information to market to you -sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

### Definitions

Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <i>-Our affiliates include companies with First Horizon or FHN Financial in their name; financial companies such as First Horizon Bank; and others such as First Horizon Insurance Services, Inc.</i>
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <i>-Non-affiliates we can share with include insurance companies and retailers.</i>
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <i>-Our joint marketing partners include insurance and investment companies.</i>

### Other important information

**For California Residents:** We will not share personal information with affiliates or non-affiliates except as necessary for us to follow the law or as permitted by law.

**For Vermont Residents:** We will not disclose information about your creditworthiness to our affiliates, and will not disclose your personal information, financial information, credit report or health information to non-affiliated third parties to market to you other than as permitted by Vermont law. We may provide your name, contact information and transaction information to companies that perform marketing services for us or financial institutions with which we have joint marketing arrangements.

**For Illinois and North Dakota Residents:** We do not share your personal information for joint marketing with other financial institutions. We do not share your personal information with non-affiliates to market their products or services to you.

**For Insurance (Including Annuity) Customers:** We do not share information we collect related to any insurance transaction with us with non-affiliates to market to you. Residents of certain states may receive additional information concerning use and sharing of information we collect related to an insurance transaction with us.

**For Nevada Residents:** In accordance with Nevada law, you may request to be placed on the internal Do Not Call list for First Horizon. To be placed on this list, please call 877-242-9880.

**Online Privacy Notice:** The Online Privacy Notice for First Horizon is available at [www.firsthorizon.com](http://www.firsthorizon.com). The Online Privacy Notice describes how we use and collect information about our website users.

#### Affiliates Providing this Notice:

First Horizon Bank  
First Horizon Insurance Services, Inc.  
First Horizon Advisors, Inc.

FHN Financial Capital Markets, a division of First Horizon Bank  
FHN Financial Securities Corp.