

FACTS	WHAT DOES THE FIRST HORIZON AND FIRST TENNESSEE FAMILY OF COMPANIES 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?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: -Social Security number and income -payment history and account balances -credit score and credit history
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 the First Horizon and First Tennessee family of companies chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does the First Horizon and First Tennessee family of companies share?	Can you limit this sharing?
For our everyday business purposes- such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes- to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes- information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes- information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	Yes	Yes

To limit our sharing	<p>Call 877-242-9880 - our menu will prompt you through your choice(s)</p> <p>Please note: 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>
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Questions?	Call 877-242-9880 or go to www.firsttennessee.com
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Who we are

Who is providing this notice?	Financial institutions within the First Horizon and First Tennessee family of companies that provide lending, investment, and insurance products and services.
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What we do

How does the First Horizon and First Tennessee family of companies 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 the First Horizon and First Tennessee family of companies 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. -Our affiliates include companies with a First Horizon/First Tennessee name; financial companies such as First Tennessee Bank; and others such as FTB Advisors Insurance Services, Inc.
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies.
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. -Our joint marketing partners include insurance and investment companies.

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 share your personal information with our affiliates or with non-affiliates to market their products and services to you. We will not use your personal information to market our affiliates' or non-affiliates' products or services to you. We may provide your name, contact information, and transaction information to companies that perform marketing services for us or to financial institutions with which we have joint marketing agreements.

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 the First Horizon and First Tennessee Family of Companies. To be placed on this list please call 1-800-382-5465.

Online Privacy Notice: The Online Privacy Notice for the First Horizon and First Tennessee Family of Companies is available at www.ftb.com/privacy. The Online Privacy Notice describes how we use and collect information about our website users.

The First Horizon and First Tennessee Family of Companies:

First Horizon ¹	First Horizon Insurance Services, Inc.	First Tennessee Home Loans ¹
First Horizon Bank ¹	First Tennessee Bank National Association	FTN Financial Capital Markets ¹
First Horizon Equity Lending ¹	FTB Advisors, Inc.	FTN Financial Main Street Advisors, LLC
First Horizon Home Loans ¹	FTB Advisors Insurance Services, Inc.	FTN Financial Securities Corp.

¹A division of First Tennessee Bank National Association

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FT-PR-I (4/17)