

First Horizon Bank's Correspondent Services Division has been serving the needs of correspondent banking customers for more than 100 years. The Correspondent Services team maintains relationships with large and small financial institutions across the country providing credit, liquidity, funding, and commercial banking services.

WHO WE ARE

First Horizon Bank, headquartered in Memphis, TN, is a regional commercial bank and is among the 50 largest banks in the U.S. The Correspondent Services team is made up of experienced bankers, many with executive level experience, who understand your business. Our Relationship Managers have an average of more than 20 years of banking experience and are easy to work with because they've been on the other side of the desk. We are "Bankers serving Bankers."

WHO WE SERVE

The geography of our customer base is national with the majority of our relationships concentrated in Tennessee and the surrounding states in the Southeast and Midwest. We serve financial institutions of all sizes and charters with a focus on institutions with assets between \$250 million and \$15 billion.

WHAT WE OFFER

Credit Services

- Borrowing Facilities for Bank Holding Companies
- Term Loans for Acquisitions and Debt Restructure
- Loan Participations and Syndications
- Fed Funds Borrowing Facilities
- Letters of Credit
- Mortgage Warehouse Lines
- Asset Based Lending Program
- Commercial Loan Hedging Platform
- Cash Letter Clearing and Settlement
- Wire Transfer Services
- Lockbox – Wholesale and Retail
- Fed Funds Investment & Sweeps

International Services

- Standby Letters of Credit
- Foreign Currency Exchange
- International Wires
- Import/Export Letters of Credit
- Foreign Check Collection
- Import/Export Trade Collections

Liquidity and Treasury Management

For more information, contact:

In addition to Correspondent Services, First Horizon Bank offers fixed income sales and trading through its FHN Financial division. FHN Financial is a fixed income specialist, offering an array of capital markets products, services, and on-market execution.