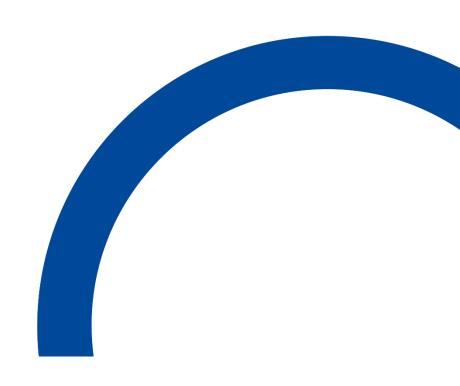


**Products, Services, Fees** 



#### **Personal**



## • Banking

- Checking Accounts
  - FirstView Checking
  - SmartView Checking
  - TotalView Checking
  - Access Checking
- 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
  - Add-On 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

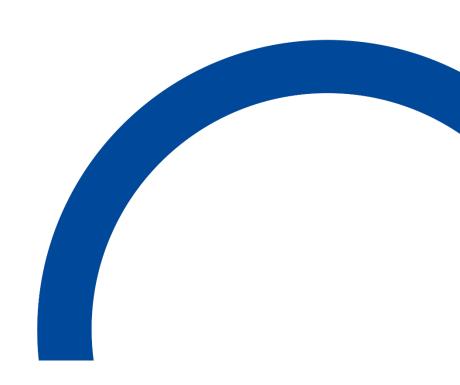
- Checking Accounts
  - BizEssentials Checking
  - BizEssentials Plus Checking
  - BizEssentials Interest Checking
- Savings Accounts
  - BizEssentials Savings
  - Business Money Market Savings
  - Business Certificate of Deposit
  - Business Add-On Certificate of Deposit
  - Jumbo Business Certificate 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



# **Mortgage Products**







#### **CRA / AFFORDABLE HOUSING PROGRAMS**

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

# FIRST HORIZON'S DOWN PAYMENT ASSISTANCE PROGRAMS

Homebuyer Grant Program \* Diversity Grant Program\*

First Responder Grant Program \*

#### PARTNERSHIPS WITH AFFORDABLE HOUSING PROGRAMS

Alabama Housing Finance Authority Arkansas Development Housing Authority Louisiana Housing Corporation Housing Authority of New Orleans Public Housing Community Development

City of Miami

Southeast Texas Housing Finance Corp

Lee County Housing

Pinella County Housing Finance Authority

Tennessee Housing Development Agency Florida Housing Finance Corporation Texas State Affordable Housing Corporation Housing Program of Jefferson Parish Miami-Dade Economic Advocacy Trust Housing Finance Authority of Miami-Dade Shelby County DPA Program

City of Memphis DPA Program

SHIP Program

#### **CONFORMING**

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

Conforming 5/1 ARM Conforming 7/1 ARM Conforming 10/1 ARM

Conforming Relief Refinance 30, 20 Yr Fixed Conforming High LTV 30, 25, 20, 15, 10 Yr Fixed

#### GOVERNMENT

FHA Fixed Rate 30, 25, 20, 15 Yr FHA Fixed High Balance 30, 25, 20, 15 Yr VA 30, 20, 15 Yr Fixed

VA High Balance 30, 25, 20, 15 Yr Fixed

USDA 30 Yr Fixed

FHA Fixed Streamline 30, 25, 20, 15 Yr

FHA Fixed High Bal Streamline 30, 25, 20, 15 Yr

VA 30, 20, 15 Yr Fixed IRRRL

VA IRRRL High Balance 30, 25, 20, 15 Yr Fixed

USDA Streamline Assist 30 Yr Fixed

# **NON-CONFOMING / JUMBO**

Non-Conforming Fixed Rate 15, 30 Yr

Non-Conforming 5/1 ARM Non-Conforming 7/1 ARM Non-Conforming 10/1 ARM

## PORTFOLIO LENDING

1st Mortgage 5 and 7 Yr Balloon \*

1st Mortgage Interest Only 3, 5, 7, & 10 Yr ARMs \*

1st Mortgage 15 and 30 Yr Fixed \*

1st Mortgage 3, 5, 7, 10 Yr ARMs \*

Medical Professional 30 Yr Fixed \*

Medical Professional 5, 7, 10 Yr ARMs \*

Construction-Perm 5, 7, 10 Yr ARMs \*

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

<sup>\*</sup> 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.