Better Together
David Popwell, president of banking, discusses how leadership has embraced diversity and inclusion to improve outcomes.

Employee Spotlight
Tammy LoCascio, executive vice president of consumer and client strategy, and Candace Steele Flippin, executive vice president and chief communications officer, are using their diverse backgrounds to demonstrate how our differences help bring about good business.

Doing Good Business
John Daniel, executive vice president and chief human resources officer, learned firsthand that implementing diversity into your personal and social life can have a positive impact on how you do business.

Locked & Loaded
Christina Blackwell, commercial real estate vice president and relationship manager, and Audrey Schexnailder, commercial lending vice president and relationship manager, are using a different kind of ammo to capture the attention of female executives in Houston.

CLIENT PROFILE:
SHOOK KELLEY ARCHITECTS
Shook Kelley Architects is changing the landscape of communities through architecture.

Balancing Act
BY LYNNE WALKER

Often, working women are asked, “How do you balance work and life?” I sometimes wonder why that question is keenly focused on women. It’s as if we assume men don’t have to deal with balancing issues. Further, work-life balance also implies work and life are exclusive of each other. They are not. It’s true that many women still have a larger percentage of the in-home care responsibilities; however, women are now 50 percent of the workforce, and so many work both in and out of the home. The millennial generation is showing us that it is becoming a real expectation and desire that work and life integration be more balanced between the sexes.

Within our work-life balance at First Horizon, the amount of time we work is a balancing act we all must do. We also expect our leaders to continually examine and balance the diversity of their direct reports and teams. This is fluid as people come, go or get promoted. Leaders should often ask themselves:

- Is diversity at my decision table when making critical business decisions?
- How balanced is the diversity of my leadership team?
- Am I modeling the way for my leaders when I fill an open position?

While it is certainly true that diversity of thought and experience is vital to team success, tangible, visible and trackable diversity (gender, race/ethnicity, generation) has an even greater impact.

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We can even include other measurable types of diversity, such as the number of veterans or people with disabilities who are hired. The visible impact is greater because having it will almost assuredly mean you have diversity we can't adequately track. Also, and most importantly, seeing is believing. The shadow of a leader in this regard has tremendous impact on how your direct leaders make people decisions. It also impacts the aspirations of emerging leaders, talent we want to recruit and, frankly, if employees take our commitment to diversity seriously.

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**BETTER TOGETHER**

When First Horizon National Corporation President David Popwell joined the company in 2007, it was much different. According to him, each business division in each market had its own culture, and markets saw themselves as competitors rather than collaborators. This was not healthy for the overall business.

Leadership set out to change that, and 12 years later, intentionality and transparency have driven many improvements within the organization. First Horizon is more diverse and more inclusive thanks to the 360-Degree Diversity and Inclusion strategic approach led by EVP and Director of Affinity Strategy Lynne Walker. She is a career banker who has led sales and product teams and brings a business mindset to the strategy. Lynne reports directly to David, which is unusual across most banking and corporate structures. However, David felt that it was important for him to be able to keep his finger on the pulse of D&I within the company.

“Our 360-degree approach oversees talent, customers, vendors and the community. As president of the bank, these are my major areas of priority and responsibility. They really matter, and that’s why Lynne reports directly to me.”

This winning strategy was derived by speaking to employees and customers alike. “In 2015, we had a focus group with a mix of African American executives and entrepreneurs. That was a turning point for me, really eye opening and a revelation in so many ways,” David explained.

The feedback from that session was used to create awareness, coupled with data, to create impactful and long-lasting change. Those changes have led to even broader recognition for the organization’s efforts.

Such recognition might indicate to some that First Horizon is where it needs to be, but not to David Popwell. “On a scale of 1 to 5, with 5 being the best, I’d give us a 3.5. We’ve made progress, but we still have a way to go. But I can say we are better now than ever before because everyone realizes we are better when we work together.”
EMPLOYEE SPOTLIGHT

Tammy LoCascio

If Executive Vice President of Consumer and Client Strategy Tammy LoCascio had a motto most descriptive of her career path in banking, it would likely say:

_Experiencing differences makes a difference!_

Originally from Miami, Florida, diversity was an integral part of young Tammy’s life. “That’s how I lived. We were a worldwide culture. I had friends from different racial and religious backgrounds who spoke different languages. I learned firsthand that bringing diverse people together made groups more fun, interesting and almost always produced better outcomes,” said Tammy.

She began her banking career at Barnett Bank in Florida and has since run business lines for banks in Fort Lauderdale, Indianapolis, Nashville and twice in Memphis. She has realized that no matter the market, the common thread is customer relationships and has worked to ensure that she and those she works with have the tools and support they need to deliver exceptional customer experiences. “At the end of the day, banking still comes down to a customer trusting somebody on the banking side to take care of their financial needs.” She appreciates the employees and customers who have put their trust in her leadership over the years.

Tammy’s background gives her great appreciation for the diversity and inclusion efforts of First Horizon. “Thanks to our Affinity Strategy, there’s formalization to our approach, which really helps us with customers, employees and vendors. We’ve launched a very successful Women and Wealth strategy across our company footprint that is reaching a diverse group of women with wealth assets and really helping them think about their financial responsibilities and decision-making,” she explains.

To young people entering the workforce, Tammy says, “Seek out a great leader to work for, and get inspired by people who are willing to help you learn and grow. Finding a mentor, a leader and a company that will invest in you early on in your career is invaluable. Building a strong foundation of professional relationships and differentiated skills will make a huge difference over the course of your career.”
EMPLOYEE SPOTLIGHT
Candace Steele Flippin

Candace Steele Flippin is an award-winning public affairs leader who serves as Executive Vice President and Chief Communications Officer for First Horizon National Corporation, the parent company of Capital Bank, First Tennessee Bank, FTB Advisors and FTN Financial. As a member of the executive management team, she leads internal and external communications strategy, corporate social responsibility, crisis communication and corporate giving. Candace is also a member of the First Horizon Foundation Board of Directors.

In addition to these responsibilities, Candace is the executive sponsor of the intergenerational GenNow employee resource group. She also serves, along with John Daniel, executive vice president and chief human resources officer, as executive sponsor of the Firstpower Council of employees who advise management on culture and provide feedback on key initiatives.

A native of Memphis, Tennessee, who grew up in Detroit, Michigan, Candace returned to her birthplace last year to help First Horizon transform the company, execute its strategic goals and share stories about the relationship-focused banking that the company has excelled at for more than 155 years.

“I am proud that we’re the number one bank in Tennessee and that we have a strategy to stay that way,” said Candace. “In addition, we have a focus on profitably growing in our expanded markets in the Southeast and in our very attractive specialty lines of businesses.”

Candace’s team actively supports the company’s diversity and inclusion strategy. In fact, she added a team member, Nicole Thomas, vice president, senior communications business partner, who leads the communications strategy to advance the company’s commitment to community engagement.

Since 2016, Candace has been a research fellow at the Weatherhead School of Management at Case Western Reserve University, where she earned her doctorate. Driven by her passion for promoting inclusion, her research focus areas include accelerating the leadership development for women and younger generations. “As a diverse leader myself — a woman and an African American — I feel that my perspective and experiences help enrich the workplace as it continues to evolve” stated Candace.

Community-minded, she serves on the board of directors of the Memphis River Parks Partnership, the Memphis Symphony Orchestra and Youth Villages. “I believe in creating the world that I want to live in, and I’m thrilled that I can invest my time and resources as a First Horizon leader to strengthen my community.”

Take a Look at Our Diversity Progress

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<thead>
<tr>
<th>TOP 3 SALARY LEVELS</th>
<th>% Increase for Women and People of Color</th>
<th>% Increases in Hires and Promotions for Women and People of Color</th>
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A recent conversation with Executive Vice President and Chief Human Resources Officer of First Horizon National Corporation, John Daniel, is evidence of why building a talent pipeline that integrates diversity and inclusion into the fabric of the organization is a strategic imperative.

Here is what he had to say.

**How do you view diversity and inclusion at the company?**

Diversity begins with the recognition that to be a truly great organization you need to build a diverse team, particularly at the leadership level. Diversity, by definition, brings multiple perspectives, ideas and personal networks to the benefit of the company. Inclusion is the way you retain diverse talent by respecting and appreciating everyone as valuable members of the team.

**Since diversity and inclusion are important values for First Horizon National Corporation, what has been done to integrate them into the culture of the organization?**

We launched our formal diversity and inclusion efforts in 2008 with some early success. We launched the Diversity Council, which recommended the Emerging Leader and Mentoring programs and initiated employee resource groups. Our efforts accelerated four years ago with the implementation of our Affinity Strategy. Lynne Walker, director of affinity strategy, David Popwell, president of banking, and I work together to ensure we connect diverse talent into the diverse markets we serve. We now have better measurement and metrics through staffing maps and set up regular meetings with senior leaders to track progress, identify obstacles and hold leaders accountable.

**What are some challenges you have faced when trying to champion a diverse workforce?**

Leaders need to expand their social and personal networks so they can socialize, collaborate and better understand what it is like to be a person of color. My wife is African American. Leslie and I attend social and business events in Memphis where she is sometimes the only guest of color. I wonder if this means that leaders are leaving their inclusion mindsets at the workplace. My current social networks have given me more insight into the unique challenges of all people in our greater community. This ensures I am less likely to see talent go unrecognized, culture challenges go unresolved, and business opportunities go unfilled.

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### Expanding Social and Personal Networks Expands Opportunities

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<th>Recent Hire</th>
<th>Hiring Leader</th>
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<td>Esther Ehmann</td>
<td>Amy Shreve</td>
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First Tennessee Commercial Real Estate Vice President and Relationship Manager Christina Blackwell and Commercial Lending Vice President and Relationship Manager Audrey Schexnailde have both been in banking for over 15 years. Building off the momentum of the successful and tenured Memphis Chapter of the Women’s Initiative Employee Resource Group and seeing the potential of such a group in the Houston market, Audrey and Christina founded the Houston Women’s Initiative chapter in 2017. Their goal was to provide a local forum for emerging female leaders at the bank, enhance brand recognition and develop business in the Houston market.

"First Tennessee is the first company that I have worked for that has seen the true value in promoting employee resource groups, specifically the Women’s Initiative. Each year, it’s encouraging to see more and more women rising through the ranks, both at the bank and in our industry,” said Christina.

Houston is a new and emerging market for First Tennessee Bank. The women are strategically utilizing the Women’s Initiative to garner market visibility and develop business while expanding camaraderie among current and potential female clients. In 2018, they invited women from the commercial real estate, commercial and industrial, and energy industries to attend an event they called “Locked and Loaded.” Over 60 women gathered for this sporting clays and handgun education event, which included networking and shopping. Several members of the bank’s executive team were able to attend the event and interact with the guests. In addition to inviting their top female clients and prospects, they also focused on supporting female vendors. The handgun instructor, caterers, signage and other retail vendors were all female-owned businesses. “It’s a perfect example of how being inclusive connects great talent to the great customers and vendors in our marketplace,” said First Tennessee Houston Regional President Gary Olander.

The event was a huge success, and the team is currently planning to host the second annual “Locked and Loaded” event in the fall. "We will continue to leverage the Houston Women’s Initiative to expand the bank’s brand and market presence. We want Houston to know us — who we are as a bank and what our culture here is all about," said Audrey.

To find out more information about our women and wealth private client experience, please visit:

CLIENT PROFILE: SHOOK KELLEY ARCHITECTS

Shook Kelley has been changing the landscape of Charlotte for 25 years, especially in an area now known as South End. “This area was an underutilized warehouse zone, along an abandoned rail line and sandwiched between two existing neighborhoods, one largely white and the other mostly black,” said Terry Shook, FAIA. “We said, let’s be the zipper, bring these two communities together, and create a great new development along a then-hoped-for light rail line. It’s been a 25-year overnight success,” he laughs. South End is now thriving, with the surrounding communities being more diverse — even though gentrification is a challenge. Rick Manley, Capital Bank mid-atlantic regional president, said, “Terry has been a catalyst for redevelopment in the Charlotte community. Through our relationship, he has introduced our bank to a multitude of opportunities that coincide with needs in the community.”

Shook Kelley, with offices in both Charlotte and Los Angeles, is also committed to changing the face of the design industry. “Although architecture has historically been seen as an old white man’s game, we’re creating a very diverse and collaborative workplace and seeking inclusion of a greater number of females and people of different races and cultures into our professional ranks,” Terry said.

Shook Kelley is no stranger to change, but as a longtime customer, the company found the bank’s merger with First Tennessee Bank to be unsettling at first. “We were bracing ourselves; but it’s been a seamless process. We still have the same team we’ve worked with, so there’s been a lot of consistency, and we continue to get the same great customer service we were accustomed to.”

First Horizon’s CRA Lending will continue to find ways to expand homeownership to low- and moderate-income customers.

- in-home purchase loans to low- to moderate-income individuals: $30M
- in-home purchase loans to people of color: $93M

Year-End 2018

Terry Shook
CEO of Shook Kelley Architects and longtime Capital Bank client

“Although architecture has historically been seen as an old white man’s game, we’re creating a very diverse and collaborative workplace.”
SUGGESTED READING AND VIEWING

**PBS: What I Hear When You Say**
This video series explores how our interpretation of words and phrases related to race, class, gender and identity can yield different meanings based upon our perspectives and experiences.

To join the discussion, click the link below and choose a topic: https://www.pbs.org/show/what-i-hear/

**McKinsey & Company: “Women in the Workplace”**
This gender diversity report reveals the disparities that women encounter in corporate America.

To learn more, visit https://womenintheworkplace.com.

This article highlights key points on why organizations struggle to retain black workers and features insightful methods by which organizations can improve.

To learn more, visit https://hbr.org/2019/01/how-organizations-are-failing-black-workers-and-how-to-do-better.