



First Horizon National Corporation

Community Reinvestment Act Plan Commitments

February 18, 2016

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Executive Summary and Company Overview

EXECUTIVE SUMMARY:

For more than 150 years, First Tennessee Bank (“FTB” or “Bank”) has served shareholders, customers, employees, and communities in an exemplary manner. FTB has been and remains highly committed to meeting the needs of all customers, including those with low to moderate incomes (“LMI”). The purpose of this document is to articulate FTB’s Community Reinvestment Act (“CRA”) Plan demonstrating our commitments.

This CRA Plan (“Plan”) sets forth the Bank’s commitments for lending, investment, and services in our assessment areas, and the timetables (2014 through 2017) for achieving those commitments. Specifically, the Plan covers the following:

1. CRA governance structure;
2. Methodology for assessing market needs/performance context;
3. Specific lending, service, and investment commitments, plans, and timelines;
4. Communication and reporting; and
5. Community needs and input.

COMPANY OVERVIEW:

In this Plan, the words “First Tennessee,” “the Bank,” “we,” “our” and “us” refer to First Tennessee Bank, the banking segment of First Horizon National Corporation (“FHNC”). First Tennessee is a regional bank headquartered in Memphis, Tennessee. The Bank has over \$25 billion in assets and operates 178 branches in 30 counties throughout Tennessee, North Mississippi and the Mid-Atlantic region. First Tennessee was founded in 1864 during the American Civil War and has the 14th oldest national bank charter in the country.

Since 1864, First Tennessee has been committed to serving consumers, businesses, and communities in all geographic markets where we have a presence. First Tennessee demonstrates that commitment through active community engagement. As a company and as individuals, we share the hopes of our neighbors for a better place to live and work. We help realize those hopes through our private charitable foundation, First Tennessee Foundation (the “Foundation”), which the company established in 1993 to support nonprofit organizations in the communities we serve. In the past five years alone, the Bank and the Foundation have donated more than \$27 million to meet community needs. We donate time and energy through our employee volunteer program and make a substantial economic impact on local economies by providing more than 4,300 jobs.

First Tennessee is comprised of multiple lines of business, including Retail, Private Client-Wealth, Commercial, Business Banking, and Commercial Real Estate, as well as specialty business lines such as Asset Based Lending, Corporate Banking, Healthcare Banking, Mortgage Warehouse Lending, Correspondent Banking, and Energy Lending. These lines of business facilitate opportunities through:

- Consumer credit products such as unsecured loans, secured loans, and lines of credit, as well as credit products designed to meet the needs of small and large businesses;
- Depository services to consumers and commercial customers;
- Services to nonprofit and government entities, including municipalities, hospitals, religious organizations, and community development and philanthropic organizations; and
- Regional banking, which provides investments, financial planning, trust services and asset management, along with credit card and cash management. Additionally, the regional banking segment includes correspondent banking, which provides credit, depository, and other banking related services to financial institutions nationally.

Among the geographic regions that First Tennessee has established is the Mid-Atlantic Region which covers Virginia, North Carolina, South Carolina, and North Florida. First Tennessee opened an office in Winston-Salem, North Carolina in April 2004 and followed with the opening of an office in Raleigh, North Carolina in November 2005. Subsequent openings in the Mid-Atlantic Region have included Richmond, Virginia; Charlotte, North Carolina; Charleston, South Carolina; and Jacksonville, Florida and the addition of five branches as part of the TrustAtlantic Bank merger.

Overview of Commitments

This Plan, which covers the period from 2014 through 2017, reflects measurable CRA lending, investment, and service commitments for First Tennessee within each CRA assessment area. The Bank's specific commitments are as follows:

- 30% (approximately \$135MM) of our overall HMDA reportable mortgage loans will be in LMI tracts and/or to LMI borrowers;
- 30% (approximately \$495MM) of our small business loans will be to small businesses located in LMI tracts;
- A minimum of 6% (approximately \$160 million) and up to 9% (approximately \$240 million) of FTB's Tier 1 capital committed to community development ("CD") loans in the First Tennessee CRA assessment areas (based on availability and suitability of opportunities);
- Establishment of a \$50 million First Tennessee Community Development Fund, providing up to \$3,000,000 a year in qualified grants targeted to community needs;
- A minimum of 3% (approximately \$80 million) and up to 6% (approximately \$160 million) of FTB's Tier 1 capital committed to qualified CRA investments (based on availability and suitability of opportunities);
- Expanding our partnership with Operation HOPE to 15 locations;
- 2% (approximately \$17MM) of our supplier spend with minority owned businesses;
- Development of a credit program specifically designed to meet the needs of LMI borrowers and geographies;
- Enhancement of our existing deposit products specifically designed for LMI customers;
- Enhancement of our marketing program to better target LMI borrowers and geographies;
- Improve accessibility of products and services for LMI individuals by developing specific strategies to leverage alternative channels;
- Continue supporting our communities through a highly active volunteer program; and
- Hiring five full-time Community Development Managers in our major markets.

The following sections provide details on our specific plans to achieve the above-mentioned commitments:

We have established commitments for residential mortgage loans to LMI borrowers and LMI tracts and small business loans to businesses located in LMI census tracts. First Tennessee's commitments for qualified investment activity includes grants that support community development, low income housing tax credits, new market tax credits and other opportunities uncovered through our local engagement. Ongoing assessment of community needs, capacity and availability will be captured through our Performance Context Evaluations and used to ensure all community development loans, investments and services are designed to have a measurable and positive impact on the community.

We have established CRA performance commitments for 2014 through 2017. Demographic comparators and peer data are leveraged to ensure First Tennessee performance commitments are consistent with community needs, availability and capacity. Activity is monitored monthly to ensure performance to Plan is on track and to identify any gaps to be addressed. Based upon historical performance, capacity and demographic comparators across our geographic footprint, we have established a target for 30% of all HMDA reportable mortgage loans to be to LMI borrowers and/or in LMI tracts.

SUMMARY OF COMMITMENTS BY MARKET:

Assessment Area	LMI Borrower Origination Targets	LMI Tract Origination Targets	Small Business Loans in LMI Tracts (30% Target)	Projected CD Lending (over exam period based on minimum of 6% of Tier I Capital)	Projected CD Investments (over exam period based on minimum of 3% of Tier I Capital)
	30% (number of loans) LMI Origination Target			NOTE: Tier 1 Capital is a projection through 2016	
Chattanooga*	95-100	55-60	420-425	\$18,080,000	\$9,040,000
Cleveland	12-15	0-3	15-20	\$2,240,000	\$1,120,000
Jackson	10-12	3-5	60-65	\$1,440,000	\$720,000
Johnson City	55-60	25-30	50-55	\$5,280,000	\$2,640,000
Kingsport/Bristol	40-45	20-25	30-35	\$4,160,000	\$2,080,000
Knoxville*	110-115	45-50	3-5	\$22,240,000	\$11,120,000
Memphis/N. MS*	80-85	20-25	565-570	\$68,800,000	\$34,700,000
Morristown	20-25	25-30	80-85	\$2,560,000	\$1,280,000
Nashville*	270-275	180-185	545-550	\$25,120,000	\$12,560,000
Raleigh*	3-5	0-3	10-15	\$1,760,000	\$1,080,000
Richmond	0-3	0-3	10-15	\$160,000	\$100,000
Winston-Salem	0-3	0-3	0-3	\$800,000	\$400,000
Columbia	0-3	0-3	0-3	\$480,000	\$240,000
Cookeville	20-25	5-8	30-35	\$2,400,000	\$1,200,000
Greeneville	35-40	6-10	10-15	\$1,440,000	\$720,000
Lawrenceburg	5-8	0-3	0-3	\$640,000	\$320,000
Lewisburg	0-3	0-3	0-3	\$50,000	\$25,000
Sevier	15-20	0-3	0-3	\$1,120,000	\$560,000
Charleston	0-3	0-3	0-3	\$1,230,000	\$95,000
Total	770-845	384-455	1823-1903	\$160,000,000	\$80,000,000
* Specific MSAs identified in the OCC Condition Letter					

Addressing Specific MSA Needs

First Tennessee sought input from partners across our major markets (Memphis, Nashville, Knoxville, Chattanooga and Raleigh) in development of this plan. Reflected below, are summaries of the identified needs and First Tennessee's specific responses.

Memphis

United Housing

The CRA Officer met with United Housing (UHI) to discuss the Plan and gather further feedback on the needs of first time LMI homebuyers. UHI is a nonprofit affordable housing agency that serves the City of Memphis and West Tennessee. UHI raised concern over the difficulty of qualifying potential homebuyers and the need for more financial education geared toward credit improvement. They also discussed the difficulty for first time LMI homebuyers to have enough money saved for down payment. First Tennessee is developing an Affordable Mortgage Program encompassing components identified by UHI to ensure it is aligned with the credit needs of the LMI individuals in our communities. First Tennessee's CRA Officer has committed to serving UHI as a member of its Board of Directors and specifically, to the Homebuyer Education Committee of the Board.

Memphis Minority Business Council Continuum

The Senior Community Development Manager met with the CEO of the Memphis Minority Business Council ("MMBC") Continuum to review the Plan and gather feedback on the needs of small business owners and entrepreneurs in the Memphis and Shelby County community.

Access to capital and financial planning for new business owners were the primary needs identified. It was noted that MMBC Continuum and the City of Memphis are working on an effort to create a minority business ecosystem in the region. This highlighted a need for support of entrepreneurs in the areas of financial planning for growth and sustainability, business plan composition, cash-flow management workshops and similar concepts to prepare aspiring entrepreneurs for access to commercial credit once their business is established and operating effectively. MMBC Continuum finds that many minority and women owned businesses plateau after a few years of early growth and are not prepared for long term sustainability.

Based upon the feedback and needs identified, First Tennessee committed to foster small business growth and economic development efforts in the region through targeted investments in minority-owned banks and Community Development organizations with capital and support programs designed specifically for new small businesses.

Community Development Council

In meetings with the Community Development Council (“CDC”), the First Tennessee CRA Officer was apprised of concerns regarding the lack of mortgage programs for communities where housing values have deteriorated but home ownership is needed, in particular, opportunities to make mortgage loans under \$50,000. There was also discussion around the needs of CDC members in short term construction or gap funding. As a result of the feedback related to these concerns, First Tennessee committed to review its portfolio mortgage program to ensure it will work with lower priced homes and look for opportunities to offer short term financing for construction.

Nashville

Pathway Lending

In discussions with Pathway Lending (“Pathway”) the primary needs identified were small business funding and more education for business owners. Based on this discussion, First Tennessee is considering an investment into the Small Business Jobs Opportunity Fund to meet this need for capital. This Fund assists small businesses across the state with funding and technical assistance. The Bank is also considering a grant to the Pathway-operated Women’s Business Center in Nashville.

The Housing Fund

Discussions with The Housing Fund were geared towards the lack of affordable housing in the Nashville core and the development of affordable rental units. The Housing Fund also mentioned a need for more capital in their fund for small affordable housing projects directed to LMI borrowers. First Tennessee is currently an investor in The Housing Fund. As a result of this discussion, First Tennessee is considering an increase to the current investment. Currently, an officer of First Tennessee serves on The Housing Fund Board of Directors and has committed to maintaining that role in a financial advisory capacity.

Knoxville

HomeSource

In our discussion with HomeSource, they identified the lack of down payment for first time homebuyers, credit issues and the lack of small loans to help develop affordable housing as the greatest issues facing their clients. First Tennessee has provided a grant to HomeSource to assist with those needs and is reviewing other opportunities to strengthen our relationship.

Chattanooga

Chattanooga Neighborhood Enterprise

Chattanooga Neighborhood Enterprise (“CNE”) discussed specific projects that will provide affordable rental housing in downtown Chattanooga and potential financing gaps associated with those projects. A current project First Tennessee is considering with CNE

would provide financing for the development of affordable housing in downtown Chattanooga. First Tennessee is also considering a tax credit investment to help bridge the financing gap.

Raleigh

The Support Center

The Senior Community Development Managers met with the President and Chief Executive Officer of the Support Center to review the Plan and gather feedback on the needs of the Raleigh community. Consistent with feedback we received in other communities related to small businesses was an explicit need for access to capital. That was coupled with a need for support in the form of mentorship and expertise in the areas of sustainability planning and cash-flow management.

In response to this identified need, First Tennessee has committed to monetary investments in various Community Development Financial Institutions (“CDFIs”) that facilitate access to capital alongside the oversight and sustainability planning needed to promote growth and job creation throughout the communities we serve. Additionally, we have committed to have First Tennessee leaders across our major markets serve in a board or advisory committee role with various economic development and community development organizations. Services will include financial planning, loan review committees and strategic plan development.

Multi-Regional

Operation HOPE

The First Tennessee CRA Officer and Senior Community Manager met with the Southeast Regional team of Operation HOPE regarding the Plan and to gather input on the needs of the various communities served by both Operation HOPE and First Tennessee. The team from Operation HOPE addressed the need for financial literacy and products designed to meet the needs of the underserved populations they work with directly. Operation Hope indicated that they specifically find a recurring theme, regardless of geography, that the individuals they work with have problems with access to credit because there is either a lack of established credit history or poor credit. Another common thread is that the individuals rarely have a banking relationship and therefore pay exorbitant fees for access to financial services.

As a result of this engagement, First Tennessee committed to work with Operation HOPE to design a depository solution intended to bring unbanked/under banked consumers into the banking system. This would improve access to cost effective and secure banking products for LMI individuals served by Operation HOPE and First Tennessee. Financial literacy and access to credit for LMI communities is a need that has been identified for all assessment areas.

CRA Mission and Program Description

CRA MISSION STATEMENT:

First Tennessee is committed to meeting the credit and financial needs of all of the communities we serve, including LMI individuals and geographies. The Bank accomplishes this by developing targeted products/services and partnering with organizations focused on delivering affordable housing, fostering economic development and wealth creation, and promoting small businesses targeted to LMI geographies. First Tennessee recognizes that all communities have to flourish in order for the Bank to be successful.

PROGRAM DESCRIPTION:

To further our CRA mission, we are enhancing, developing, and offering products and services that improve the economic vitality of the communities we serve. We have improved our measurements and tracking of our loans, investments and services. Steps being taken to enhance and refine our CRA program are as follows:

- We are hiring five Community Development Managers (“CDMs”) in designated high-impact markets. These CDMs will have the responsibility of working with community-based organizations to identify the needs of the community and to improve our market presence among traditionally underserved neighborhoods. The CDMs will also be sourcing community development loans, investments and services and will work with Corporate CRA Management and local lines of business to encourage further production.
- We are enhancing our market CRA commitments and reporting structure to ensure further alignment of market execution and the Plan.
- We are refining our marketing programs to more effectively reach traditionally underserved segments of our communities.
- We are expanding our financial education, budgeting, and money management programs targeted to persons with limited experience with banking.
- We seek to work with and support the programs of organizations positioned to offer innovative loan products targeted to LMI individuals and geographies.

- We are enhancing our Performance Context Assessment and utilizing that information for ongoing strategy and commitment performance to indicate how effectively we are serving our communities. The Performance Context Assessment addresses the following key areas:
 - Peer review to assess opportunities that exist in the marketplace;
 - Peer selection based upon regional review of financial institutions with similar asset size and operating model;
 - Most recent Performance Evaluation reviewed for commentary on community development lending and investment activity;
 - Historical performance to include trending performance results in prior quarters and potential renewal opportunities;
 - Environmental drivers such as pipeline levels, localized unemployment rates and active community revitalization initiatives in the region;
 - Census data on housing and income demographics; and
 - Community needs assessment to identify key areas of impact for all consumers in a specific geography.

To further our mission, First Tennessee is committed to doing the following:

- Review Documented Policies and Procedures – Written policies and procedures are reviewed regularly to ensure they are effectively aligned with First Tennessee’s CRA commitments.
- Review, Update and Organize Public File – The Public File contains a copy of the public section of the most recent CRA performance evaluation, as well as a list of services provided by our branch network and a map of the markets served. It is imperative that the public record of our commitment and performance remains complete, up to date and easily accessible to the public upon request.
- Integrity of Data – Data integrity is essential to any quantitative analysis. Testing the quality and integrity of CRA tracking data is an essential step to the ongoing program management infrastructure.
- Report and Review Monitored CRA Data (Commitments vs. Results) Regularly - Monitoring FTB's CRA data is an essential aspect of our CRA compliance program. We are on a three year exam schedule, so monitoring is one way to ensure we remain on track. Regular monitoring and discussion also provides historical perspective and context, rather than just a snapshot of activity for a current review period.

COMMITMENT TO FAIR AND RESPONSIBLE LENDING:

To ensure all customers, applicants, and communities are treated in a fair and appropriate manner, First Tennessee has a robust Fair Lending Compliance Program. This program is designed to ensure compliance with fair lending laws through policies, procedures, annual risk assessments, on-going monitoring, management reporting, oversight, and training. Some components of the Fair Lending Compliance Program are listed below.

- Risk Assessment – Complete an annual risk assessment to assess the quantity of risk, quality of risk management, and the risk to consumers.
- Training – Administer annual training to all employees with lending related responsibilities, authority, or oversight.
- Quality of Assistance – The Bank has adopted *Quality of Assistance Standards* to ensure that every applicant receives the same treatment when conducting business with the Bank.
- Monitoring and Analysis – Identify and review potential disparities between similarly situated consumers. All consumer and commercial customers are subject to monitoring and analysis reviews. Policies and procedures are in place to manage the following areas:
 - Pricing
 - Underwriting
 - Exceptions
 - Redlining
 - Steering
 - Servicing
 - Complaints
 - Credit Scoring
- Marketing – Review the Bank’s marketing to ensure advertising and marketing materials reflect the demographics of the community, encourage all potential applicants to apply, and ensures all products are being offered to all consumers.
- Model Validation – Review systems used to identify potential disparities in portfolios to ensure factors used to make assumptions are reasonable, in line with current policies, and functioning appropriately.

CRA TRAINING:

First Tennessee's CRA training is conducted bi-annually for all identified customer facing, lending related, sales, deposit, and Compliance employees. New Bank employees or employees who assume these responsibilities are also required to complete the training.

The purpose of CRA training is to foster employee awareness of the responsibility of First Tennessee to meet the credit needs in the communities we serve. The training is administered through MyPlan, the Bank's online training portal. The Corporate CRA Officer works with the Bank's Center for Learning and Performance to create and implement MyPlan training. To assist with learning, online modules include real life scenarios and testing opportunities. Employees can access MyPlan materials and training at any time. 100% of the employees who were assigned CRA training in 2014 completed the training modules. Furthermore, MyPlan content is not limited to those that were assigned the training. Any employee can access CRA training simply by searching within MyPlan.

PRODUCT DELIVERY:

First Tennessee is delivering valued services that are used by all customers, including LMI customers and those customers living within LMI geographies. First Tennessee will continue to utilize our digital channels to provide efficient and convenient interaction points for our customers to engage us for their financial needs. To ensure that we are delivering convenience to all customers, we are building a more comprehensive data collection process that includes a methodology to measure channel usage. The methodology will take into consideration family income levels or tract incomes (whichever is deemed most appropriate) through the vetting process. The methodology will also include penetration rates by market using distinct categorizations of customers to include LMI individuals and LMI geographies. The following metrics will be measured:

- ATM Total Transactions
- ATM Deposits
- ATM Withdraws
- Online Banking Logins
- Online Banking Bill-Pays
- Mobile Banking Logins
- Mobile Deposit

First Tennessee has a competitive distribution model through our brick and mortar branches and ATMs. In most markets we have from 23% to 42% of our branches located in LMI tracts and others that are in close proximity to LMI tracts. In Knoxville 32% of our branches are located in LMI tracts. In Chattanooga and Memphis, our branches are located in high minority areas as well, with 26% of our branches in Chattanooga in high minority and 35% of our branches in Memphis in high minority tracts. This enhances our ability to deliver products and services to LMI communities along with our alternative delivery solutions.

We will be leveraging our partnerships with Operation HOPE and other financial education providers, to further promote alternative delivery of our services, in particular, mobile banking and other technology that will bring the Bank to LMI communities. Leveraging alternative delivery channels will help us better serve the LMI markets.

CRA Governance and Reporting

BOARD OVERSIGHT:

Pursuant to its charter, the Executive and Risk Committee (“ERC” or “Committee”) of the FHNC Board of Directors is responsible for overseeing the development, monitoring, and execution of the Plan. The Committee receives quarterly updates about the program from the Chief Risk Officer through the Enterprise Risk Report.

EXECUTIVE MANAGEMENT OVERSIGHT:

The Executive Risk Management Committee (“ERMC”) is comprised of the CEO and other bank officers designated by the CEO. The ERMC provides oversight for all risk management and compliance matters, including CRA. All issues and performance updates are reported to the ERMC for escalation to the ERC. Specifically, the ERMC reviews the Bank's overall policy and commitments concerning CRA activities and assesses the Bank's compliance.

LINES OF BUSINESS MANAGEMENT:

Market Presidents and CDMs have responsibility and accountability for execution of the Plan for their respective markets. FTB has established five full-time CDM positions. Key responsibilities include:

- Facilitating relationships with community development organizations and nonprofits within the region for collaboration in identifying lending, investment and service opportunities that contribute to First Tennessee CRA strategic commitments and ensure that performance commitments for their assessment areas are met.
- Partnering with Corporate CRA Officer and line of business leaders to develop programs, services and strategies to close performance gaps in their assessment areas.
- Submitting monthly Regional Community Development Activity Report to Corporate CRA Officer.
- Preparing annual CRA Performance Context Assessment for their CRA assessment area and submit proposed revisions to annual baseline performance commitments if necessary.

- Assisting in preparation for CRA examinations, including the coordination and collection of information, materials and other data for CRA examinations as requested that are specific to their CRA assessment.
- Maintaining and implementing CRA procedures locally as applicable.

CORPORATE COMMUNITY REINVESTMENT OFFICER:

FTB's CRA Officer is Keith Turbett. He has overall responsibility for FTB's CRA self-assessment, overall program development and execution.

Keith is a seasoned and well respected CRA Program leader. He started his banking career in 1979 with the Federal Reserve Bank of St. Louis. Keith led the establishment of a Community Affairs office serving West Tennessee, Eastern Arkansas and North Mississippi. In 1999, Keith became the Corporate CRA Officer for National Commerce Financial overseeing all CRA, Fair Lending and HMDA regulatory work for the combined banks. After the SunTrust acquisition of National Commerce Financial, Keith became the Community Development Manager responsible for the entire West Tennessee and Alabama regions, including Memphis, Nashville and Florence, Alabama. He serves on the boards of UHI, the Tennessee Affordable Housing Coalition and Tennessee Jumpstart, and is currently serving on the Community Development Advisory Council for the Federal Reserve Bank of St. Louis.

COMPLIANCE TESTING GROUP:

Compliance Testing is a function within First Tennessee's Corporate Compliance department. The mission of Compliance Testing is to test program design and controls to determine if processes and controls are working as intended, ensuring FHNC is in compliance with all applicable consumer regulations, including CRA. The CRA testing plan includes monthly monitoring reviews that focus on CRA source data, performance metrics and overall CRA Strategy. Compliance Testing performs an annual CRA Program Review that focuses on the quality and effectiveness of the Bank's CRA self assessment. The compliance review plan executed by Compliance Testing is presented to the Compliance Risk Working Group and reviewed by the Operational Risk Committee. Issues identified by Compliance Testing and Corporate Compliance are escalated to the Compliance Risk Working Group, as well as management and board committees as appropriate.

COMMITTEES AND WORKING GROUPS:

CRA PRODUCT DEVELOPMENT GROUP:

First Tennessee has established a CRA Product Development Group that is responsible for the development, communication, and execution of plans related to the CRA Strategy. This working group is led by the CRA Officer and includes representatives from the appropriate stakeholders at FTB. This working group has primary responsibility and accountability for development and implementation of new products that will meet the needs of the LMI communities we serve. A summary of this group's activities are included in the quarterly Enterprise Risk Report.

CRA INVESTMENT OVERSIGHT GROUP:

The purpose of the CRA Investment Oversight Group is to help execute First Horizon's CRA investment strategy and grants. Specifically, the group is charged with the following responsibilities:

- Understand First Tennessee's CRA investment strategy;
- Oversee the execution plans necessary to achieve the strategy;
- Ensure alignment of investments with First Tennessee Foundation; and
- Ensure appropriate distribution of CRA investments to the following categories:
 1. Affordable Housing
 2. Economic Development
 3. Revitalization
 4. Community Services Targeted to LMI

A summary of this group's activities is included in the quarterly Enterprise Risk Report.

EXTERNAL REPORTING AND PLAN VISIBILITY:

First Tennessee will have meetings with our nonprofit partners and stakeholders in the community at least once a quarter to update them on our progress with the Plan objectives. These meetings will be conducted by our CDMs. We will also have the public portions of this Plan available on our FTB website and make updates quarterly on the progress of our CRA program.

CRA Lending, Investment and Service Commitments

This plan reflects measurable CRA lending, investment, and service commitments for First Tennessee within each assessment area. Details of our commitments are as follows:

Residential Mortgage Lending Commitments

FTB has established commitments for, and will track on a quarterly basis, residential mortgage lending, which includes home purchase, home refinance and home improvement loans. Residential mortgage loans will be sourced directly by First Tennessee or by third-parties.

Loans will be underwritten with full consideration of an applicant's ability to repay ("ATR").

The Bank developed its mortgage lending commitments to address performance along each of the following six residential mortgage dimensions:

1. Home purchase lending in LMI census tracts;
2. Home purchase lending to LMI borrowers;
3. Home improvement lending in LMI census tracts;
4. Home improvement lending to LMI borrowers;
5. Home refinance lending in LMI census tracts; and
6. Home refinance lending to LMI borrowers.

For purposes of the Plan, the Bank has established home mortgage lending commitments – aggregated across home purchase, home improvement, and refinance lending – for residential mortgage loans in LMI census tracts and/or to LMI individuals. The Bank has established the commitments by assessment area using historical performance data and housing demographic data updated annually by the FFIEC.

HISTORICAL PERFORMANCE:

Residential mortgage lending in LMI census tracts and/or to LMI individuals since last exam period:

Residential Mortgage Loans to LMI Borrowers and Geographies Actual Performance 2014 through August 2015		
Assessment Area	Number of HMDA Reportable Loans to LMI (by Count)	Ratio of HMDA Reportable Loans to LMI
Chattanooga	64	27.2%
Memphis	46	22.6%
Raleigh (Wake County)	1	12.5%
Knoxville	55	20.9%
Nashville	127	20.6%
Each Remaining Assessment Area	<u>185</u>	<u>18.8%</u>
<i>Total</i>	<i>478</i>	<i>20.6%</i>

MORTGAGE LENDING TO LMI:

First Tennessee continues to execute its business strategy with defined commitments to address the residential mortgage lending needs of all consumers, including LMI borrowers and geographies. The following table depicts our historical performance in meeting the mortgage needs of LMI borrowers and geographies:

LMI % of Total Loans (Count)					
	2010	2011	2012	2013	2014
Home Improvement	34.64%	33.15%	40.53%	33.33%	39.45%
Conventional Purchase	22.49%	19.53%	19.91%	20.19%	16.71%
Refinancing	23.42%	24.93%	26.61%	29.88%	28.85%
Government Purchase	46.45%	44.44%	52.22%	0.00%	0.00%
Total	25.43%	25.16%	26.81%	27.35%	23.50%

LMI % of Total Loan Volume (Volume)					
	2010	2011	2012	2013	2014
Home improvement	23.00%	19.03%	24.58%	17.93%	21.29%
Conventional Purchase	9.99%	7.19%	7.50%	7.52%	8.02%
Refinancing	12.91%	12.84%	14.38%	15.63%	13.65%
Government Purchase	35.52%	30.18%	45.36%	0.00%	0.00%
Total	13.63%	12.06%	13.39%	12.23%	10.15%

First Tennessee has leveraged relationships with third-party mortgage lenders to expand the range of mortgage products for consumers who have specific mortgage functionality or servicing needs not currently offered by First Tennessee. While First Tennessee is not the direct originator of the loans and therefore unable to report this activity as part of our annual HMDA filing, we facilitate the engagement with trusted third-party providers for consumers with specific mortgage requirements that First Tennessee does not currently offer.

Since 2012, First Tennessee has leveraged a referral relationship with Quicken to ensure customers with specific mortgage requirements not offered by First Tennessee had a trusted and respected partner to work with. The recorded referral activities for 2012 through 2014 are reflected below.

2012 – 1,744 referrals

2013 – 4,066 referrals

2014 – 2,112 referrals

PLANNED ENHANCEMENTS:

First Tennessee will increase its lending to LMI borrowers and/or geographies, achieving the commitment of 30% of HMDA-reportable loans, by originating mortgage products that meet the needs of the LMI segment through these sources:

- *Sourced by FTB:* Conventional loans without escrow;
- *Sourced by Partner(s):* Correspondent relationship with a third-party that facilitates originations and servicing loans with escrow capabilities.

First Tennessee views relationships with third-party mortgage lenders as a means to expand the range of products First Tennessee can offer to LMI individuals and LMI geographies. Through these partnerships, First Tennessee will be able to offer certain mortgage products more efficiently and economically than with our in-house systems (both origination and servicing) and processes.

While First Tennessee intends to designate a primary third-party mortgage lender to assist in originating conventional mortgage purchase loans that require escrow capabilities, it is possible that one partner cannot support 100% of First Tennessee's volume and geography requirements. During February 2016, a partner was selected as our mortgage origination partner. Contract negotiation and other implementation activities have commenced and we expect that the platform will be up and running by September 2016. The Bank is also creating a portfolio affordable mortgage program to be used in conjunction with homebuyer education. In discussions with the Bank's community partners, it was noted that this type program is needed to enhance our ability/capacity to meet the needs of LMI borrowers and geographies. This program is expected to be more attractive than the government programs and allow for better access for LMI Borrowers. The following eligibility requirements/features are being vetted as part of the discovery and development of the First Tennessee Affordable Mortgage Program:

- Conventional Loans Only. FHA and VA loans are not allowed.
- Applicants must have completed a CFPB-approved homebuyer counseling course or FTB Hope Homebuyer Education Program. Proof of completion is required.
- Available to applicants who qualify as LMI households or applicants who are purchasing or refinancing property within a specific LMI census tract in our assessment area.
- Applicants may not own any other financed residential property.
- Down payment may come from the applicant's own funds, a gift, or a Down Payment Assistance program (DPA). DPA programs which file a second lien against the property or require recapture or any other penalty must be included in the CLTV calculation. The minimum investment in transaction is \$500 of their own funds.
- Assets to cover closing costs and prepaid expenses are required to be verified.
- There is a maximum of 6% interested party-paid closing cost and prepaid expenses.
- A full appraisal (1004 or 1073 for condos) is required for all transactions.
- Escrow for property taxes, hazard insurance and flood insurance is required.
- Mortgage insurance is required when the primary wage earner FICO is less than 620 and/or the LTV/CLTV is greater than 80%.
- The minimum loan amount is \$25,000.

Our strategy is to reach our mortgage lending commitments through direct origination or origination by a correspondent partner acting as an agent on behalf of the Bank. In addition, the Bank is purchasing qualified loans in our assessment areas to provide capital to other mortgage originators operating in LMI communities. We have identified sellers and have established sale/purchase agreements. We anticipate purchasing 72 loans by year end.

MORTGAGE MARKETING EFFORTS:

First Tennessee utilizes a variety of advertising channels, such as print, digital, outdoor, television and radio. Our advertising and marketing approach are aligned with First Tennessee's strategic focus to meet the needs of all consumers and businesses across our markets. We are currently working with a third-party agency to further optimize our program reach to underserved consumers and communities. This will include development of marketing programs to promote expanded mortgage product offerings available through potential correspondent lenders. In preparation for this expanded product set, we have gathered information from our marketing agency partners and demographic data for each of First Tennessee's major Metropolitan Statistical Areas (MSAs). This ensures that we understand the specific geographic areas and ways to effectively promote the home mortgage products to households that currently appear to be underserved. The ultimate goal of these efforts will be to increase our lending market share among LMI consumers and geographies.

Small Business Lending Commitments

First Tennessee supplies financial services and products for businesses of many sizes. The Bank offers a variety of loans that fit the needs of small business borrowers, including financing opportunities for developing, purchasing or refinancing commercial properties. Our commercial lending provides services to businesses throughout our assessment areas in Tennessee, Mississippi, Georgia, North Carolina, South Carolina, and Texas.

HISTORICAL PERFORMANCE:

First Tennessee continues to support small business clients through a variety of lending and deposit products. During the period following the last CRA Performance Evaluation, First Tennessee extended 13,478 loans to small businesses (regardless of revenue size) for a total of \$27.5M as shown by year in the chart below. Our geographic distribution of small business lending across our assessment areas continues to be excellent with our small business lending market share in LMI areas exceeding overall market share in most assessment areas. Since the last CRA Performance Evaluation, more than 32% of First Tennessee loans to small businesses on average have been in LMI areas.

Loans to Small Businesses (Regardless of annual revenue)	Total Small Business Loans		Small Bus. Loans in LMI Tracts	
	Count	Amount (\$M)	Count	Ratio
2010	2,967	\$5.69	579	20%
2011	2,864	\$5.56	789	28%
2012	2,513	\$5.37	944	38%
2013	2,797	\$5.81	1007	36%
2014	2,337	\$5.05	760	33%

In order to improve our community investment, the Bank plans to grow commercial lending to small businesses in LMI census tracts. Our priority is to promote the growth and economic development of the LMI communities we currently serve. First Tennessee has established a commitment of 30% of small business loans to LMI geographies. The Bank has already taken steps to improve small business lending and operate at this level. Some of the currently implemented products and services that cater towards small businesses are listed below.

Product/Service	Description
EApplication	New credit application implemented in November 2014. Includes integration with existing customer database which eliminates extra data entries and enhances data integrity. Reduces incomplete applications and quickens approvals and turn time for customers.
Alternative Lender Partner	First Tennessee partners with a third-party whose platform provides loan financing to small and medium sized businesses. If the Bank is unable to approve a loan, the declined applicant is referred to the third-party to explore alternative lending.
BizEssentials Cash Management Packages	Packages of services that are designed for small businesses and their needs. Services include accelerating cash conversions, preventing check fraud losses, enhancing employee benefits, and putting idle account balances to work.

In addition to offering unique products and services that assist small businesses in fulfilling their financial needs, the Bank also supports organizations that impact these businesses and the LMI geographies in which businesses are located. First Tennessee has supported, and plans to continue to support, the following organizations as well as others:

- The Small Business Resource Center in East Tennessee that offers free information to people interested in starting, operating, and owning small businesses;
- The Mid-South Minority Business Council’s Model Diversity Corporation Initiative, which promotes the purchase of goods and services from minority-owned businesses and establishes best practices in supplier diversity, workforce diversity and community;
- The Support Center, a CDFI that provides business loans and financial training to start-ups and lending services to community-based organizations;

- Business Expansion Funding Corporation, a community development corporation in North Carolina that extends section 504 loans to small businesses in Wake County, North Carolina; and
- Pathway, which provides small business lending throughout the State of Tennessee to small and minority-owned businesses. Pathway is a registered CDFI as well and operates the Women’s Business Center in Nashville.

PLANNED ENHANCEMENTS:

Going forward, First Tennessee has commitments and plans that are intended to improve the Bank’s ability to serve small businesses and businesses within LMI geographies. First Tennessee is currently committed to submitting the application to obtain Small Business Administration (“SBA”) preferred lender status so that we will be able to offer SBA Express Loans. At this time, the Bank has not originated the required minimum number of SBA 7(a) loans to submit the application; however, we have committed to hiring a targeted SBA Business Development Officer/Product Specialist to help attract customers and provide guidance when working with potential SBA clients. Our commitment is to originate a minimum of five loans by the end of third quarter 2016 to achieve Preferred Lender status. The following steps are being/have been taken to establish a sustainable SBA program:

- Recruitment of a qualified leadership staff to design and manage the program – Completed May 2014
- Establish SBA Policy – Completed August 2014
- Develop system infrastructure to support program growth and sustainability – Completed March 2015
- Launch SBA product to marketplace – Completed March 2015
- System interface integrations - Scheduled for completion by December 2015

First Tennessee also plans to promote our small business lending through multiple avenues of communication. One area where promotion has grown the most in 2015 has been through social media. A newly introduced program, Nashville’s Best Small Business Contest, is aimed at driving social engagement with small business owners and the Bank. This program is primarily supported through the Bank’s Facebook, Twitter, and LinkedIn pages. First Tennessee also has a Small Business LinkedIn group that has formalized content that is helpful and engaging for small business owners. Our social media efforts will continue to grow and increase knowledge of what the Bank has to offer for small businesses.

First Tennessee has made modifications and enhancements to significantly improve our lending to small business owners. In February of 2015, the Bank established seven Small Business Banking Managers to support small business owners in designated assessment areas. We expect these managers to continue establishing relationships with each region’s business owners to optimize collaboration between the Bank and the customers. In 2012 we established a relationship with a third-party alternative lender. The third-party makes credit available to new companies or credit challenged businesses demonstrating sufficient cash flow. We refer small dollar business working capital type loans that the Bank declines to the third-party for further consideration. In September 2015, we expanded our lending program with a third-party to allow pre-qualified offers to small business deposit account holders.

Third-Party Decline Referral Program			
	<i>Total Loans to Small Businesses</i>		
	Count (#)	Amount (\$)	<i>% to Small Business in LMI Tracts</i>
2013	23	\$440k	22%
2014	27	\$826k	41%

As these new products and programs are introduced, First Tennessee will continue to evaluate and re-adjust its small business lending model to best fit the needs of business owners.

Community Development Lending

First Tennessee is an active partner in numerous community development lending initiatives designed to meet the credit needs of its local communities. This includes the extension of credit to provide affordable housing, economic development, revitalization, and availability of services targeted to LMI consumers and communities.

A few examples of these activities are summarized below, and are illustrative of the types of programs in which First Tennessee will continue to engage in the communities we currently serve.

- Hope Enterprise Corporation (“HOPE”) – HOPE is a Treasury certified CDFI that provides affordable financing and related development services to fulfill its mission of strengthening communities, building assets, and improving lives in economically distressed parts of the Mid-South. The Bank provides financial support to enable HOPE the opportunity to provide small business loans, mortgages, and other services.
- Federal Home Loan Bank of Cincinnati – First Tennessee is the largest Tennessee member of this organization which oversees a grant program for nonprofit agencies to develop affordable housing. FTB plans on becoming more active in applying for the Affordable Housing Program dollars providing for the development of affordable housing. This was identified in our community meetings as well.
- First Tennessee’s community development lending also includes financing to support construction of student housing at a Historically Black Colleges and Universities (“HBCU”) in low-income communities.
- Community Investment Tax Credits – First Tennessee will utilize the State of Tennessee’s CITC program to lend to community development projects in its Tennessee footprint.

HISTORICAL PERFORMANCE:

Since our last CRA Performance Evaluation, First Tennessee has originated more than \$543 million in community development loans. On an annual basis, our community development lending volume has equaled an average of 3.5% of Tier 1 capital. It has been our strategy and practice to proactively seek and engage community development organizations, government agencies and nonprofit partners in our communities to identify the needs and understand how we can help meet those needs and positively impact the community through the extension of credit. Beneficiaries of these programs utilize funds to provide safe and affordable housing for LMI consumers, introduce critical services to a community that are otherwise unmet, redevelop communities through rehabilitation efforts that support and attract small business owners, and more. The Bank is able to utilize commercial lines of credit and term loans to meet the specific needs of the borrower.

Community Development Lending		
	Amount (\$)	Ratio of Tier 1 Capital (%)
2014	\$102.8MM	3.6% (of year end 2013 Tier 1 Capital)
2015	\$144.4MM	5.3% (of year end 2014 Tier 1 Capital)

PLANNED ENHANCEMENTS:

First Tennessee will be utilizing the First Tennessee Housing Corporation (“FTHC”) and First Tennessee New Markets Corporation to focus more attention on Low Income Housing Tax Credit projects and New Market Tax Credit Projects in our assessment areas. The Corporate CRA Manager and the manager of FTHC will be reviewing lending opportunities and discussing pipelines monthly. The CDMs in the markets will also be sourcing potential community development projects with CDCs, nonprofit affordable housing developers and government agencies and elevating those to Corporate CRA to discuss with FTHC. The Bank also plans on being more engaged with the Federal Home Loan Bank of Cincinnati and utilizing their Affordable Housing Program to fund projects in our assessment areas.

COMMUNITY DEVELOPMENT INVESTMENTS:

First Tennessee's investment strategy is designed to reflect our commitment to support the growth and sustainability of all of the communities we serve. A few ways we have supported that commitment historically include grants made through First Tennessee Foundation and equity investments made through FTHC and First Tennessee New Markets Housing Corporation. Our proactive search for and engagement with a diverse network of community development and civic partners to ensure our investments are directed to proven programs providing grants for down payment assistance or closing costs, grants to assist troubled borrowers in avoiding foreclosure, and grants to assist borrowers in home repair loans.

HISTORICAL PERFORMANCE:

Since the last CRA Performance Exam period, we have invested more than \$85.7MM in our communities with a purpose of improving access to affordable housing, supporting economic development and revitalization and enhancing access to community services for underserved communities.

A key component of First Tennessee's investment strategy is our partnership with Operation HOPE, which began in May 2014. The Bank supports this program with both financial means and through service. As supported by a national alliance with the U.S. Consumer Financial Protection Bureau (CFPB), and with the ongoing support of the American Bankers Association and Protective Life, Operation HOPE's mission is to strengthen the economy by focusing on empowering those who earn less than \$50,000 a year. With First Tennessee's support, Operation HOPE locates certified financial counselors in First Tennessee branches where they provide credit counseling, budgeting, and other financial empowerment training to individuals, with a commitment of raising their credit score to at least 700.

The "HOPE Inside" program is off to a strong start at First Tennessee, helping to bring underserved and credit-challenged households into the mainstream banking system. First Tennessee's first location in Memphis, TN, served 328 clients in the first quarter of 2015 and 15% of these clients were referred for banking services. Given this strong early reception and the benefits to the surrounding community, First Tennessee is opening five HOPE Inside locations this year and in early 2016. First Tennessee is committed to at least ten locations over the next two years.

First Tennessee operates the FTHC to promote the development of affordable multi-family housing. Since its inception, FTHC has provided equity investments totaling over \$301 million in tax credit equity to 79 low income affordable residential (where the tenants have incomes that are 60% of area median gross income or less) and/or historic rehabilitation projects in seven states throughout the Southeast. Over the past five years, FTHC has provided low-income affordable equity investments totaling \$26 million for 5 low income apartment communities totaling 806 affordable housing units. Additionally, FTHC has two other low-income affordable projects that are scheduled to close within the next 60 days, which will provide \$4.2 million to 400 affordable housing units in Tennessee. CRA Compliance will be working closely with FTHC to identify specific projects in FTB's assessment area according to the affordable housing need identified by the CDMs. FTHC also intends to apply for New Market Tax Credits to be used in our footprint.

First Tennessee is in the process of establishing the First Tennessee Community Development Fund, LLC which will focus exclusively on community development contributions. FHNC will fund the new entity with \$50,000,000 at the beginning of 2016. First Tennessee is the primary operating subsidiary of FHNC, consisting of 99.5% of its assets. All contributions by the First Tennessee Community Development Fund, LLC will go towards positively impacting the communities we serve. Recipients will be identified by the CDMs and Market Presidents to ensure alignment with the identified needs of their communities. It is our commitment for the new entity to directly dedicate up to \$3,000,000 annually to community development opportunities.

PLANNED ENHANCEMENTS:

First Tennessee's commitment is to reach a minimum of 3% (approximately \$80 million) and up to 6% (approximately \$160 million), of FTB's Tier 1 capital to qualified CRA investments (based on availability and suitability of opportunities).

First Tennessee is reviewing its entire CRA investment strategy and will be working towards a diversified and impactful investment portfolio. The Bank will be looking at its strategy for CDFI Investments, investment in local projects to benefit our assessment areas and other various high-impact programs. Several opportunities are being reviewed currently.

The CRA investment portfolio will be driven by community need and opportunities and will consist of the following type of investments:

1. Qualifying Municipal Bonds, State Housing Agency Bonds and Mortgage Backed Securities;
2. Market investments like CDFIs, Minority-Owned Financial Institutions;
3. Grants;
4. Tax credits – utilizing, LIHTC, NMTC and CITC programs; and
5. Qualified Small Business Investment Corporations (SBICs).

In order to reach our commitments, First Tennessee has partnered with community development organizations, government agencies, and nonprofit organizations to proactively identify opportunities in all assessment areas. The Bank also continues to require recipients to provide the quantifiable impact that the investment has had on the community.

Qualified Investments	
	Amount (\$)
2014	\$17.7 million
2015 (Jan.-June)	\$31 million

COMMUNITY DEVELOPMENT SERVICES:

VOLUNTEER AND BANKING ACCESSIBILITY:

First Tennessee has long been committed to serving the communities where we are located and to ensuring all products and services we offer are easily accessible to all consumers. This is reflected both through the distribution of our financial centers and through our commitment to ensuring we have dynamic and easily accessible alternative delivery solutions, such as full service ATMs, a comprehensive online banking platform and free mobile banking access.

We also have a culture that understands how important it is that we actively engage in strengthening the fabric of our communities through volunteerism. Each year, employees across the entire organization provide thousands of hours of volunteer services to support consumers, community development organizations and nonprofit partners. This includes service on committees and governing boards, facilitation of financial literacy or job skills training, program design and planning, and so much more. Because we understand the importance of community development type services that employees are engaged in, we will implement a rewards program in 2016 for employees that specifically volunteer their time with organizations serving LMI individuals and areas.

HISTORICAL PERFORMANCE:

The chart below reflects the result of First Tennessee employee volunteer activities since the last CRA Performance Evaluation period. Despite a gap in tracking results for 2010, the ongoing commitment to providing service in a multitude of ways to optimize and enhance our impact on the communities in which we operate is evident.

Community Development Service Hours History 2010 - 2014												
	Number of Services	Number of Hours	Affordable Housing		Community Service		Economic Development		Revitalization or Stabilization		TOTALS	
			Count	Hours	Count	Hours	Count	Hours	Count	Hours	Count	Hours
2010	35	102	6	24	25	78	3		1		35	102.0
2011	179	2282	7	172	159	1969	7	96	6	45	179	2282.0
2012	289	2360.5	38	155.5	226	2040	25	165	0	0	289	2360.5
2013	280	2539	28	111.5	243	2340.5	8	79	1	8	280	2539.0
2014	299	2373	23	124	258	2060	15	89	3	100	299	2373.0
	<u>1082</u>	<u>9656.5</u>	<u>102</u>	<u>587</u>	<u>911</u>	<u>8487.5</u>	<u>58</u>	<u>429</u>	<u>11</u>	<u>153</u>	<u>1082</u>	<u>9656.5</u>

BANKING SERVICES:

First Tennessee offers over 200 banking locations where services can be provided to current and potential customers. An important factor for the Bank is ensuring that LMI individuals have the means for accessing our products and services. At this time, 22% of our branches are located in LMI communities. Also, of the Bank ATMs that are off-site from branches, 33% are located in LMI communities. We will continue to explore opportunities for establishing additional locations within our assessment areas, as well as expanding to new assessment areas. The Bank will strive to successfully provide banking services to LMI individuals and any underserved areas.

Financial education, a CRA service for which we can offer exceptional skills, is a corporate priority. First Tennessee employees are encouraged to volunteer with financial literacy-focused and community development nonprofit organizations and other economic development organizations that serve First Tennessee's assessment areas and broader statewide and regional areas.

PLANNED ENHANCEMENTS:

An increased focus on financial education efforts will be made in 2016 with expectations for branch employees to volunteer specifically with nonprofits improving the financial well being of LMI individuals and geographies. This will complement the work we are doing with Operation HOPE. We anticipate this continued effort will benefit the large majority of the unbanked and improve the poor credit profiles of the LMI individuals in our markets.

As more HOPE Inside locations open, more employees will have the chance to contribute to these services. First Tennessee also has programs across all markets that allow First Tennessee financial center employees to volunteer in local K-12 schools and talk about financial literacy. In Memphis, First Tennessee has been very active in the Bank On Memphis efforts. These efforts are encouraging unbanked and underbanked individuals to utilize mainstream financial services. This effort involves employees going into LMI communities to bring banking information and education. The Bank will also be getting more involved with the Bank On Music City effort in Nashville. We will measure community development service by assessment area and encourage employees and executives to participate with community partners to provide CRA-qualified service. We will report our results to executives and Board of Directors on an ongoing basis.

Community Engagement

First Tennessee understands the important role we play in supporting the growth and sustainability of our communities. The communities in which we operate are also where our employees and their families live. Therefore, we are invested in the success of those areas. Our dynamic and diverse network of civic and municipal partners helps us ensure we understand the unique needs of a community and can direct our products, services and investments in a way that maximizes the positive impact to the area and enhances the innate culture that makes each neighborhood special.

Across the organization, First Tennessee employees are engaged to provide products, services and investment opportunities focused on:

- Affordable Housing;
- Economic Development;
- Revitalization; and
- Community Services for the Underserved.

Some of the organizations with which we have partnered are listed below.

- Community Investment Corporation of the Carolinas (CICCAR) - CICCAR extends affordable housing development programs into various markets First Tennessee serves, such as East Tennessee and Middle Tennessee. First Tennessee provides service to CICCAR through board membership. Additionally, First Tennessee is engaged in reviewing affordable housing development projects in assessment areas where affordable housing is an identified community need. We regularly review projects to determine where there is an appropriate opportunity for First Tennessee to also participate in development funding.
- Development Housing Improvement Corporation (DHIC) – A nonprofit housing development organization in the North Carolina region. First Tennessee’s support of DHIC reflects a shared mission of improving neighborhoods and the economic stability of LMI communities through the provision of affordable rental housing for families and seniors. DHIC and First Tennessee began engaging in mutual reviews of affording housing investment pools in early 2015. First Tennessee is reviewing a request to make a monetary investment in a DHIC green and affordable housing project that will be located across the Mid-Atlantic region.

- The Support Center – The Support Center’s mission is to foster economic development in underserved communities by providing capital, business services, and policy research to support small businesses. The Support Center provides capital and business support services throughout North Carolina. As a Support Center member, First Tennessee supports the business development and support services offered to The Support Center clients and is engaged in volunteer support of the operation. In addition to ongoing monetary support of the small business development program offered by The Support Center, First Tennessee provides service in the form of participation on the Board of Directors for The Support Center.
- Community LIFT - a Memphis area nonprofit with a vision of helping communities stunted by generational poverty to develop growth and sustainability plans. With First Tennessee’s engagement through monetary investments and board membership, Community LIFT sources support services for businesses and provide services in these neighborhoods to create long-term growth and sustainability plans.
- US Department of Housing and Urban Development (HUD) - HUD’s mission is to create strong, sustainable, inclusive communities and quality affordable homes for all. First Tennessee’s Senior CDM most recently provided service to HUD in the form of participation on the planning and advisory committee for a regional Housing and Development Conference.
- Federal Reserve of St. Louis, Memphis Branch - The mission is the advancement of economic knowledge, community development and fair access to credit. First Tennessee’s support is offered through committee service. Keith Turbett, CRA Officer also serves on the Eighth District Community Development Advisory Committee, which provides input on Community Development issues throughout the Eighth District.
- Bank On Memphis - Bank On Memphis is a public-private partnership between the City of Memphis, Shelby County government, financial institutions and nonprofits to encourage the unbanked to establish an account at a mainstream financial institution. First Tennessee’s CRA Officer and Senior CDM serve on the Bank On Memphis Advisory Board. First Tennessee has also supported Bank On Memphis through monetary investments on an annual basis to help fund their program, which takes financial literacy models and awareness of banking services to the underserved and unbanked individuals throughout Memphis and Shelby County.

- Urban League - The Urban League's mission is to enable African Americans to secure economic self-reliance, parity, power and civil rights. First Tennessee is actively engaged in the mission and focus of the Urban League in Chattanooga, Memphis, Cleveland and Nashville, Tennessee. Through board and committee participation, First Tennessee is able to identify community needs that might not otherwise surface through its other partnerships. First Tennessee also provides support to the Urban League through Community Development Grants.
- R U Tomorrow – Weekly television series that features youth throughout the Southeast region with topics tailored around social and economic topics that have long-term implications on LMI communities such as crime, health, education, job skills and financial literacy. First Tennessee recently awarded a grant to R U Tomorrow for their southeast regional showcase featuring youth from underserved communities in Memphis and Charlotte. The showcase included stories and interviews on a variety of topics such as job creation, business ownership and the importance of voting to ensure representation on the needs of all communities.

First Tennessee greatly values these partnerships because they allow the Bank to positively impact the community in ways in which a bank typically would not. Going forward, we hope to keep these positive relationships intact and plan to develop new partnerships in order to reach new members of the community, including LMI households and individuals in LMI areas. Some potential new partners that First Tennessee has identified are listed below.

- Community Reinvestment Fund – A nonprofit organization that provides capital to create jobs for disadvantaged people and help economically distressed communities.
- Eastern 8 Community Development Corporation – A nonprofit corporation and certified Community Housing Development Organization that creates affordable housing for LMI families in the Northeast Tennessee counties of Carter, Greene, Hancock, Hawkins, Sullivan, Unicoi and Washington. First Tennessee's Community Development Office has initiated discussions with Eastern 8 CDC and has a tentative meeting for further discussion scheduled in early August 2015.
- Tennessee Affordable Housing Coalition – An organization made up of not-for-profit housing providers, public housing agencies, realtors, lenders and various government agencies with an objective to improve the availability and quality of affordable housing in Tennessee.

- Carolina Affordable Housing Equity Corporation (CAHEC) – A provider of affordable housing and community revitalization in the mid-Atlantic region and the District of Columbia. Since it began, CAHEC has committed more than \$1.61 billion toward development of more than 23,000 affordable housing units. First Tennessee’s Community Development office held an initial discovery meeting with CAHEC in March 2015. A follow-up meeting is planned for mid-July 2016.
- North Carolina Housing Coalition – A private, nonprofit organization focused on providing an ample supply of safe and affordable housing throughout North Carolina communities.