

Open a checking account with direct deposit and we'll say thanks with \$100*

[See Offer Details below](#)

Choose from several great checking options to manage your money, and then get started by applying right from your phone. Enjoy a \$100 bonus* when you open your new account with direct deposit (see offer details). You'll also enjoy standard features with all of our accounts, including free Digital Banking and Mobile Banking, and a free Visa® debit card with cash back offers through First Tennessee Cash Rewards.® Now, you can use your debit card to get cash with no surcharge at more than 43,000 ATMs nationwide in the Allpoint Network.

Express Checking(/Personal/Banking/Checking/Express-Checking/)

- \$7 monthly service charge
(rebated with at least one direct deposit per statement cycle)
- No minimum balance
- Free online statements are required

[Learn More »\(/Personal/Banking/Checking/Express-Checking/\)](#)



Premier Checking(/Personal/Banking/Checking/Premier-Checking/)

- \$12 monthly service charge
(rebated with at least \$5,000 in total deposit balances)
- Free ATM use anywhere in the U.S.****
- Tiered Interest
- 2 **overdraft fees(/Personal/Banking/overdrafts/new-rules)** waived per year

[Learn More »\(/Personal/Banking/Checking/Premier-Checking/\)](#)



Classic Checking(/Personal/Banking/Checking/Classic-Checking/)

- \$8 monthly service charge
- No minimum balance**

[Learn More »\(/Personal/Banking/Checking/Classic-Checking/\)](#)



Select Checking(/Personal/Banking/Checking/Select-Checking/)

- \$9 monthly service charge
(rebated with at least one direct deposit and 15 customer-initiated debit transactions per statement cycle).
- 1 **overdraft fee(/personal/banking/overdrafts/new-rules)** waived per year

[Learn More »\(/Personal/Banking/Checking/Select-Checking/\)](#)



Not ready to open online now?

Print this offer and bring to a **financial center(/Locator/SearchForm)**.

Want to earn even more?

Open a savings account and enjoy a \$50 bonus***.

Money Market Savings(/Personal/Banking/Savings/Money-Market-Savings)

No monthly service charge if total combined balance in First Tennessee deposit accounts is at least \$5,000. Otherwise, a \$9.00 monthly fee will be assessed.

Tiered interest at money market rates based on your daily balance

To receive the bonus, a \$5,000 deposit is required in the first 30 days of account opening. **See other offer details below.**

Learn More »(/Personal/Banking/Savings/Money-Market-Savings)



Print this offer and bring to a **financial center(/Locator/SearchForm)**.

For additional information on service fees that may apply to these accounts, please view and print our **Account Service Fee Guide(/personal/banking/account-fees/)**.



Your information is safe with us — our secure site has
128-bit key SSL encryption.

*Offer expires 04/30/2017. To receive bonus, you must open your account at a financial center and present a copy of the offer, or open your account online starting at this page and ensure promo code CHKMBL appears where the promo code is requested. To receive your \$100 bonus, you must have an opening deposit of at least \$300, and at least one direct deposit must post to your account within 60 days of account opening. Opening deposit cannot be transferred from existing First Tennessee accounts. If you meet the stated requirements of this promotional offer, the bonus will be credited to your account within 6 weeks of the first direct deposit and will be reported as income on Form 1099-INT. Cannot be combined with other checking offers. This offer is for new checking households only, or for households that have not had an open First Tennessee consumer checking account in the previous 12 months. Customer agrees to maintain account in good standing for a minimum of six months. Account openings are subject to bank approval and may be declined based on certain factors. As of 01/31/2017, the Annual Percentage Yield (APY) for Premier Checking was: 0.01% for balances \$0-\$4,999 and 0.02% for balances of \$5,000 and greater. APY is variable and subject to change without notice. APYs are for accounts opened in the Memphis area and may vary in other markets. Fees may reduce earnings.

**When using ATMs outside the U.S., a 1% International Service Assessment fee will apply.

***Offer expires 04/30/2017. To receive your bonus, open your account online and ensure code SMLB30 appears where "Promo code" is requested, or open your account at a First Tennessee financial center and present a copy of the offer. You must open a new Money Market Savings account with an opening deposit of at least \$2,000, and make total deposits of at least \$5,000 in the first 30 days. Offer is available to new First Tennessee savings households only, or for households who have not had an open First Tennessee consumer savings account in the previous 12 months. Qualifying deposits cannot be transferred from existing First Tennessee account. The bonus will be credited to your account within 6 weeks of meeting all requirements and will be reported as income on Form 1099-INT. Limit one bonus per household. Customer agrees to maintain accounts in good standing for a minimum of six months. No minor accounts. The Annual Percentage Yield (APY) for Money Market Savings is 0.01% for balances of \$0-\$9,999; 0.01% for balances of \$10,000 - \$24,999; 0.02% for balances of \$25,000-\$49,999; 0.02% for balances of \$50,000-\$99,999; and 0.03% for balances \$100,000 and greater. All APYs are as of 01/31/2017 and are variable and subject to change. APYs are for accounts opened in the Memphis area and may vary in other markets. Fees may reduce earnings. A \$9 monthly fee is waived if combined balance in First Tennessee deposit accounts is at least \$5,000. The Savings account is limited by law to six (6) pre-authorized or electronic debits or withdrawals per month, including transactions by check or similar order payable to a third party. Account opening subject to bank approval and may be declined based on certain factors.

FSR: Please use Coupon Redemption System. Promo code for \$100 checking offer: CHKMBL. Promo code for \$50 Savings offer: SMLB30.

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(/global/FDIC) Banking products and services are provided by First Tennessee Bank National Association, Member FDIC(Federal Deposit Insurance Corporation).



Equal Housing Lender.