

# OPEN A CHECKING ACCOUNT WITH DIRECT DEPOSIT AND EARN \$150.\*

(See offer details below\*)

Earn a \$150 bonus when you open a checking account with direct deposit. Apply today.



## Express Checking

[DETAILS >](#)  
[APPLY NOW >](#)





## Classic Checking

[DETAILS >](#)  
[APPLY NOW >](#)



## Select Checking

[DETAILS >](#)  
[APPLY NOW >](#)



## Premier Checking

[DETAILS >](#)  
[APPLY NOW >](#)

**Enjoy a \$150 bonus\* when you open your new account with direct deposit (see offer details).** Choose from several great checking options to manage your money, and then get started by applying right from your phone.

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## Ready to save? Open a savings account and enjoy a \$50 bonus.\*\*

### Money Market Savings:

- To receive the bonus, a \$5,000 deposit is required in the first 30 days of account opening. See other offer details below.
- Tiered interest at money market rates based on your daily balance.
- We'll waive \$9 monthly service charge if your total combined balance in First Tennessee deposit accounts is at least \$5,000. This includes checking, savings, CDs and bank IRAs.

LEARN MORE    about Money Market Savings.

APPLY NOW    or bring your mailed offer to a [financial center](#).

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\* Offer expires December 9, 2017. Offer is non-transferable and is only available to recipients of this mailer who reside in AR, GA, MS, NC, TN, or VA. To receive \$150 checking bonus, you must open your account online starting at this page and ensure promo code PAM150 appears where the promo code is requested, or open your account at a financial center and present your mailed offer. You must have an opening deposit of at least \$100, 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 six weeks of the first direct deposit and will be reported as income on Form 1099-INT. Limit one bonus per household. Cannot be combined with other checking offers. This offer is for new checking households, or for households who 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. There are several checking accounts to which this bonus offer applies. One example is Premier Checking. As of October 1, 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. Employees are not eligible for this offer.

\*\* Offer expires December 9, 2017. Offer is non-transferable and is only available to recipients of this mailer who reside in AR, GA, MS, NC, TN, or VA. To receive \$50 Money Market Savings bonus, you must open your account online starting at this page and ensure promo code SGPR50 appears where the promo code is requested, or open your account at a financial center and present your mailed 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 accounts. The bonus will be credited to your account within six weeks of meeting all requirements and will be reported as income on Form 1099-INT. Limit one bonus per household. Cannot be

combined with other savings offers. 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 October 1, 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 service charge 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. This offer may be withdrawn or modified prior to acceptance. ATM access is available when Money Market Savings is linked to a First Tennessee checking account.

Promo Codes: For the checking \$150 bonus, use PAM150. For the Money Market Savings \$50 bonus, use SGPR50.

<sup>1</sup> Monthly service charge will be rebated if you have one direct deposit per monthly statement cycle.

<sup>2</sup> All checking accounts include a free standard debit card. A \$8 issue fee applies to premium debit cards.

<sup>3</sup> There may be charges by your cellular provider associated with data usage on your phone. Check with your wireless phone carrier for more information.

<sup>4</sup> Paper statements are not available.

<sup>5</sup> Monthly service charge will be rebated if you have one direct deposit and at least 15 customer-initiated account withdrawals (for

example, checks, ATM withdrawals, and debit card transactions) per monthly statement cycle.

<sup>6</sup> \$2 per month for mailed image statements or \$3 per month for conventional statements.

<sup>7</sup> A \$37 fee may be assessed, limited to four per day, for paying overdrafts that result in an overdrawn balance of \$5 or more. Also, a \$25 fee is charged on the 15th and 35th day that an account remains continuously overdrawn. Fees may be imposed for covering items created by check, in-person withdrawal, ATM withdrawal or other electronic means. When your account is overdrawn, you are obligated to bring it to a positive balance immediately. Whether your overdrafts will be paid is discretionary and we reserve the right not to pay. For example, we typically do not pay overdrafts if your account is not in good standing, or you are not making regular deposits, or you have too many overdrafts.

<sup>8</sup> Monthly service charge will be rebated if you have \$5000 in combined deposit account balances (Checking, Savings, bank IRA, CDs). Balances are determined on the closing date of the account statement cycle.

<sup>9</sup> Free in the U.S. 1% international service assessment fee applies outside the U.S.

<sup>10</sup> Free standard wallet checks or 25% discount on other styles.

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