

OPEN A CHECKING ACCOUNT 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 >](#)

Earn a \$150 bonus* when you open an account and have direct deposit. Applying online is simple, secure and fast. Compare your choices above, and apply now.

Plus, every account comes with free [Mobile³](#) and [Digital Banking](#) so you can keep track wherever, whenever.

Questions? [Compare accounts](#) or contact us at 800-615-1933.

* Offer expires June 30, 2018. Offer is only available to residents of TN, AR, MS, GA, NC and parts of VA (Bristol, Weber City, Gate City). To receive bonus, you must open the checking account online starting at this page (www.ftb.com/atm150) and ensure the code MGR150 appears in the online application where "Offer/Promo code" is requested, or open your personal checking account at a financial center and present your offer receipt. You must have an opening deposit of at least \$100, and at least one direct must post to deposit 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. Limit one bonus per household. Cannot be combined with other checking offers. This offer is for new checking households only. Households who have a current consumer checking account or who have closed a consumer checking account in the past 12 months at either First Tennessee or Capital Bank are not eligible. Customer agrees to maintain account in good standing for a minimum of six months. There are several checking accounts to which this bonus offer applies. One example is Premier Checking. As of 03/30/2018, the Annual Percentage Yield (APY) for Premier Checking was: 0.01% for balances of \$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. Account openings are subject to bank approval and may be declined based on certain factors. Please visit a financial center or ftb.com to understand the monthly service charges that are associated with various checking accounts, as well as ways that the monthly charges may be rebated.

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

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

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

⁴ Paper statements are not available.

⁵ 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.

⁶ \$2 per month for mailed image statements or \$3 per month for conventional statements.

⁷ A \$37 fee may be assessed, limited to four per day, for paying overdrafts that result in an overdrawn balance of more than \$5. 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.

⁸ 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.

⁹ Free in the U.S. 1% international service assessment fee applies outside the U.S.

¹⁰ Free standard wallet checks or 25% discount on other styles.

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