

¹ Checking offer expires February 23, 2019. Offer is non-transferable and is only available to mailer recipients who reside in our South Florida market. To receive your \$300 checking bonus, open a checking account online at capitalbank-us.com and ensure the code F appears in the online application where "Offer/Promo code" is requested, or open your account at a Capital Bank branch and present this mailer. 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 must be funds from a financial institution other than First Tennessee Bank National Association, which operates as First Tennessee Bank and Capital Bank ("Bank"), or its affiliates. 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 at either First Tennessee or Capital Bank, as well as households who have closed a consumer checking account at either First Tennessee or Capital Bank within the previous 12 months, are not eligible. Customer agrees to maintain account in good standing for a minimum of 6 months. There are several checking accounts to which this bonus offer applies. One example is Premier Checking. As of December 1, 2018, the Annual Percentage Yield (APY) for Premier Checking was: 0.30% for balances of \$0-\$4,999 and 0.30% for balances of \$5,000 and greater. APY is variable and subject to change without notice. APYs are for accounts opened in the South Florida market and may vary in other markets. Fees may reduce earnings. Please visit a branch or capitalbank-us.com to understand the monthly service charges that are associated with various checking accounts, as well as ways that the service charges may be rebated. Account openings are subject to bank approval and may be declined based on certain factors. Employees are not eligible for this offer.

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