

SWITCH NOW AND TAKE HOME UP TO \$200*

(See offer details below)

Open a Premier Checking account with direct deposit and get a \$150 bonus*. Add a Money Market Savings account and earn a \$50 bonus.**

APPLY NOW for a **Premier Checking** account* with direct deposit and get a \$150 bonus.

- \$12 monthly service charge (rebated with at least \$5,000 in total deposit balance)
- Free ATM use anywhere in the U.S.¹
- Tiered interest
- Two overdraft fees waived per year²

APPLY NOW for a **Money Market Savings** account** with qualifying deposit and get a \$50 bonus.

• No monthly service charge with a qualifying checking account or combined ETR balances of \$5,000
<https://www.firsttennessee.com/landing/deposit/150-50-switch-checking-MMS-landing-SWT150-SVSC50>

- NO monthly service charge with a qualifying checking account or combined TFB balances of \$5,000
- Tiered interest at money market rates based on your balance
- Access to your account by ATM or checks
- Automatic savings with regular transfers from your checking account
- To get your bonus, a \$5,000 deposit is required in the first 30 days. See other offer requirements below.

PRINT CERTIFICATE **I want to open my account in a [financial center](#).**

Questions? Contact us at [888-354-1340](tel:888-354-1340) or stop by a [branch](#).

* Offer expires 04/30/2019. Offer is only available to residents of TN, MS, AR, AL, GA, KY and parts of VA (Bristol, Weber City, Gate City). To receive bonus, you must open your Premier Checking 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 SWT150 appears where the promo code is requested. To receive your \$150 bonus, you must have an opening deposit of at least \$50, 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. 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. Account openings are subject to bank approval and may be declined based on certain factors. As of 01/31/2019, 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. Premier Checking \$12 monthly service charge is rebated if you have at least \$5,000 in combined deposit balances (Checking, Savings, bank IRA, CDs). Balances determined on statement closing date.

** Offer expires 04/30/2019. Offer is only available to residents of TN, MS, AR, AL, GA, KY and parts of VA (Bristol, Weber City, Gate City). To receive your bonus, open your account online and ensure code SVSC50 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. Households who have a current consumer savings account or who have closed one in the past 12 months at either First Tennessee or Capital Bank are not eligible. Cannot be combined with other savings offers. Qualifying deposits cannot be transferred from existing First Tennessee account. 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. 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 \$0-24,999; 0.02% for balances of \$25,000-\$49,999; 0.45% for balances of \$50,000-\$99,999; 0.75% for balances of \$100,000-\$249,999; and 1.00% for balances of \$250,000 and greater. All APYs are as of 01/31/2019 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.

FSR: Please use Coupon Redemption System. Promo code for \$150 checking offer: SWT150. Promo code for \$50 Savings offer: SVSC50.

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

² 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.

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