

Digital Banking User Guide



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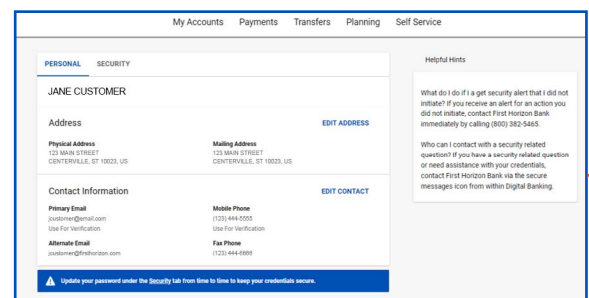
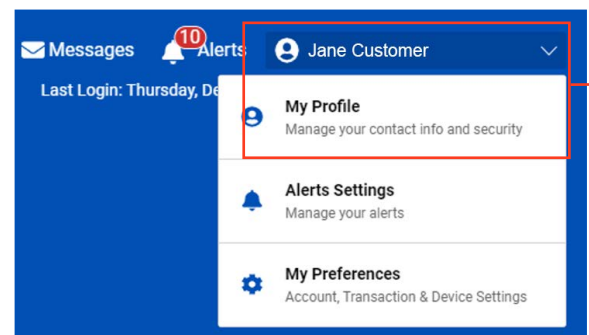
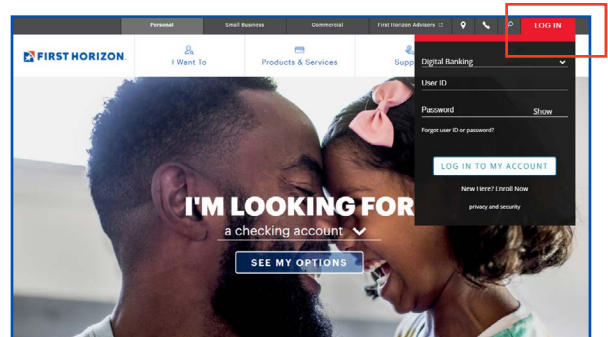
Digital Banking, which includes both Online and Mobile Banking, is a convenient, secure way to manage your finances. To make it easier for you to get started, this guide offers step-by-step instructions for:

- Logging in
- Viewing accounts and balances
- Viewing transactions
- Transferring funds
- Paying bills
- And more!

Logging In with Online Banking

- Click the **Log In** button in the top right corner of the homepage at firsthorizon.com, enter your user ID and password, then select Log In to My Account.
- On your initial visit to Digital Banking, you will be asked to answer a series of four questions that will later help us authenticate your account in case you lose or can't remember your login credentials. If you do not know the answer to the question asked, you may select a different question from the drop-down menu.
- You will also be required to read and accept our Terms of Service upon your initial login. You will also be prompted to set up your contact method and information for security verifications. They are used when enhanced security is needed.
- We also encourage you to review your regular contact information and update if needed. To do so, click the **Profile icon** in the upper right-hand corner of the page.

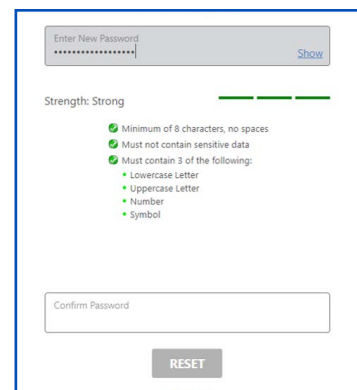
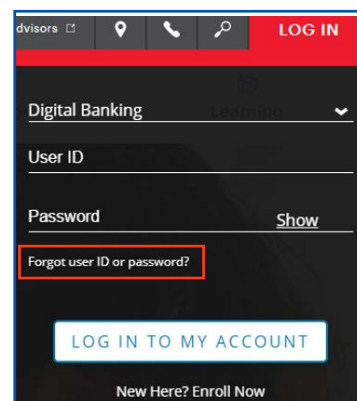
Note: You will see an option for Remember This Device. If you check this option, you will bypass the security challenge question on future logins from the same computer or device. You should NOT select it while on a shared computer.



Password Reset Online

You can request a password reset by clicking “Forgot user ID or password?” from the Log In drop-down at firsthorizon.com.

- Click the red Log In button to expand the menu.
- Click **Forgot user ID or password?**
- Choose Personal.
- Click Continue.
- Enter your last name, Social Security number and date of birth.
- Click Continue.
- Select your preferred method to receive your verification code.
- Click Continue.
- Enter the access code in the space provided.
 - Note: This code is valid for 10 minutes.
- Click Continue.
- Enter the new password into the two spaces provided.
 - Tip: The password must be a minimum of eight characters with no spaces.
 - Must contain at least three of the following: lowercase letter, uppercase letter, number and symbol.
- Click Save.



Logging In with Mobile Banking

Our app is available on the App Store® and Google Play™. Mobile Banking allows you to authenticate yourself in two ways:

1. Click the First Horizon app on your smartphone, and then type in your user ID and password.

Upon your initial login, you will be asked if you would like to enable authentication using Touch ID (with a fingerprint) or Face ID (if available on your device).

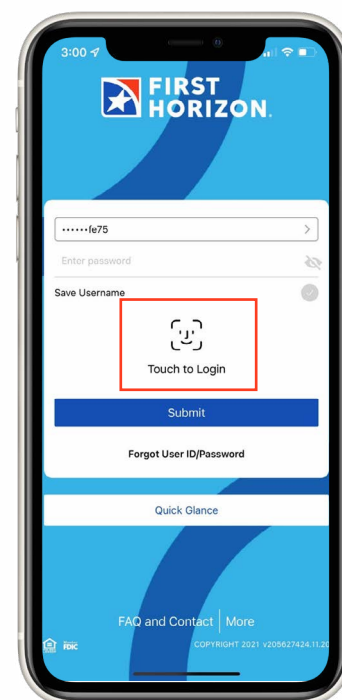
2. You can also enable Touch/Face ID authentication by the following steps:
 - Tap the Profile menu in the upper right-hand corner.
 - Choose My Preferences.
 - Tap on your mobile device.
 - Tap the toggle button for **Enable Biometric Authentication.**

The next time you log in, simply place your finger on the home button to authenticate with your fingerprint.

We offer Face ID® for iPhone® X and newer.

Face ID and iPhone X are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc., registered in the U.S. and other countries.

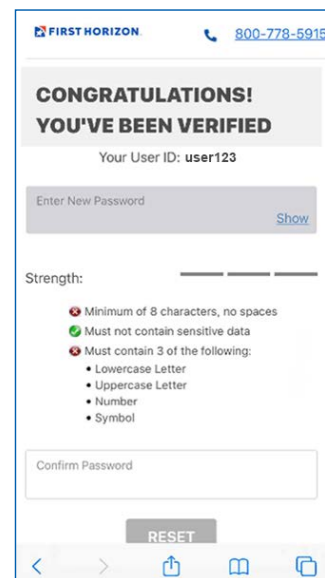
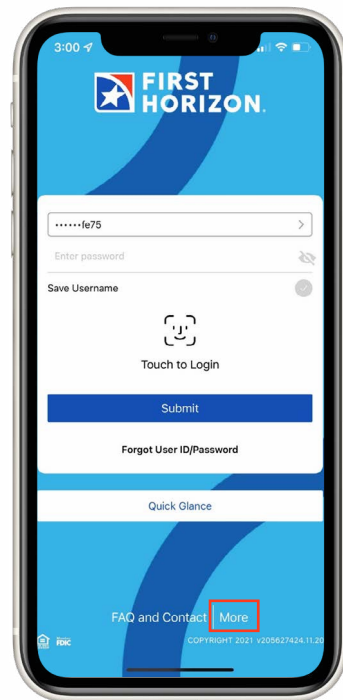
Google Play is a trademark of Google LLC.



Password Reset Mobile

You can also request a password reset from the First Horizon mobile app.

- Open the app.
- Tap **Forgot User ID or Password?**
- Choose Personal.
- Tap Continue.
- Enter your last name, Social Security number and date of birth.
- Tap Continue.
- Select your preferred method to receive your verification code.
- Tap Continue.
- Enter the access code in the space provided.
 - Note: This code is valid for 10 minutes.
- Tap Continue.
- Enter the new password into the two spaces provided.
 - Tip: The password must be a minimum of eight characters with no spaces.
 - Must contain at least three of the following: lowercase letter, uppercase letter, number and symbol.
- Tap Save.



My Accounts Homepage

The homepage for Digital Banking is the My Accounts page. It is designed to allow you quick access to the features you use most often. From this page, you can view account balances, transfer money, pay bills, make a quick transfer or payment, send money with Zelle, view your aggregated account balances (once they are added to Digital Banking), add a non-First Horizon account, manage your cards with Card Controls, and open a new account.

TOP MENU BAR/BOTTOM MENU BAR

When logged in online, you will notice the **top menu** bar that contains links to My Accounts, Payments & Transfers, Planning, and Self-Service.

While in the mobile app, you'll see options in the **bottom menu** bar for Accounts, Payments, Transfers, Mobile Deposit, and a More menu.

FIRST HORIZON ACCOUNTS

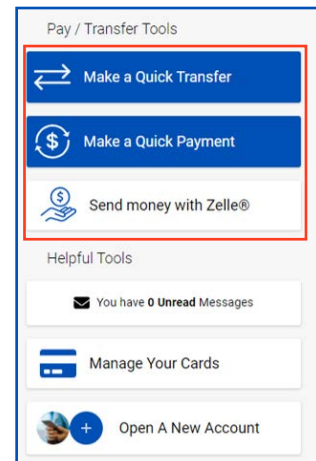
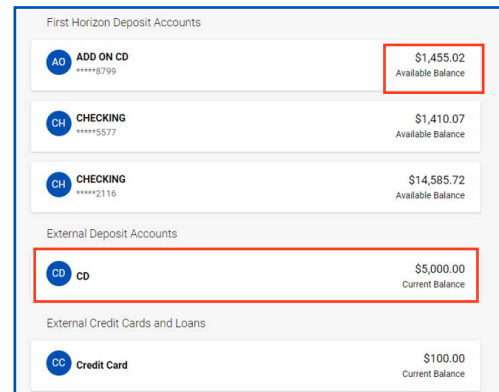
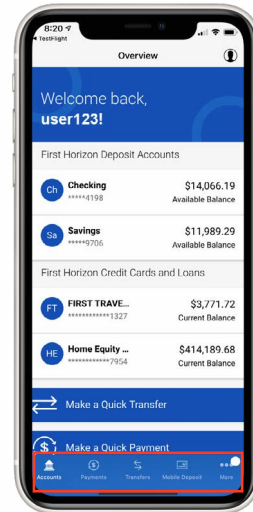
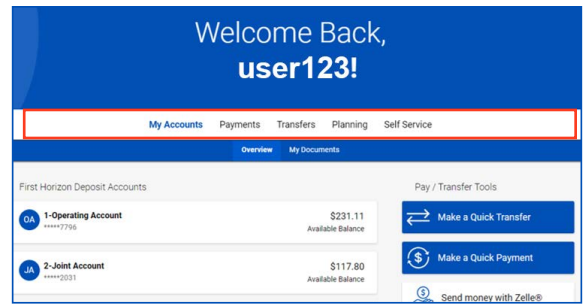
The My Accounts page provides you with a quick view of the **account balances** on your First Horizon accounts, including checking, savings, CDs, IRAs, brokerage accounts, credit cards, loans and lines of credit. If you select an account, you will be taken to the Account/Transactions page, and the account transactions will be displayed.

EXTERNAL ACCOUNTS

The **External Accounts** section provides you with a quick view of balances for any non-First Horizon accounts that you have aggregated into Digital Banking. Aggregated accounts are for balance, transactions and budgeting purposes only. You cannot perform transactions from aggregated accounts within Digital Banking. If you select an account, you will be taken to the Transactions page, and the account transactions will be displayed.

QUICK LINKS

Quick Links provide you with fast access to make a quick transfer, make a quick payment, manage your cards with Card Controls, send money with Zelle, and open a new account.



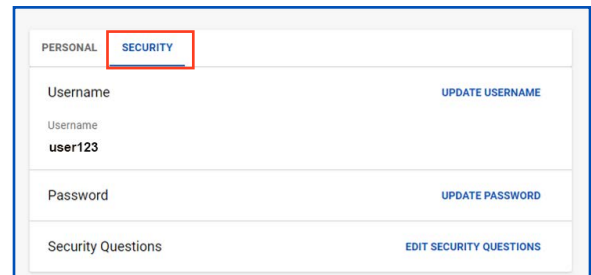
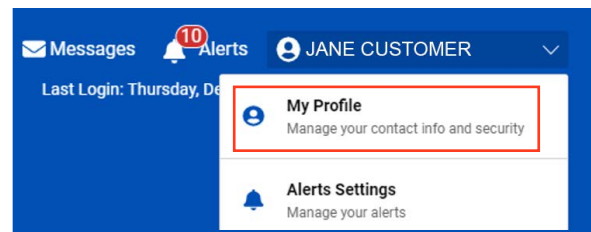
Updating Login Credentials

ONLINE

- Click the profile menu in the upper right-hand corner.
- Click My Profile.
- Click on Security.
- From here you can change your password, change your user ID, and/or change security questions.

MOBILE

- Tap the profile menu in the upper right-hand corner.
- Tap My Profile.
- Tap Security.
- From here you can change your password, change your user ID and/or change security questions.



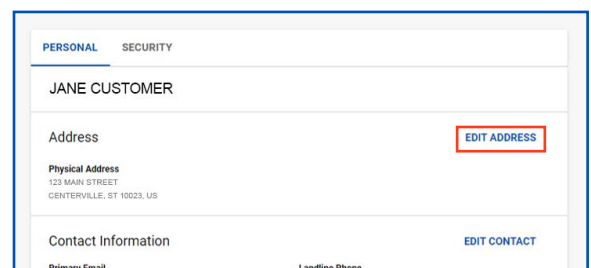
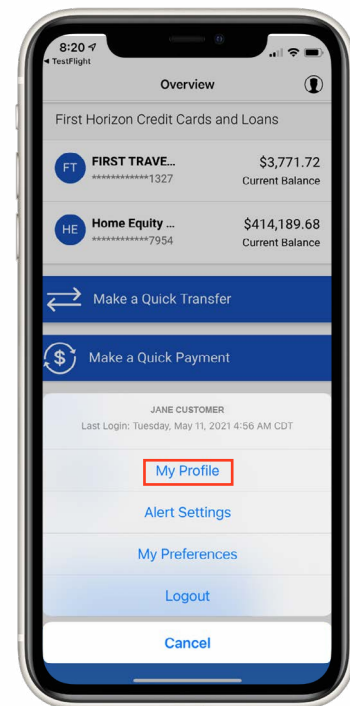
Updating Contact Info

ONLINE

- Click the profile menu in the upper right-hand corner.
- Click **My Profile**.

MOBILE

- Tap the profile menu in the upper right-hand corner.
- Tap My Profile.

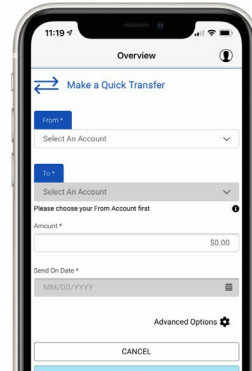
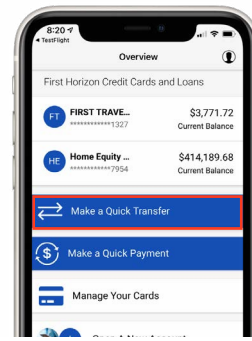


Make a Quick Transfer

TRANSFER MONEY

Quick Transfer is the quickest way to transfer money in Digital Banking. It allows you to transfer money between your First Horizon accounts.

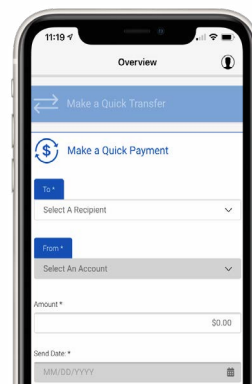
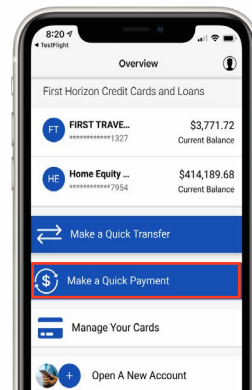
- From the homepage, choose Make a Quick Transfer.
- Select the From account from the drop-down.
- Select the To account from the drop-down.
- Choose the amount.
- Choose the date.
- Select Next.
- Select Submit.



Make a Quick Payment

Make a Quick Payment is the fastest way to send money to a payee in Digital Banking.

- From the homepage, choose Make a Quick Payment.
- Select the payee from the drop-down.
- Select the account to pay from.
- Select the amount.
- Select the day you want the payment sent.
 - NOTE: Funds are deducted from your account on the day the payment is sent.
- Select Next.
- Select Submit.

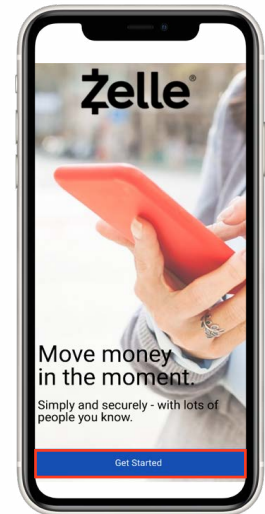
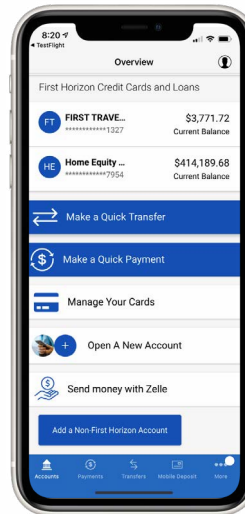


Zelle is a fast, safe and easy way to send money directly between almost any personal bank accounts in the U.S., typically within minutes. With just an email address or U.S. mobile phone number, you can send money to people you trust, regardless of where they bank. Currently, *Zelle* is only available for personal Digital Banking.

Enroll Now to Send Money with Zelle®

To begin using *Zelle*, you must log in to Digital Banking to enroll.

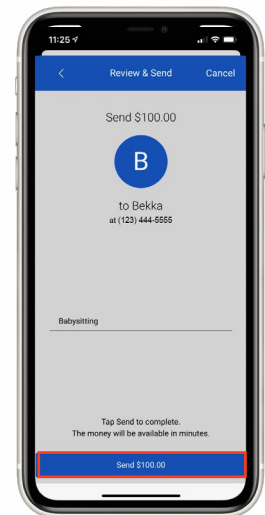
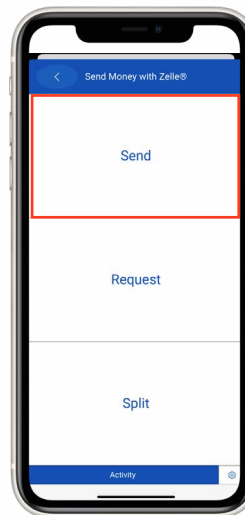
- Click **Get Started**.
- View and agree to our Terms & Conditions.
- Choose your account.
- Review your contact information.
- Click on the U.S. mobile phone number or email address to verify.
- Enter the code sent to your phone or email.
- Click All Done.



Sending Money with Zelle

Sending money is quick and easy. All you need is the recipient's U.S. mobile phone number or email address.

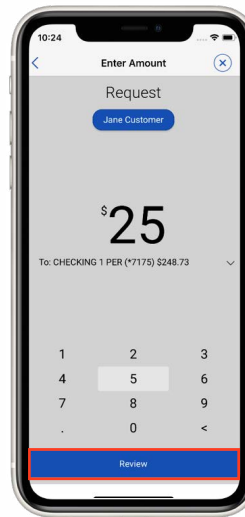
- Click **Send**.
- Enter the U.S. mobile phone number or email address. If the information is not recognized, you will be asked for the name and phone number/email address.
- **Reminder:** Keep your money safe. Make sure you're using the correct information, and only send to people you trust.
- Enter the amount and Click Review.
- Review your transaction.
- Optional: Type in a memo.
- Click Send.
- View your confirmation.



Requesting Money with Zelle

Requesting money is just as easy. All you need is the recipient's U.S. mobile phone number or email address.

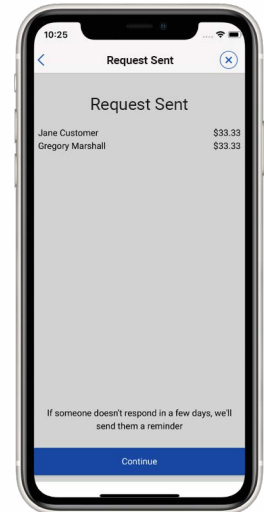
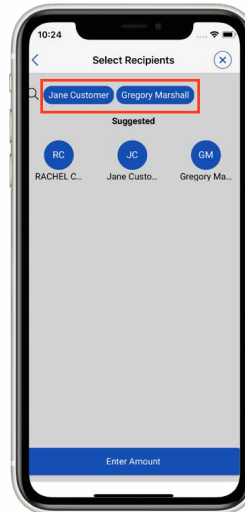
- Click Request.
- Select the recipient, or enter the U.S. mobile phone number or email address.
- Enter the amount and click **Review**.
- Review your transaction.
- Optional: Type in a memo.
- Click **Request**.
- Review your confirmation.



Splitting a Request with Zelle

Need to split a check at dinner? Requesting funds from multiple recipients can be accomplished by using the Split function.

- Click Split.
- Select the recipient or enter the U.S. mobile phone number or email address.
- Enter the total amount and click Review.
- Review the amounts and edit if needed.
- Optional: Type in a memo.
- Click Split.
- Review your confirmation.

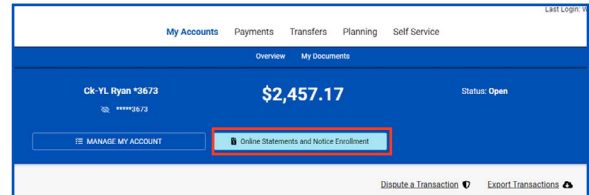


*Payment requests to persons not already enrolled with Zelle must be sent to an email address.

The Accounts page is where you go to view transactions, view statements, and view/edit account details.

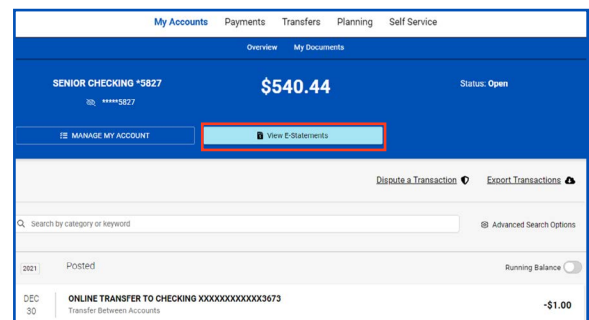
Enroll in Electronic Statements

- Click the account you would like to enroll.
- Click **Enroll in E-Statements**.
- Click on Click Here to Get Enrollment Code.
- Enter code into the field and click Next.
- By enrolling, you are agreeing to First Horizon’s Electronic Delivery Disclosure Notice.
- Click Save.



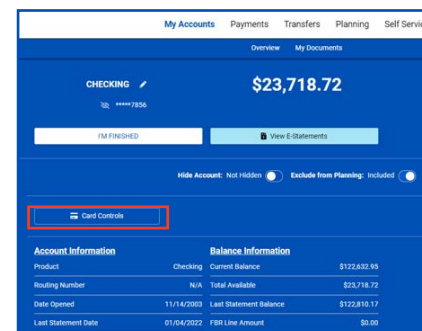
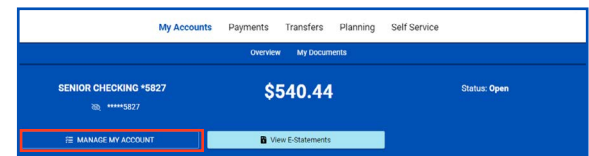
View Account Transactions and Statements

- Click the account you wish to view. This will take you to the Account Transactions page.
- Click **View E-Statements** to display available monthly statements. Click the date for the statement you wish to view. A PDF copy will open in a new window.
- Click the Running Balance toggle to view your running balance.
- Click **Export Transactions** to download your transactions.



View/Edit Account Details

- Click Manage My Account to view/edit account details.
- Click the pencil icon to edit the account nickname.
- You can deactivate/activate your debit or credit cards by clicking **Card Controls**.
- Clicking Order Checks will take you to our check provider’s website.
- Place a stop payment by clicking Stop Payment.
- Exclude the account from planning by clicking the Exclude/Include toggle.



Add a First Horizon Account

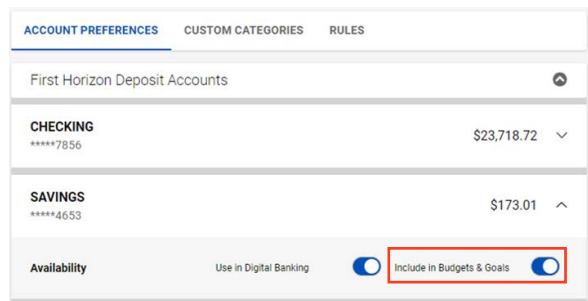
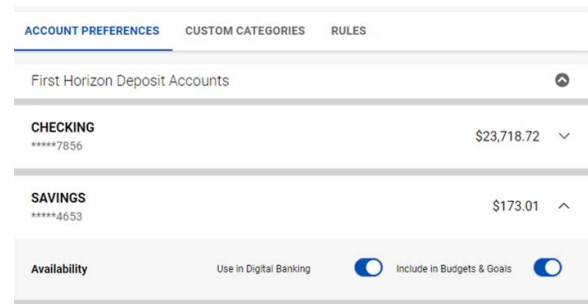
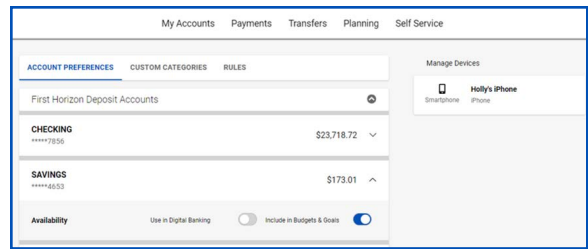
- Click/tap on the Profile menu in the upper right-hand corner.
- Choose My Preferences.
- Click/tap on the account type to display available accounts.
- Click/tap on the account you wish to add and click/tap on the toggle button next to it.

Hide an Account

- Click/tap on the profile menu in the upper right-hand corner.
- Choose My Preferences.
- Click/tap on the account you wish to hide and click/tap on the toggle button next to it.

Exclude an Account from Planning and Budgeting

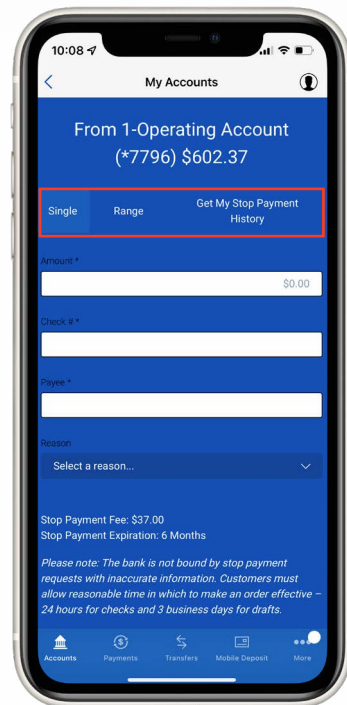
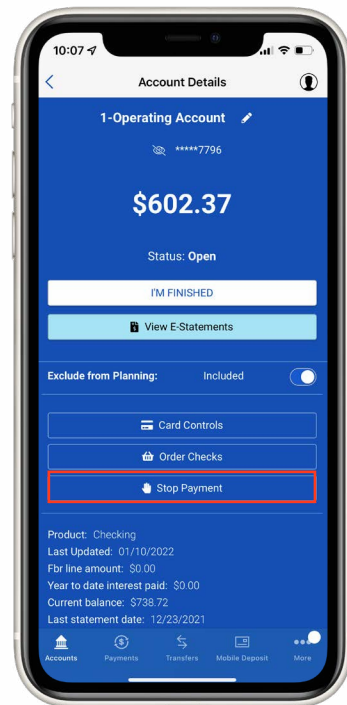
- Click the Account from the My Accounts screen.
- Click Manage My Account. This will expand the view to display details and options.
- Click the **Exclude/Include in Planning** toggle.
- Click Confirm.



Place a Stop Payment

- Click the Account from the My Accounts screen.
- Click Manage My Account. This will expand the view to display details and options.
- Click **Stop Payment**.
- Click one of the options that appears, and choose Single, Range, or Get My Stop Payment History.
- For a single stop payment, you will need the amount, check number and payee. You also can select a reason for the stop payment from the drop-down menu.
- To stop payment from a range of check numbers, you will need the starting check number and ending check number.
- You can enter a payee if known. You can also select a reason from the drop-down menu.
- Click **Save**.

Note: There is a \$37 fee per stop payment. Stop payments expire after six months.



Account Aggregation (adding non-First Horizon accounts)

Account Aggregation allows you to import accounts at another financial institution into Digital Banking. Accounts that have online access will display balances and transactions. Accounts without online access will have to be manually updated. Account Aggregation is currently unavailable for small business profiles.

Add Other Accounts with Online Access

- From the homepage, click/tap on Add a Non-First Horizon Account.
- Choose **Add an Online Account**.
- Begin to type in the financial institution where the account is located. A list of available institutions will appear as you type. Click the financial institution.
- Click/tap Next.
- Type in the required credentials for the other institution.
- Click/tap Next.
- Note: By choosing Next, you are agreeing to First Horizon Bank's Account Aggregation Disclosure detailed in the Terms of Service.
- A list of all available accounts at that institution will be displayed. Click the box to select the account(s) you want to aggregate, and select **Next**.
- The account will now be visible on the homepage.

Add Other Accounts without Online Access

- From the homepage, click/tap on Add a Non-First Horizon Account.
- Choose Add a Non-Online Account.
- Select Asset or Liability from the Account Type drop-down menu.
- Type in the account name.
- Type in the existing balance.
- Click/tap Save.

First Horizon Deposit Accounts	
ADD ON CD ****8799	\$1,455.02 Available Balance
CHECKING ****5577	\$1,410.07 Available Balance
CHECKING ****2116	\$14,585.72 Available Balance
External Deposit Accounts	
CD	\$5,000.00 Current Balance
External Credit Cards and Loans	
Credit Card	\$100.00 Current Balance
Add a Non-First Horizon Account	

Add an Account

Add online and non-online accounts to see your external transactions in one place.

Add an Account

Search for an Institution
Use the search option below to find your institution

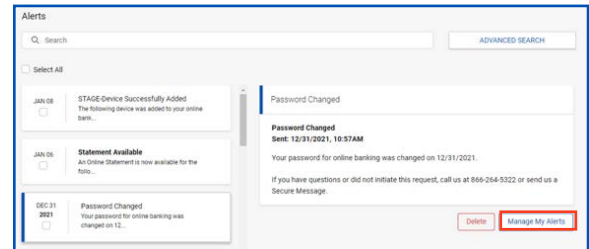
[Citibank Online](#)
[Egg Bank](#)
[HSBC \(US\) - Personal Banking \(non Secure Code customers only\)](#)
[Bank of Springfield - eBanking](#)
[Centier Bank - Online Banking](#)
[ViewPoint Bank](#)
[Amarillo National Bank - Online Banking](#)
[Hawaiian Financial Federal Credit Union - Online Banking](#)
[Heartland Bank and Trust Company](#)
[Helena National Bank](#)

Search Results (Showing 10 Of 6951 Matching Results) [SHOW ALL](#)

Digital Banking keeps you informed and connected to your finances with Alerts and Secure Messages.

View a Notice or Alert

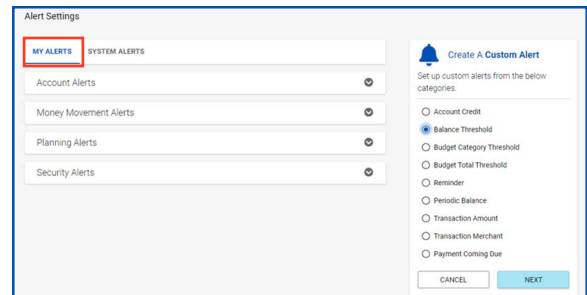
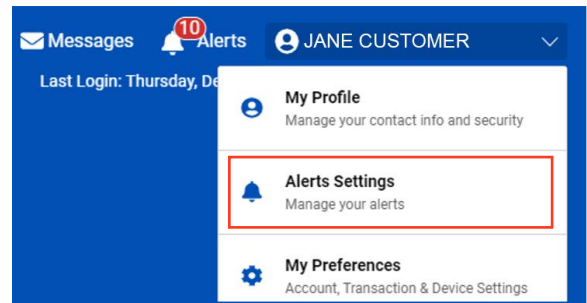
- Online: simply click on Alerts in the upper right-hand corner.
- Mobile: tap on the More menu in the lower right-hand corner and choose Alerts from the menu.
- Click the Alert you wish to view, and the field will expand to display more detail.
- To delete an Alert, click the box on the left, and then click Delete.
- There is a quick link to **Manage My Alerts** on this page.



Add or Remove an Alert

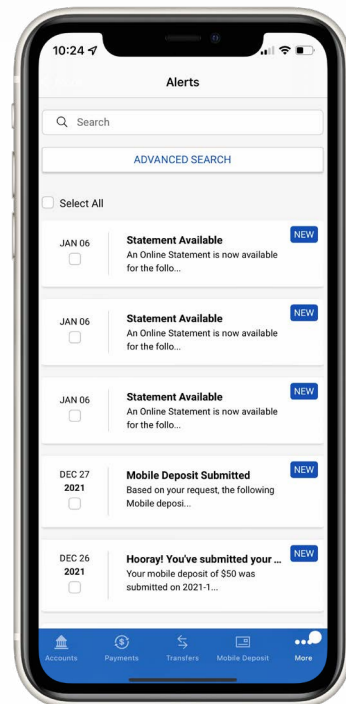
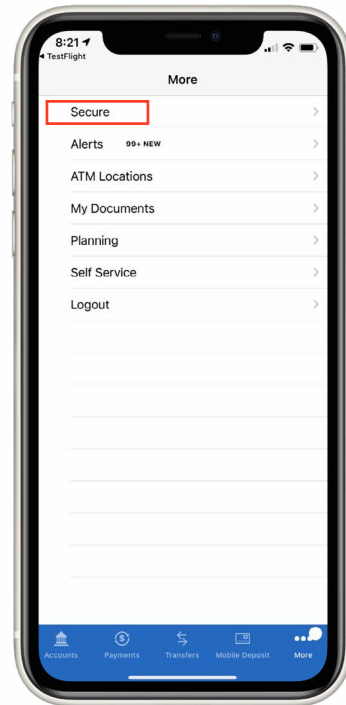
There are two types of Alerts: My Alerts and System Alerts. My Alerts are your recommended alerts that we automatically enable for you and also any custom alerts you set up for yourself. You are automatically enrolled for the Mandatory and Recommended Alerts. System Alerts are for security purposes and cannot be removed.

- Click/tap on the Profile menu in the upper right-hand corner.
- Choose Alert Settings.
- You can view a specific group of Alerts by clicking the All Alerts drop-down menu. Choose the group of Alerts you wish to view.
- To remove an Alert, choose the toggle to turn it off.
- To customize the delivery method for a particular Alert, choose the Alert, and the field will expand to display your options of delivery.
- Choose Edit. Make your changes and then choose Save.



View and Send a Secure Message

- Online: Click on Messages in the upper right-hand corner.
- Mobile: Tap on the More menu in the lower left-hand corner and choose Secure.
- You will see a list of **Secure Messages**. Click the one you want to view. Click Reply to send a response.
- To send a new Secure Message, click Send Us a Secure Message.
- Click the “What is this message about?” drop-down and choose a topic.
- Click the “What type of message is this?” drop-down and choose an issue.
- Type in a subject in the Subject line.
- Type in your message, and click **Send**.
- You will get a response from a Customer Service representative within regular business hours.

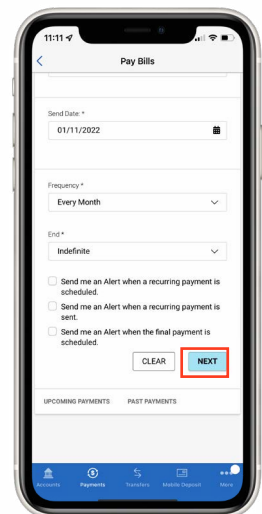
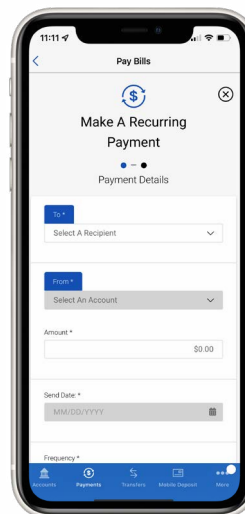
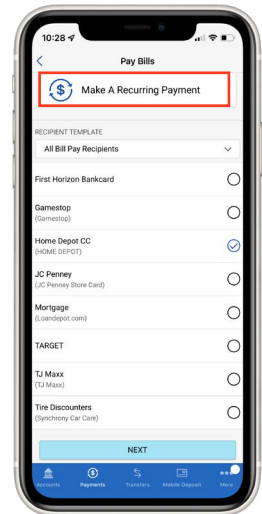
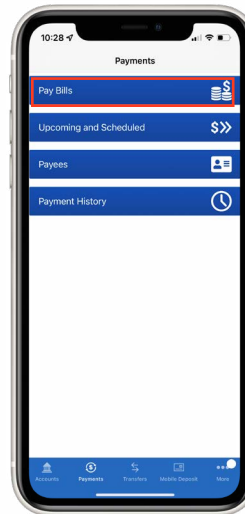


Bill Pay/External Transfer gives you several options when it comes to moving your money in Digital Banking.

Note: In order to pay a bill or transfer to an external account, you must first add the account, company or person as a payee.

Schedule a Recurring Payment

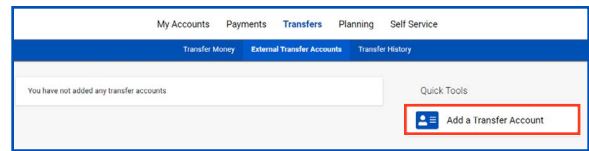
- From the My Accounts homepage, select Payments.
- Select **Pay Bills**.
- Select Make a Recurring Payment.
- Select the payee from the drop-down menu.
- Select the From account to pay the bill.
- Type in the amount.
- Choose the date.
- Choose the frequency of the payment.
- If applicable, choose when you want the payment to end.
- Select an alert option if desired.
- Select Next.
- Review and select Submit.



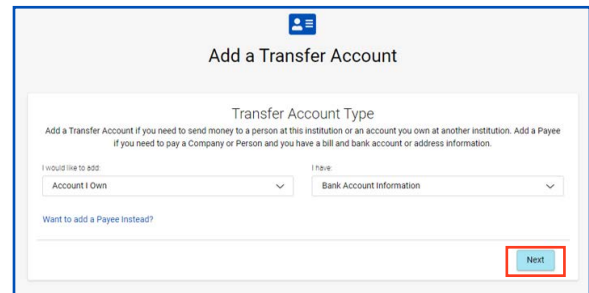
Add an External Account for Transfers

If you have accounts at another bank, you can add them to your Digital Banking.

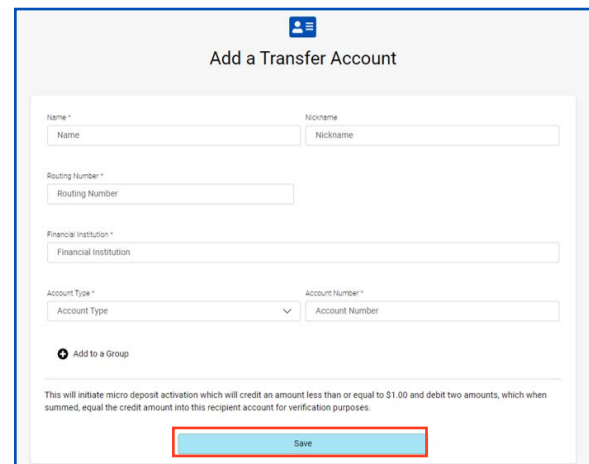
- Select Transfers.
- Select External Transfer accounts.
- Select Add a Transfer Account.
- Select **Account I Own**.
- Select Bank Account Information.
- Select Next.
- Complete the required fields: Name, Account Type, Financial Institution, Account Number, and Routing Number.
- Select **Save**.
- The account now must be verified with micro-transactions. Micro-transactions consist of a small deposit made to the external account followed by two small withdrawals that equal the deposit within two to five business days. Check the external account for the amounts of both withdrawals.
- Once you have the amounts of the two micro-transaction withdrawals, log in to Digital Banking.
- Select Payments and then External Transfer accounts.
- Select the external account you added.
- Click to edit, and then click the flag on the right side.
- Enter the amounts of the withdrawals in the fields that appear.
- Click Activate.
- The external account is now activated and available for scheduling a transfer.



This screenshot shows the top navigation bar with 'My Accounts', 'Payments', 'Transfers', 'Planning', and 'Self Service'. Below it, there are sub-navigators for 'Transfer Money', 'External Transfer Accounts', and 'Transfer History'. The main content area displays 'You have not added any transfer accounts' and a 'Quick Tools' section with a red-bordered button labeled 'Add a Transfer Account'.



This screenshot shows the 'Add a Transfer Account' form. The title is 'Add a Transfer Account'. Below it is the section 'Transfer Account Type' with a sub-header 'Transfer Account Type'. The instructions state: 'Add a Transfer Account if you need to send money to a person at this institution or an account you own at another institution. Add a Payee if you need to pay a Company or Person and you have a bill and bank account or address information.' There are two dropdown menus: 'I would like to add' with 'Account I Own' selected, and 'I have' with 'Bank Account Information' selected. Below these is a checkbox 'Want to add a Payee instead?' which is unchecked. A red-bordered 'Next' button is at the bottom right.

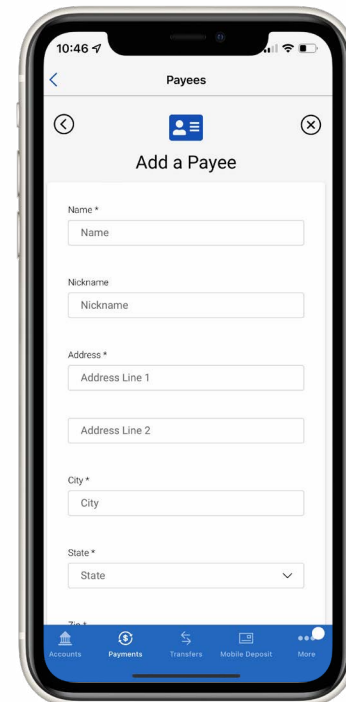
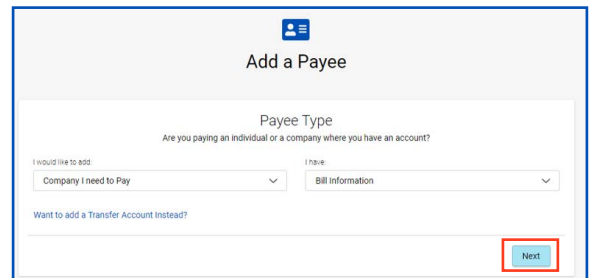
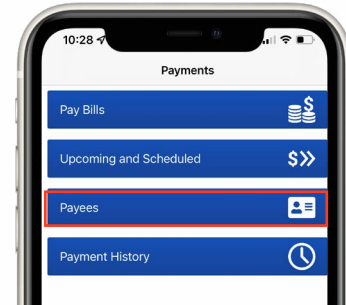
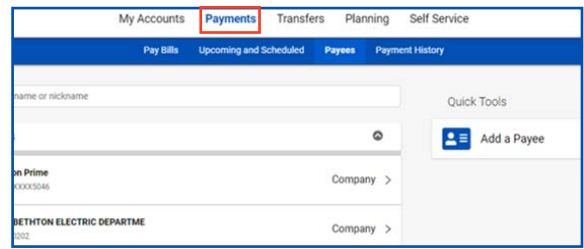


This screenshot shows the detailed information fields for adding a transfer account. The title is 'Add a Transfer Account'. The form includes: 'Name *' with 'Name' and 'Nickname' input fields; 'Routing Number *' with a 'Routing Number' input field; 'Financial Institution *' with a 'Financial Institution' input field; 'Account Type *' with a dropdown menu and 'Account Number *' with an 'Account Number' input field. There is a radio button for 'Add to a Group'. At the bottom, there is a red-bordered 'Save' button. A note at the bottom states: 'This will initiate micro deposit activation which will credit an amount less than or equal to \$1.00 and debit two amounts, which when summed, equal the credit amount into this recipient account for verification purposes.'

Add a Company for Bill Pay

These are companies that you add to your payee list in order to pay a bill.

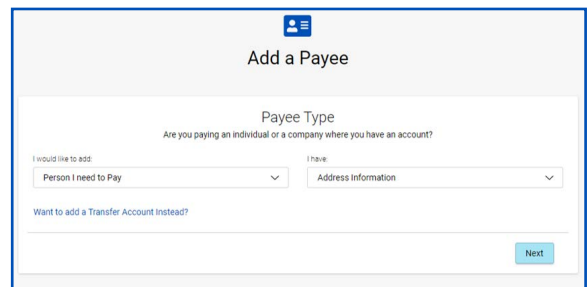
- Select Payments.
- Select **Payees**.
- Select Add a Payee.
- Select Company I Need to Pay.
- Select Bill Information.
- Select Next.
- Begin to type the name of the company into the search bar. If you see the company's name while you type, choose it. If you do not see the company, continue to type the entire company name.
- Click the company you wish to add. If you do not see the company, select **Create Custom Recipient**.
- Enter the account number in both required fields, and also enter the account number of the financial institution. You have the option of assigning a nickname and a **preferred account** to pay with.
- Choose Save.
- You may need to enter additional information to proceed. Type the phone number in the appropriate field and click **Save**.
- Review and choose Confirm.
- The Company Recipient will now be displayed and available for payments.



Add a Person for Bill Pay

These are individuals whom you add to your recipient list in order to send a payment via check by mail.

- Select Payments.
- Select Payees.
- Select Add a Payee.
- Select Person I Need to Pay.
- Select Address Information.
- Select Next.
- For security purposes, a verification code will be sent to your designated phone number or email. Obtain the code by looking at your text or email messages. You can have a new code sent by clicking on Resend Code.
- Type in the required information into the fields marked with an asterisk.
- Choose **Save**.
- The Person payee will now be displayed and available for payments.



The screenshot shows a web form titled "Add a Payee". At the top, there is a header with a person icon and the text "Add a Payee". Below this is a section titled "Payee Type" with the question "Are you paying an individual or a company where you have an account?". There are two dropdown menus: "I would like to add" with "Person I need to Pay" selected, and "I have" with "Address Information" selected. Below the dropdowns is a link that says "Want to add a Transfer Account instead?". At the bottom right of the form is a blue "Next" button.

Pay Multiple Bills

Bill Pay offers you the ability to pay multiple bills at one time. You can select one funding account or select different funding accounts for each bill or payment.

- Select Payments.
- If on the mobile app, select Pay Bills.
- Choose Set for All Payments to select your default funding account and date from the drop-down menus. Click Apply to All. You will be able to select a different account and date for each payment if needed.
- Select the Amount field and type in the amount you wish to pay to that recipient.
- Click the account drop-down menu to select a different funding account, or leave it as the default account (if one was selected).
- Click the Calendar icon to select a date (if needed).
- Once an amount is entered, you can select Add Memo to add a note. (If the payment is sent by check, the Payment Memo will be included.) Click Save.
- Click the next recipient(s) you wish to pay, and follow the same steps as you did with the previous recipient.
- Each payment will be displayed with the date and amount of payment. When complete, select **Submit Payments**.
- A confirmation of the total amount of payments will be displayed. If correct, click **Confirm & Pay**. You will be notified if successful.

The screenshot shows the desktop version of the Bill Pay interface. At the top, there are navigation tabs: My Accounts, Payments (highlighted), Transfers, Planning, and Self Service. Below this, there are sub-tabs: Pay Bills, Upcoming and Scheduled, Payees, and Payment History. The main area displays a list of recipients with columns for 'READY TO PAY', recipient name, account type, amount, and date. The recipients listed are Amazon Prime, ELIZABETHYON ELECTRIC DEPARTME, and Internet (Comcast). On the right side, there is a 'Complete & Send Your Payments' section with a 'SUBMIT PAYMENTS' button highlighted in red.

The screenshot shows the mobile app version of the Bill Pay interface. The top bar displays the time 10:53 and the title 'Pay Bills'. Below this, it says 'You're paying 3 Recipients For a total of \$60.00'. There is a 'Set for all payments' dropdown menu. The main view shows a detailed view of a payment to 'Home Depot CC (HOME DEPOT)'. It includes fields for 'Pay from' (1-Operating Account (*7796) \$602.37), 'Send Date' (01/10/2022), and 'Amount' (\$10.00). There is an 'ADD MEMO' button. Below this, there is a section for 'RECIPIENT DETAILS' and another entry for 'JC Penney (JC Penney Store Card)'. At the bottom, there is a navigation bar with icons for Accounts, Payments, Transfers, Mobile Deposit, and More.

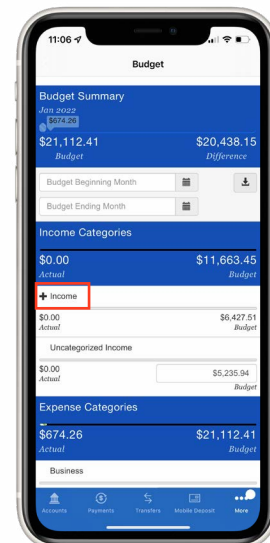
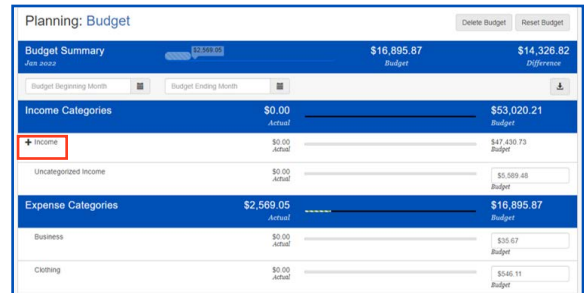
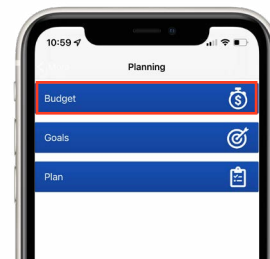
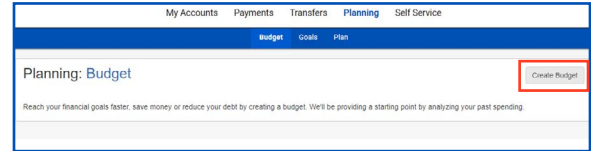
The screenshot shows the 'Review & Confirm' screen. It displays a summary of payments: 'You're paying 3 recipients: \$50.00 to Customer from Checking on 02/14/2020. \$100.00 to Landscaper from Checking on 02/14/2020. \$75.00 to Vet from Checking on 02/14/2020.' There is a 'View Disclosures' button and two main action buttons: 'CONTINUE EDITING' and 'CONFIRM & PAY' (highlighted in red).

The Planning page is where you go to create, view, edit, reset, or delete your Budget and Goals.

Create a Budget

Digital Banking helps you track how you are spending your money by using the past three months of transactions when you create a budget.

- Select Planning in the upper menu bar. For Mobile, Planning is found in the More menu in the lower-right corner of the screen.
- Online defaults to the Budget screen. For Mobile, select Budget.
- Click **Create Budget**.
- To set a Category Budget, click the Budget field on the Category. Type in the amount and press Enter, or click the next category.
- To set a subcategory budget, click the Main Category marked with a **+**. Click the Budget field for that category. Type in the amount and press Enter, or click the next category.
- Set monthly budgets for each category you want to use. For unused categories, leave the amount at zero.



Add a Custom Category

You can create a Custom Category to add to your budget if an appropriate category is not listed for a posted transaction.

- From the My Accounts homepage, select an account with the transaction you would like to create a category for.
- Click the transaction you would like to add a Custom Category for.
- Click **Add Category**.
- Select the Category Name field and type in the name of your Custom Category.
- You have the option of making the Custom Category a subcategory of an existing category. Click the “Subcategory of” drop-down menu, and select the parent category.
- Select Expense or Income to choose the appropriate type of category.
- Click **Continue**.

The screenshot shows the 'My Accounts' interface. At the top, there are tabs for 'My Accounts', 'Payments', 'Transfers', 'Planning', and 'Self Service'. Below this is a navigation bar with 'MANAGE MY ACCOUNT' and 'View E-Statements'. A search bar is present with the text 'Search by category or keyword'. A table of transactions is shown, with one transaction selected: 'POS DB BOULTAWN L 9160 01/04 BOULTAWN LLC'. Below the table, a detailed view of the transaction is shown, including the date '01/04/2022', the amount '\$31.33', and the category 'Uncategorized Expense'. At the bottom, there are two buttons: 'Add Category' (highlighted with a red box) and 'SPLIT CATEGORY'.

Reset or Delete Your Budget

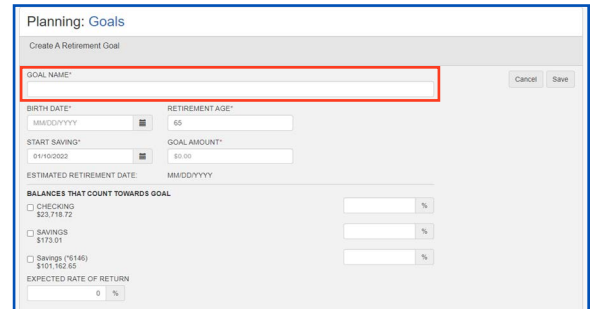
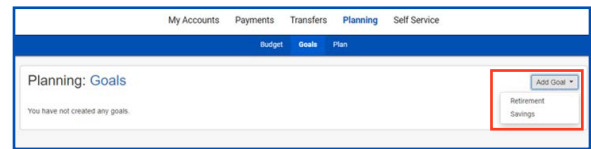
- Click Planning in the upper menu bar. For Mobile, Planning is found in the More menu in the lower-right corner of the screen.
- To reset your current month’s Budget using your past three months’ activity, select **Reset Budget**. Click Continue. Your previous spending budget amounts will be removed from your financial analysis.
- To delete your budget from your financial analysis, select Delete Budget. Click Continue. Your Budget will be removed from the Planning page.

The screenshot shows the 'Planning: Budget' interface. At the top, there are buttons for 'Delete Budget' and 'Reset Budget' (highlighted with a red box). Below this is a 'Budget Summary' table with columns for 'Actual' and 'Budget'. The table shows the following data:

Category	Actual	Budget
Income Categories	\$0.00	\$53,020.21
Income	\$0.00	\$47,400.73
Uncategorized Income	\$0.00	\$5,599.48
Expense Categories	\$2,569.05	\$16,895.87
Business	\$0.00	\$35.67
Clothing	\$0.00	\$546.11
Contributions	\$0.00	\$42.29

Set a Retirement Goal

- Click Planning in the upper menu bar. For Mobile, Planning is found in the More menu in the lower-right corner of the screen.
- Click Goals.
- Select the **Add Goal** drop-down menu.
- Click Retirement.
- Select the **Goal Name** field and type in the name of your goal.
- Select the Birth Date field and type in your birth date, or use the calendar icon to choose the year, month and day of your birth.
- Select the Retirement Age field and type in your projected age of retirement, or click the up or down arrows to choose your retirement age.
- Select the Start Saving field and type in the day, or use the calendar icon to choose the start date of your goal.
- Select the Goal Amount field and type in the dollar amount of your retirement goal.
- Click the box next to any accounts that have balances that are to be applied toward your goal. You can choose to have only a portion of the balance applied by typing in the percentage.
- Enter the Expected Rate of Return for each account selected.
- Click Save.
- Select the goal you created to expand the view and **display the details**.
- Our Digital Banking tools calculate the amount needed to save monthly to reach your goal.



Add a Savings Goal

- Click Planning in the upper menu bar. For Mobile, Planning is found in the More menu in the lower-right corner of the screen.
- Click **Goals**.
- Select the **Add Goal** drop-down menu.
- Click Savings.
- Select the Goal Name field, and type in the name of your goal.
- Select the Starts field and type in the day, or use the calendar icon to choose the start date of your goal.
- Select the Ends field and type in the day, or use the calendar icon to choose the end date of your goal.
- Select the Goal Amount field and type in the dollar amount of your savings goal.
- Check the box next to any accounts that have balances that are to be applied toward your goal. You can choose to have only a portion of the balance applied by typing in the percentage.
- Enter the expected rate of return for each account selected.
- Click Save.
- Select the goal you created to expand the view and display the details.
- Our Digital Banking tools calculate the amount needed to save monthly to reach your goal.

The screenshot shows the 'Create A Savings Goal' form. At the top, there is a navigation bar with 'My Accounts', 'Payments', 'Transfers', 'Planning', and 'Self Service'. Below this, there are tabs for 'Budget', 'Goals', and 'Plan', with 'Goals' being the active tab. The main heading is 'Planning: Goals'. The form is titled 'Create A Savings Goal' and includes a 'Cancel' button and a 'Save' button. The form fields are: 'GOAL NAME*' (text input), 'STARTS**' (date picker set to 01/10/2022), 'ENDS**' (date picker set to MM/EE/YY), and 'GOAL AMOUNT*' (text input set to \$0.00). Below these fields is a section titled 'BALANCES THAT COUNT TOWARDS GOAL' with three rows: 'CHECKING' with a balance of \$23,718.72, 'SAVINGS' with a balance of \$173.01, and 'Savings (*546)' with a balance of \$101,162.85. Each row has a percentage input field. At the bottom, there is an 'EXPECTED RATE OF RETURN' field.

Edit or Delete a Goal

- Click Planning in the upper menu bar. For Mobile, Planning is found in the More menu in the lower-right corner of the screen.
- Click Goals.
- Select the goal you wish to edit or delete.
- To edit, click the **Edit** button. Make your changes and click Save.
- To delete, click the **Delete** button. Select Continue, and the goal will be removed.

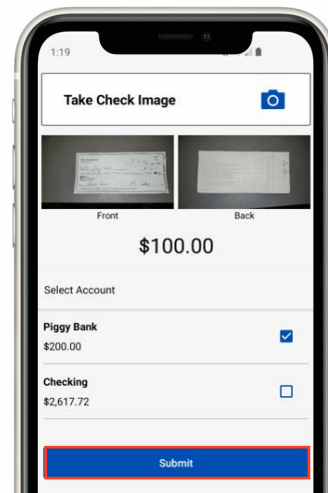
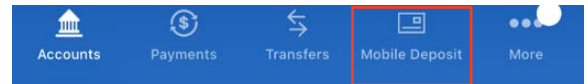
The screenshot shows the 'Planning: Goals' details view for a goal named 'Test'. At the top, there is a navigation bar with 'My Accounts', 'Payments', 'Transfers', 'Planning', and 'Self Service'. Below this, there are tabs for 'Budget', 'Goals', and 'Plan', with 'Goals' being the active tab. The main heading is 'Planning: Goals'. The goal details are: 'ACHIEVE' (JAN2022), 'Test', '5825.99' (Monthly), '\$173.01' (Saved), and '\$1,000.00' (Goal). Below this, there is a progress bar with a green bar indicating progress. The 'STARTS' date is 01/10/2022 and the 'ENDS' date is 01/29/2022. At the bottom, there is a 'Goal Funding Details' section with the text: '100% of SAVINGS \$173.01 account. A 0% expected rate of return is applied to your goal.' There are 'Delete' and 'Edit' buttons at the bottom right.

Our Mobile Banking tools offer additional functionality to make banking even easier.

Deposit a Check

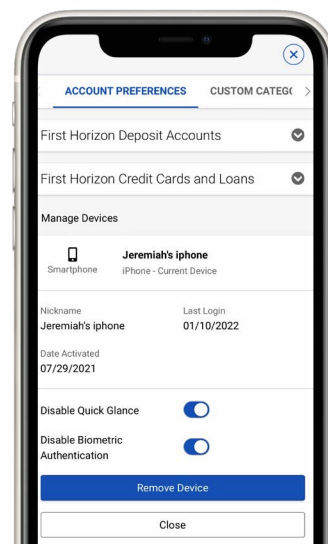
It's easy – you'll receive immediate confirmation that we received your check, and check images are never stored on your device.

- Choose **Mobile Deposit** in the lower menu bar.
- Choose Deposit a Check.
- Select the account and enter the amount for the deposit.
- Snap pictures of the front and back of the check using the image-capture feature.
- Review, **submit**, and get confirmation that your deposit was received.



Enable/Disable Quick GlanceSM

- Choose the Profile menu in the upper right-hand corner.
- Choose your mobile device.
- Tap on the toggle to **Enable/Disable Quick Glance**, and accept the disclosure.
- Next time you go to the app, click the Quick Glance button to see all those details without logging in.
- Quick Glance is also available on Apple Watch[®].



Enable Touch/Face ID

- Choose the Profile menu in the upper right-hand corner.
- Choose My Preferences.
- Choose your mobile device.
- Tap the toggle to **Enable or Disable Touch/Face ID**.
- Read the message and accept by clicking Enable.

Apple Watch is a trademark of Apple Inc., registered in the U.S. and other countries.

Set Up Your Digital Wallet

Digital Wallets let you make purchases in-store with more convenience and ease. Your account details will be kept secure. Set up your Digital Wallet with your eligible credit or debit card and smartphone.

APPLE PAY®

- In your smartphone settings, click Wallet & Apple Pay.
- Click Add Credit or Debit Card.
- Follow the prompts to enter your card information.

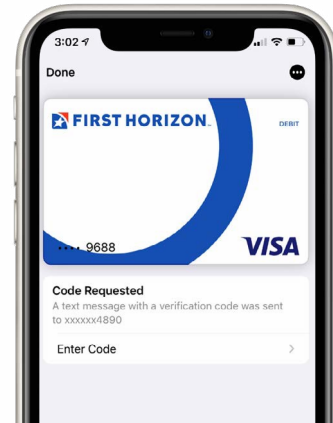
Once your card is added, you're ready to pay at eligible merchants or in apps.

SAMSUNG PAY

- Download the Samsung Pay app from the Google Play Store.
- Tap Install to download the app.
- Open the app.
- Sign in to your Samsung account and add your First Horizon card to your payment method.

GOOGLE PAY

- Download the Google Pay app from the Google Play Store or the App Store.
- Tap Install to download the app.
- Open the app.
- Sign in to your Google account and add your First Horizon card to your payment method.



Digital Banking with Quicken®

As a registered Quicken user, you can link your Digital Banking profile to Quicken so you can view transactions and balances, pay bills, transfer funds, and more. Here's how:

- Open Quicken.
- Click Add Account, and then select the type of bank account (e.g., checking, savings) you would like to add to your Quicken profile.
- Enter First Horizon Bank as the name of your financial institution. Then click the results matching that name.
- You will be prompted to enter your Digital Banking login information. (HINT: It's best to log in to Digital Banking from the First Horizon Bank website to confirm this information and to make for a smoother connection.)

You'll be provided a list of your online accounts. Simply choose from the list provided.