

FIRST HORIZON NATIONAL CORPORATION
OPT IN AUTHORIZATION
(Including Fair Credit Reporting Act)

First Tennessee Bank National Association, operating as First Tennessee Bank and Capital Bank, is part of the First Horizon family of companies.

If a customer has previously directed First Horizon (i) to not share his or her credit or application information in the First Horizon family of companies; and/or (ii) directed that information shared in the First Horizon family of companies not be used to market products and services to him or her; and/or (iii) to not share personal information with non-affiliates for marketing purposes, he or she may revoke that order ONLY by signing this authorization (or a reasonable facsimile thereof). Customer name, address, and the last 4 digits of the tax identification number are required.

CUSTOMER NAME: _____

CUSTOMER ADDRESS:

Street Apt.

City State Zip

CUSTOMER SSN/TAX ID (Last 4 digits): _____

Effective immediately, I agree that (i) any or all of my credit and application information may be shared among the First Horizon family of companies; (ii) that the First Horizon family of companies may use my information to market their products and services to me; and, (iii) that First Horizon family of companies may share my information with non-affiliates for marketing purposes. I understand that I am revoking a previous request that prohibited sharing such information among First Horizon companies and/or with non-affiliates for marketing purposes and/or prohibited use of such information by the First Horizon family of companies to market their products and services to me. The First Horizon family of companies includes the following companies and any other company controlled by First Horizon National Corporation or under common control with these companies.

The First Horizon Family of Companies includes:

Capital Bank *	First Horizon Home Loans *	First Tennessee Home Loans *
First Horizon *	First Horizon Insurance Services, Inc.	FTN Financial Capital Markets *
First Horizon Bank *	First Tennessee Bank National Association	FTN Financial Main Street Advisors, LLC
First Horizon Equity Lending *	FTB Advisors, Inc.	FTN Financial Securities Corp.
	FTB Advisors Insurance Services, Inc.	

* A division of First Tennessee Bank National Association

Customer Signature

Date

FORWARD YOUR OPT IN AUTHORIZATION REQUEST TO:

ACCOUNT SERVICES/ACCOUNT RECORDS DEPT. - FOPW, 3451 PRESCOTT, MEMPHIS, TN 38118.

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NOT FOR USE WITH CA, IL, ND OR VT RESIDENTS