

## Enjoy a low rate on a Home Equity Line of Credit.\*

As Low as Prime + 1% for the life of the line.  
Currently a Variable Rate of 4.25% APR.



Please bring  
this certificate  
to your  
First Tennessee  
financial center

With a home equity line of credit you can get this great variable rate for up to 80% of your home's value. That allows you access to extra funds to pay off high-interest debt or fast cash to make home repairs [www.firsttennessee.com/homeequity](http://www.firsttennessee.com/homeequity).

\* Offer expires August 31, 2009. Subject to credit approval. Minimum FICO of 700 and new or existing deposit account is required to receive advertised rate. Some restrictions may apply. The Annual Percentage Rate (APR) will be as low as Prime plus 1% when the combined loan-to-value (CLTV) does not exceed 80%. Your APR can vary monthly, based on the Prime Rate published daily in the "Markets Lineup" section of The Wall Street Journal. Prime was 3.25% as of June 9, 2009. Your rate can never exceed 21% APR. This offer cannot be used in conjunction with any other offer. All lines may be subject to a \$50 Annual Fee. An Early Termination Fee of \$500 will be charged for lines closed within the first 36 months for reasons other than casualty loss or refinance with First Tennessee. Property insurance required. Other rates and terms available for those who may not qualify for the advertised rate. Consult your tax advisor regarding the deductibility of interest. Before consolidating debts, consider all the costs and benefits.

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