

AS LOW AS  
**1.00%**  
BELOW PRIME

FOR THE LIFE OF THE LINE CURRENTLY  
A VARIABLE RATE OF 4.00%APR\*

## ENJOY A LOW RATE ON A HOME EQUITY LINE OF CREDIT

You may not always see eye to eye about home improvement, but it's easy to agree on how to pay for it. With a home equity line of credit you can get this great variable rate for up to 80% of your home's value. That's fast cash to make home repairs and improvements or extra funds to pay off high-interest debt. No matter how you choose to spend it the rate is always below prime. To apply, stop by a financial center, call us toll-free at 800-609-3092 or visit [www.firsttennessee.com/homeequity](http://www.firsttennessee.com/homeequity).

\* Offer expires June 30, 2008. Subject to credit approval. To receive the advertised rate, customer must have a minimum FICO of 700 and meet other credit underwriting criteria. A new or existing First Tennessee deposit account is also required. Some restrictions may apply. The Annual Percentage Rate (APR) will be as low as 1% below Prime when the loan-to-value (LTV) does not exceed 80%. (When the LTV is 80.1% to 89.9%, the APR will be as low as .50% below Prime.) Your APR can vary monthly, based on the Prime Rate published daily in the "Markets Lineup" section of The Wall Street Journal. Prime was 5.00% as of May 13, 2008. 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, up to a 3.00% commitment fee, and closing costs ranging from \$0 to \$5,000, depending on the size of your line and other factors such as title insurance premiums and attorney's fees. 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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**\$150  
BONUS**

## OPEN A RELATIONSHIP FIRST<sup>SM</sup> CHECKING ACCOUNT AND RECEIVE A \$150 BONUS\*

- Enjoy rewards based on how you bank
- Earn interest
- Free Banking Online and Bill Pay Online\*\*
- Free First Tennessee ATMs

FSR: Please use Coupon Redemption System on First Net. Promo Code: **TAL150**

\* Offer expires July 31, 2008. Offer is non-transferable. New personal checking customers only. Minimum opening deposit is \$100. Opening deposit cannot be transferred from existing First Tennessee accounts. A check for bonus will be mailed to account holder 5-6 weeks after account opening and will be reported as income on Form 1099-INT. Limit one bonus per household. Cannot be combined with other checking offers. Customer agrees to maintain account in good standing for minimum of six months. The Annual Percentage Yield (APY) for Relationship First Checking is .25% for all balances in the Equity Manager plan. In the Financial Manager and Asset Manager plans, the APY is .25% for balances of \$0-\$9,999, and 1.50% APY for that portion of balances \$10,000+. APYs are as of December 27, 2007, and are subject to change. Fees may reduce earnings. Subject to bank approval.

\*\* Free Bill Pay Online when you choose to receive monthly statements online.

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**\$100  
BONUS**

## OPEN A RELATIONSHIP FIRST<sup>SM</sup> SAVINGS ACCOUNT AND RECEIVE A \$100 BONUS\*

Open a Relationship First<sup>SM</sup> Savings account with at least \$5,000, and we'll give you a \$100 bonus.\* With this account, you'll enjoy tiered money market interest rates that rise with your balance, and easy access with the ability to write up to three checks a month and make ATM withdrawals (when linked to a First Tennessee checking account). And with Banking Online, you can transfer funds between your First Tennessee checking and savings accounts, and even to and from your accounts at other banks.

FSR: Please use Coupon Redemption System on First Net. Promo Code: **SAVCOI**

\* Offer expires July 31, 2008. Minimum opening deposit to earn savings bonus is \$5,000. Opening deposit cannot be transferred from existing First Tennessee accounts. A check for bonus will be mailed to account holder(s) 5-6 weeks after account opening and will be reported as income on Form 1099-INT. Limit one bonus per household. Cannot be combined with other savings offers. New savings households only. Customer agrees to maintain account in good standing for a minimum of six months. As of 5/21/2008, the Annual Percentage Yield (APY) for Relationship First Savings was: .25% for balances of \$0 - \$9,999; .70% for balances of \$10,000 - \$24,999; 1.20% for balances of \$25,000 - \$49,999; 1.55% for balances of \$50,000 - \$99,999; and 1.80% for balances \$100,000 and greater. APY is variable and subject to change without notice. Fees may reduce earnings. This account is limited by law to six (6) pre-authorized or electronic debits or withdrawals per month, three of which may be made by check.

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