FEDERAL RESERVE BANK of ST. LOUIS

P.O. Box 442
St. Louis, MO 63166

January 30, 2025

Board of Directors
c/o D. Bryan Jordan, Chairman and Chief Executive Officer
First Horizon Bank
165 Madison Avenue
Memphis, Tennessee 38103
bjordan@firsthorizon.com

Dear Board Members:

Attached is the Community Reinvestment Act (CRA) Performance Evaluation of your institution as of March 18, 2024, copies of which have been furnished to the Board of Governors of the Federal Reserve System, the Consumer Financial Protection Bureau, and the Tennessee Department of Financial Institutions. In addition, bank management must also ensure that copies of the Performance Evaluation are placed in the bank's CRA public file for all branches within 30 business days after its receipt.

The bank has been assigned a performance rating of Satisfactory under the CRA, in accordance with the Federal Financial Institutions Examination Council guidelines. The bank's rating and a brief summary of the bank's overall performance under the CRA are included on page 1 of the Performance Evaluation.

After reviewing this report, you may wish to make a written response to this Reserve Bank regarding the evaluation. Bank management is also reminded to include in the bank's public file any comments with respect to the CRA Performance Evaluation and that the format and content of the Performance Evaluation may not be altered or abridged in any manner.

To ensure delivery, please contact Examiner-in-Charge Josh Thurman to establish a secure transmission of all correspondence regarding this report to be sent to stls.bsrdocs@stls.frb.org. If you have any questions regarding this report, please contact me at 314-444-4205.

Sincerely,

Douglas B. Kerr - NRAS User

Digitally signed by Douglas B. Kerr - NRAS User
Date: 2025.01.29 16:31:36 -06'00'

Douglas Kerr
Vice President

Enclosure

Board of Directors
First Horizon Bank
Memphis, Tennessee

Copy to: Board of Governors of the Federal Reserve System, Washington, D.C.
Consumer Financial Protection Bureau
Tennessee Department of Financial Institutions
Beth Ardoin, Chief Communications Officer (beth.ardoin@firsthorizon.com)
Terry Akins, Chief Risk Officer (terry.akins@firsthorizon.com)
Beth Trotter, CRA Director (beth.trotter@firsthorizon.com)
Uylonda Cunningham, Chief Compliance Officer
(ufcunningham@firsthorizon.com)