

Privacy Notice

First Tennessee Bank National Association (First Tennessee)

For customers who establish an account through the Synapse program platform.

May 2019

<b>FACTS</b>	<b>WHAT DOES FIRST TENNESSEE DO WITH YOUR PERSONAL INFORMATION IN CONNECTION WITH YOUR ACCOUNT?</b>
<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>- Social Security number and income</li> <li>- Assets</li> <li>- Checking account information</li> <li>- Account transactions and account balances</li> <li>- Credit history and credit score</li> <li>- Wire transfer instructions</li> </ul> When you are no longer a customer, we continue to share your information as described in this notice.
<b>How?</b>	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons First Tennessee chooses to share your personal information concerning your account; and whether you can limit this sharing.

	Does First Tennessee share?	Can you limit this sharing?
<b>For our everyday business purposes-</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes-</b> to offer our products and services to you	No	No
<b>For joint marketing with other financial companies</b>	No	We Don't Share
<b>For our affiliates' everyday business purposes-</b> information about your transactions and experiences	No	No
<b>For our affiliates' everyday business purposes-</b> information about your creditworthiness	No	We Don't Share
<b>For our affiliates to market to you</b>	No	We Don't Share
<b>For non-affiliates to market to you</b>	No	We Don't Share

Questions?

-Send a message to us at [Help@synapsefi.com](mailto:Help@synapsefi.com)

**Who we are**

Who is providing this notice?	First Tennessee Bank National Association to its Synapse platform participant customers. Other First Tennessee accounts and services are covered by a different privacy notice received in connection with those accounts and services.
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**What we do**

How does First Tennessee protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does First Tennessee collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>- open an account</li> <li>- give us your contact information</li> <li>- provide account information</li> <li>- make deposits or withdrawals from your account</li> <li>- use your credit or debit card</li> <li>- make a wire transfer</li> <li>- tell us who receives the money</li> <li>- tell us where to send the money</li> </ul> We also collect your personal information from others, such as affiliates, credit bureaus or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>-sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li>-affiliates from using your information to market to you</li> <li>-sharing for non-affiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing.

**Definitions**

Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. First Tennessee does not share with our affiliates.
Non-affiliates	First Tennessee does not share with non-affiliates so they can market to you.
Joint marketing	We do not jointly market.

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