

Privacy Notice
First Horizon Bank (First Horizon)

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

November 2020

FACTS	WHAT DOES FIRST HORIZON DO WITH YOUR PERSONAL INFORMATION IN CONNECTION WITH YOUR ACCOUNT?
Why?	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.
What?	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"> - Social Security number and income - Assets - Checking account information - Account transactions and account balances - Credit history and credit score - Wire transfer instructions When you are no longer a customer, we continue to share your information as described in this notice.
How?	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 Horizon chooses to share your personal information concerning your account; and whether you can limit this sharing.

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

Questions?	-Send a message to us at Help@synapsefi.com
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Who we are	
Who is providing this notice?	First Horizon Bank to its Synapse platform participant customers. Other First Horizon accounts and services are covered by a different privacy notice received in connection with those accounts and services.
What we do	
How does First Horizon 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 Horizon collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> - open an account - give us your contact information - provide account information - make deposits or withdrawals from your account - use your credit or debit card - make a wire transfer - tell us who receives the money - tell us where to send the money 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"> -sharing for affiliates' everyday business purposes - information about your creditworthiness -affiliates from using your information to market to you -sharing for non-affiliates to market to you 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 Horizon does not share with our affiliates.
Non-affiliates	First Horizon does not share with non-affiliates so they can market to you.
Joint marketing	We do not jointly market.