

Supplement to the Bank Depositor Agreement and Disclosures / Terms and Conditions of Your Account (“Agreement”)

The full Agreement is available at our website, www.VirtualBank.com.

“VirtualBank” is a trade name for digital banking services offered by First Horizon Bank, a Tennessee banking corporation (“First Horizon”). You (jointly and severally if more than one person opened the account) understand and agree that:

First Horizon is the financial institution providing services under the Bank Depositor Agreement and other service agreements (collectively, the “Bank Documents”). All references to “VirtualBank”, in the Bank Documents mean “First Horizon Bank.” You are bound by and will comply with, and First Horizon may enforce, all the covenants, terms, conditions, and obligations in the Bank Documents regardless of the name of the bank used in such Bank Documents.

VirtualBank has no branch offices. For assistance please login to your account and send a secure message or call us at 877-998-2265.

VirtualBank offers two products:

- eMoney Market which is a checking account with transaction limitations.
- eCD which is a time deposit account also known as Certificate of Deposit.

VirtualBank does not offer debit cards.

VirtualBank does not allow wire transfers.

FDIC INSURANCE - First Horizon and its online banking division, VirtualBank, is the same FDIC insured institution and deposits held by First Horizon or under its trade name, VirtualBank, are not separately insured, but are combined to determine whether a depositor has exceeded the \$250,000 federal deposit insurance limit, per depositor for each ownership category. For more information on FDIC Insurance coverage, go to www.FDIC.gov.

TRUTH-IN-SAVINGS DISCLOSURE

eMONEY MARKET ACCOUNT

Rate Information - The interest rates and annual percentage yields for these accounts depend upon the account selected and applicable rate tier as seen on the Banking Rates page at our website, <http://www.VirtualBank.com>. The interest rate and annual percentage yield for these tiers may change. **Frequency of rate changes** - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded every month. Interest will be credited to your account every month.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Minimum balance to open the account - You must deposit \$100.00 to open this account.

There is no minimum balance requirement.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$.01 in the account each day to obtain the disclosed annual percentage yield.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the first business day after the banking day you deposit noncash items (for example, checks).

Transaction limitations:

- No check-writing privileges.

Additional Fees:

For additional fees related to your account, refer to Additional Fees section below.

eCD ACCOUNTS

Rate Information - The eCD is a fixed rate product. The interest rate and annual percentage yield for the initial term of this Certificate of Deposit is provided to you at the time of your application at our website, and within Online Banking.

Compounding and crediting frequency - Interest will be compounded daily. By default, interest will be added back to principal every month unless specified otherwise.

Effect of closing an account - If you close your account before interest is credited, you will receive the accrued interest subject to any early withdrawal penalty.

Minimum balance to open the account - A minimum deposit of \$10,000 is required to open an eCD.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest - Interest will be accrued daily from the issue date up to, but not including the maturity date for the term selected in the account disclosure section.

Renewal Policy - The Certificate of Deposit shall be automatically renewed by the Bank for successive terms unless the Depositor shall request repayment of the current Certificate of Deposit amount plus any accrued and unpaid interest.

Additions to/withdrawals from account - After the account is opened, the Depositor(s) may not make deposits into or withdrawals from the account until the maturity date.

Early Withdrawal Penalty Schedule:

Should the Bank permit a withdrawal of all or part of the principal and/or accrued interest prior to the maturity date, a penalty as described below will be assessed:

Term is:	Early Withdrawal Penalty:
1 Month	1 month loss of interest
2 Months	2 months loss of interest
3, 6, or 9 Months	3 months loss of interest
12 or 18 Months	6 months loss of interest
24 Months	9 months loss of interest
36 Months	12 months loss of interest
48 or 60 Months	18 months loss of interest

COMMON FEES

Account Rates and Fees - Please refer to the rates page on our website: <https://VirtualBank.com/rates/> for current interest rate and annual percentage yield information.

Additional Fees:

Overdraft Fees resulting from checks or other electronic means:

Paid Items.....	\$35 per item
Returned Items.....	\$35 per item
Stop Payment.....	\$35 per item
Copies (includes check copies) and Faxes.....	\$2.00/page
Legal Process.....	\$75.00/event
Return Deposited Item.....	\$5.00 each
Dormant Account (applies to dormant account balances less than \$100 monthly, excluding the State of Texas)	\$5.00 per month



VirtualBank, a Division of First Horizon Bank. Member FDIC.