

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.