



<Date>

<First Name> <Last Name>

<Address>

<City>, <State> <Zip>

Dear Valued Client,

We've noticed you haven't used your First Horizon Visa® credit card to take advantage of money-saving benefits for the last 12 months. Without taking action before the expiration date on your card, your First Horizon account will close due to inactivity.

**Take action to keep your card and cardholder benefits.**

Simply use your First Horizon Visa® credit card within the next 60 days to make discounted purchases, balance transfers or pay bills.

Enjoy discounts – Use your card to take advantage of discounts on popular clothing brands, vacation destinations, live events and more through our partnership with Visa®. To learn more about how to get more out of your Visa® credit card, go to [https://usa.visa.com/en\\_us/visa-offers-and-perks](https://usa.visa.com/en_us/visa-offers-and-perks).

Make a balance transfer – Transfer higher-rate balances from another financial institution to your First Horizon Visa® credit card with no balance transfer fee. Go to [firsthorizon.com/requestbalancetransfer](https://firsthorizon.com/requestbalancetransfer) to make a transfer.

Call us – If you're not ready to make a purchase and would like your First Horizon Visa® credit card account to remain open, call Client Services at 800-382-5465, Monday – Friday, 7 a.m. – 10 p.m. and Saturday, 7 a.m. – 5 p.m. ET.

Thank you for being a valued client.

First Horizon Bank