

**The Work Perks program brings Nashville Fire Fighters Local 140 special banking benefits provided by First Tennessee. Just bring this document into any convenient First Tennessee location to redeem.**

**If you have questions about these or other Work Perks offers, please contact your closest First Tennessee Bank Location.**

### **Car shopping? Finance with us and you could enjoy a \$50 bonus!\*\***

**If you're in the market for a new or used car, First Tennessee has highly competitive rates, flexible repayment periods, and fast approval decisions. And, when you apply before December 31, 2013 and close a car loan\* with us, you could enjoy a \$50 bonus\*\* as a thank-you for your business.**

All loans subject to credit approval. Minimum loan amount is \$5,000. Origination fee of 1% of the loan amount applies to loans secured by a pre-owned vehicle. Rates and terms are based on repayment period, loan amount, model year and borrower qualifications and are subject to change. Certificate of Origin required on all new vehicles. Certificate of Title required on all pre-owned vehicles. Vehicles must be for personal use only. Offer expires December 31, 2013. Limit one bonus per household. A First Tennessee checking account is required and must be in good standing to be eligible for and to receive bonus. Four to six weeks after your loan is closed, a credit in the amount of \$50 will be applied to the First Tennessee checking account number provided by customer. Loans to purchase or refinance a pre-owned or new automobile are eligible for this bonus. ©2013 First Tennessee Bank National Association. Member FDIC. [www.firsttennessee.com](http://www.firsttennessee.com)  
FSR: Please use promo code **LNWPVH**. Checking account number must be entered into the coupon redemption system for credit

### **\$100 BONUS – for any new personal checking account\***

\* Offer expires December 31, 2013. Offer good for personal checking accounts only. Offer is non-transferable. Bonus is not valid for accounts opened online. To receive your \$100 bonus, you must have an opening deposit of at least \$100, and at least one direct deposit must post to your account within 60 days of account opening. Opening deposit cannot be transferred from existing First Tennessee accounts. If you meet the stated requirements of this promotional offer, the bonus will be credited to your account within 6 weeks of the first direct deposit and will be reported as income on Form 1099-INT. Limit one bonus per household. Cannot be combined with other checking offers. This offer is for new checking households, or for households that have not had an open First Tennessee consumer checking account for at least 12 months. Customer agrees to maintain account in good standing for a minimum of six months. Subject to bank approval. Employees are not eligible for this offer. ©2013 First Tennessee Bank National Association. Member FDIC. [www.firsttennessee.com](http://www.firsttennessee.com)  
FSR: Please use Coupon Redemption System. Promo Code **WPC100**

### **AS LOW AS 3.75% APR ON A HOME EQUITY LINE OF CREDIT**

**Get a variable rate currently as low as 3.75% APR! Plus, get a \$200 VISA® Gift card after closing!\*\***

Rate offer is good for applications taken August 1 through October 31, 2013. All loans subject to credit and collateral approval. Some restrictions apply. The variable Annual Percentage Rate (APR) may be as low as Prime plus 0.50% when the CLTV does not exceed 70%, the loan is secured by a first lien on your primary residence, you have a minimum FICO of 720, and auto-debit of the regular Home Equity Line of Credit (HELOC) monthly payment from a new or existing First Tennessee deposit account. Request for a new HELOC is subject to a minimum line amount of \$10,000. New HELOCs for less than \$25,000 will be subject to a Commitment Fee of \$500. Your APR may be higher or lower than the advertised rate based on CLTV, credit history and other factors. Your APR can vary monthly based on the Prime Rate published in the "Markets Lineup" section of *The Wall Street Journal*. Prime was 3.25% as of June 27, 2013. Your rate can never exceed 21% APR. All lines may be subject to a \$50 Annual Fee. An Early Termination Fee of \$500 will be charged for lines closed within 36 months for reasons other than refinance with First Tennessee or direct physical loss or damage of property. Direct physical loss or property damage does not include normal wear and tear or progressive deterioration. Property insurance required and flood insurance where necessary. To receive the \$200 Visa® Gift card, you must apply by October 31, 2013, mention this offer, and open a Home Equity Line of Credit. The offer does not apply to loans originated by Quicken® Loans.® The Visa Gift card will be mailed to you approximately four weeks after you've closed on your loan. Visa is not a sponsor of this promotion. The Visa Gift card is a prepaid card welcome anywhere in the U.S. Visa Debit cards are accepted. Limit one gift card per household. ©2013 First Tennessee Bank National Association. Member FDIC. [www.firsttennessee.com](http://www.firsttennessee.com)  
FSR: Please use promo code **HLC 200** for loan \$200 Visa Gift card promotion. Enter CLAS number into Coupon Redemption system after closing.

### **\$25 BONUS – for a new Money Market Savings account with an opening deposit of \$2,500 or more\***

\*Offer expires December 31, 2013. Offer is non-transferable. Bonus is not valid for accounts opened online. Minimum opening deposit to earn \$25 bonus is \$2,500. Opening deposit cannot be transferred from other First Tennessee accounts. If you meet the stated requirements of this promotional offer, the \$25 bonus will be credited to your savings account within 6 weeks and will be reported as income on Form 1099-INT. Limit one bonus per household. Cannot be combined with other savings offers. New savings households only. Customer agrees to maintain account in good standing for a minimum of six months. As of September 4, 2013, the Annual Percentage Yield (APY) for Money Market Savings was 0.01% for balances of \$0 - \$9,999; 0.02% for balances of \$10,000 - \$24,999; 0.03% for balances of \$25,000 - \$49,999; 0.04% for balances of \$50,000 - \$99,999; and 0.05% for balances of \$100,000 and greater. APY is variable and subject to change without notice. Fees may reduce earnings. Subject to bank approval. Federal law requires that we convert a savings account to a checking account if you exceed six preauthorized or automatic debits or withdrawals per month, including transactions by check or similar order payable to a third party. ATM access is available when Money Market Savings is linked to a First Tennessee checking account. ©2013 First Tennessee Bank National Association. Member FDIC. [www.firsttennessee.com](http://www.firsttennessee.com)  
FSR: Please use Coupon Redemption System. Promo Code **WPSV25**

### **\$50 BONUS – for a new Money Market Savings account with an opening deposit of \$5,000 or more\***

\*Offer expires December 31, 2013. Offer is non-transferable. Bonus is not valid for accounts opened online. Minimum opening deposit to earn \$50 bonus is \$5,000. Opening deposit cannot be transferred from other First Tennessee accounts. If you meet the stated requirements of this promotional offer, the \$50 bonus will be credited to your savings account within 6 weeks and will be reported as income on Form 1099-INT. Limit one bonus per household. Cannot be combined with other savings offers. New savings households only. Customer agrees to maintain account in good standing for a minimum of six months. As of September 4, 2013, the Annual Percentage Yield (APY) for Money Market Savings was 0.01% for balances of \$0 - \$9,999; 0.02% for balances of \$10,000 - \$24,999; 0.03% for balances of \$25,000 - \$49,999; 0.04% for balances of \$50,000 - \$99,999; and 0.05% for balances of \$100,000 and greater. APY is variable and subject to change without notice. Fees may reduce earnings. Subject to bank approval. Federal law requires that we convert a savings account to a checking account if you exceed six preauthorized or automatic debits or withdrawals per month, including transactions by check or similar order payable to a third party. ATM access is available when Money Market Savings is linked to a First Tennessee checking account. ©2013 First Tennessee Bank National Association. Member FDIC. [www.firsttennessee.com](http://www.firsttennessee.com)  
FSR: Please use Coupon Redemption System. Promo Code **WPSV50**

**\*\*Please see back for listing of locations.\*\***

## First Tennessee Bank Locations Middle Tennessee

Financial Center	Address	Phone	Financial Center	Address	Phone
<b>Brentwood</b>	202 Franklin Road, Brentwood, TN 37027	615-790-5155	<b>Sam Ridley Parkway</b>	471 Sam Ridley Parkway , Smyrna, TN 37167	615-223-8522
<b>Carothers Corner</b>	330 Mayfield Drive Suite A1, Franklin, TN 37067	615-771-8244	<b>Thompson/Memorial</b>	123 West Thompson Lane, Murfreesboro, TN 37129	615-217-2221
<b>Cool Springs</b>	7082 Bakers Bridge Road, Franklin, TN 37064	615-790-5130	<b>University Place</b>	1835 East Northfield Blvd., Murfreesboro, TN 37130	615-895-6333
<b>Franklin Main Office</b>	231 Public Square, Franklin, TN 37064	615-790-5222	<b>Abbott Martin</b>	2115 Abbott Martin Road, Nashville, TN 37215	615-298-5011
<b>Grassland</b>	2200 Hillsboro Road, Franklin, TN 37069	615-790-5104	<b>Belle Meade</b>	5314 Harding Pike, Nashville, TN 37205	615-514-1735
<b>Nolensville</b>	7220 Nolensville Road, Nolensville, TN 37135	615-514-1433	<b>Bellevue</b>	8160 Sawyer Brown Road, Nashville, TN 37221	615-734-6110
<b>Parkway Commons</b>	3038 Columbia Ave. , Franklin, TN 37064	615-599-0479	<b>Belmont-Hillsboro</b>	2306 21st Ave. South, Nashville, TN 37212	615-292-2255
<b>Spring Hill</b>	4938 Columbia Hwy, Spring Hill, TN. 37174	615-302-0641	<b>Concord Hills</b>	7901 Concord Hills Drive, Brentwood, TN 37027	615-514-1315
<b>Watson Glen</b>	1214 Murfreesboro Road Suite 100, Franklin, TN 37064	615-790-5105	<b>East Nashville</b>	965 Woodland Street, Nashville, TN 37204	615-227-7411
<b>Gallatin Main Office</b>	668 Nashville Pike, Gallatin, TN 37066	615-452-1464	<b>Elm Hill-Airport</b>	2740 Elm Hill Pike, Nashville, TN 37214	615-871-1114
<b>Hendersonville</b>	429 West Main Street, Hendersonville, TN 37075	615-822-4900	<b>Green Hills</b>	4014 Hillsboro Road, Nashville, TN 37215	615-292-9124
<b>Indian Lake</b>	216 Indian Lake Blvd. , Hendersonville, TN 37075	615-264-6140	<b>Hermitage Tulip Grove</b>	4771 Lebanon Pike, Nashville, TN 37076	615-316-0313
<b>Lebanon Main Office</b>	1615 West Main Street, Lebanon, TN 37087	615-443-5959	<b>Inglewood</b>	3518 Gallatin Pike, Nashville, TN 37216	615-650-5058
<b>Mt Juliet</b>	1283 Mount Juliet Road, Mt. Juliet, TN 37122	615-986-1965	<b>Metrocenter</b>	2110 Rosa L. Parks Blvd. , Nashville, TN 37228	615-770-2650
<b>Providence</b>	401 South Mt. Juliet Road , Mt. Juliet, TN 37122	615-986-7831	<b>Nashboro</b>	2360 Murfreesboro Pike, Nashville, TN 37217	615-361-7298
<b>West Main</b>	249 West Main Street, Lebanon, TN 37087	615-443-5990	<b>Nashville Main</b>	511 Union Street, Nashville, TN 37219	615-734-6000
<b>Cason Lane</b>	154 Cason Lane, Murfreesboro, TN 37128	615-849-1049	<b>Rivergate</b>	2315 Gallatin Pike North, Madison, TN 37115	615-859-7991
<b>Church Street</b>	808 Church Street, Murfreesboro, TN 37130	615-893-4499	<b>Sylvan Park</b>	3011 West End Ave. , Nashville, TN 37203	615-327-1870
<b>LaVergne</b>	5211 Murfreesboro Road, LaVergne, TN 37086	615-514-6622	<b>Thompson Lane</b>	635 Thompson Lane, Nashville, TN 37204	615-254-4230
<b>Medical Center Parkway</b>	2877 Medical Center Parkway, Murfreesboro, TN 37130	615-904-1051	<b>White Bridge Road</b>	23 White Bridge Road, Nashville, TN 37205	615-356-4869
<b>Murfreesboro Main Office</b>	305 West Northfield Boulevard, Murfreesboro, TN 37129	615-893-7210	<b>White's Creek</b>	4410 Whites Creek Pk., Whites Creek, TN 37189	615-734-6268