

ATTENTION: IMZ-LYNC FULFILLMENT CENTER #7306

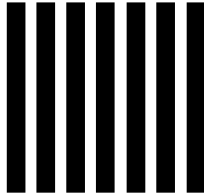
BUSINESS REPLY MAIL

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FIRST TENNESSEE BANK
P.O. BOX 84
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Your dream. Your bank.

At First Tennessee, it's our desire to be more than just a financial institution. We want to be the financial strength you rely on to take advantage of opportunities and achieve your goals. It starts with a simple relationship – one that's backed by our commitment to provide you with objective advice, daily convenience and experienced service. But more than anything, it's about recognizing that you have dreams – for today and tomorrow. Dreams that only the right kind of financial support can help you achieve. And that's really what we provide. The right people with a personal, in-depth plan for *powering your dreams*®.



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75-106-29 NEW 12/09

Payroll Card

**YOU CAN GET
SOMETHING EVEN
BETTER THAN
A PAYCHECK**



**NO MORE
PAYDAY HASSLES**

Tired of spending time and money getting your paycheck cashed? If your employer offers direct deposit, your paycheck can be deposited automatically into your Payroll Card account.

- No more check-cashing fees
- No more waiting in line
- No more lost or stolen paychecks
- Safer than carrying cash
- Free withdrawals at any First Tennessee ATM

The check-less account

Since checks are not available with the Payroll Card account, there is no need to show ID or hassle with writing a check when you need cash or want to make a purchase. Cash is available:

- 24 hours a day, seven days a week
- Virtually any ATM Worldwide



Two Payroll cards to choose from

Visa® Payroll Card

The Visa® Payroll Card has all of the convenience of a Visa card combined with an ATM card:

- Accepted anywhere Visa is – over 19 million locations
- Get free cashback at over 200,000 merchants nationwide
- Use as an ATM card at virtually any ATM worldwide

ATM/Debit Payroll Card

The ATM/Debit Payroll Card also offers easy access to your money:

- Make purchases at all major retail stores, grocery stores, drug stores, and gas stations
- Get free cashback at over 200,000 merchants nationwide – all major grocery, drug, and discount chains
- Use as an ATM card at virtually any ATM worldwide

Tired of spending time and money getting your paycheck cashed? If your employer offers direct deposit, your paycheck can be deposited automatically into your Payroll Card account.

Best of all, it's affordable

No matter which Payroll Card you choose, the account is free, and withdrawals are free at any First Tennessee ATM. A fee of \$1.50 will be charged if a withdrawal is made at a non-First Tennessee ATM. Compare that to check-cashing fees of \$5-\$20 per check, and you can see what a value the Payroll Card really is.

To decide which card is right for you:

- If you want convenience, the Visa Payroll Card can be used with 19 million merchants and provides you with the capability of making purchases online, over the phone, or from catalogs. With all this extra purchasing power, you must keep track of all transactions to avoid overdrafts and fees.
- If you want security, the ATM/Debit Payroll Card checks all purchases or withdrawals against your balance. This feature helps protect you from overdrafts.

Apply now!

To get your Payroll Card, just fill out the attached application form. Soon, you'll be saving time, saving money, and enjoying a hassle-free payday.

*This is in addition to any fee that may be charged by the ATM owner.

This is an application for the Payroll Card. Please fill out completely to avoid processing delays.

Please choose which Payroll Card you would prefer:



VISA® Payroll Card ATM/Debit Payroll Card

Applicant's First Name		Last Name		Social Security Number		Date of Birth / /	
<input type="checkbox"/> Driver's License Number/ <input type="checkbox"/> State ID Number		Date of Issue / /		<input type="checkbox"/> No Issue Date		Date of Expiration / /	
<input type="checkbox"/> No Expiration Date				<input type="checkbox"/>		State of Issuance	
Physical Address (No P.O. Box)		Street Address/Apartment#		City		State ZIP	
How long have you lived at your current address?				Current Home Telephone ()			
Statement/Card Delivery Address (if different)		Street Address/Apartment#		City		State ZIP	
Applicant Employed by		Position		(Month/Year) Date Started			
Employer's Street Address		City		State		ZIP Business Telephone ()	
Are you a United States Citizen?		If no, what is your immigration status?					
<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Permanent Resident Alien		<input type="checkbox"/> Temporary Resident Alien		<input type="checkbox"/> Non-Resident Alien <input type="checkbox"/> Diplomatic Status	
Do you hold citizenship in any other countries or jurisdictions outside the US?				If yes, what countries? (Please list)			
<input type="checkbox"/> Yes <input type="checkbox"/> No							
Do you or any members of your immediate family hold any foreign government offices?							
<input type="checkbox"/> Yes <input type="checkbox"/> No							

Detach and seal

USA Patriot Act Notice – To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. **What this means to you:** When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

I am applying for a Payroll Card account. I've answered the questions above fully, accurately and truthfully. If my application is approved, I understand that my Payroll Card will be mailed with a Cardholder Agreement. A Depositor Agreement will be mailed separately. I promise not to use my card until I have read and agreed to the terms of both Agreements. **I understand that I can not write checks on this account.** Withdrawals are to be made by using my Payroll Card. **The account is designed for payroll direct deposits. Other deposits may be refused at the bank's option.** Deposits at an ATM will not be permitted. I authorize you to obtain information to check my credit records and statements made in this application, and to inform my employer whether or not card is issued. I understand that if I do not qualify for the Visa® Payroll Card, I may receive an ATM/Debit Payroll Card.

Direct Deposit Authorization: I authorize the above named EMPLOYER and First Tennessee to electronically deposit my net pay to the specified checking account each payday. If monies to which I am not entitled are deposited to my account, I authorize my EMPLOYER to direct the financial institution to return said funds. This authority will remain in effect until I have filed a new authorization, or until revoked by me in writing, or upon termination of my employment with said EMPLOYER.

Under penalties of perjury, I certify (1) that the Taxpayer Identification Number (TIN) shown above is my correct TIN and (2) that I am not subject to backup withholding either because I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or the IRS has notified me that I am no longer subject to backup withholding and (3) I am a U.S. person (including U.S. resident alien).

Instructions: You must cross out clause (2) above before signing this card if you have been notified that you are subject to backup withholding because you have failed to report all interest and dividends on your tax return, and you have not received a notice from the IRS advising you that backup withholding has terminated. Cross out clause (3) if you are not a U.S. person.

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

Applicant's Signature _____

Date _____

FOR FINANCIAL CENTER USE ONLY

ID verification done by: _____

Employee # _____

Financial Center _____ Center # _____