

INFORMATION TECHNOLOGY COMMITTEE CHARTER
FIRST HORIZON NATIONAL CORPORATION

(As Amended and Restated July 24, 2018)

Acting pursuant to Tennessee Code Annotated Section 48-18-206, Article 11(a) of the Corporation's restated charter, as amended, and Section 3.5 of the Corporation's bylaws, as amended, the Board of Directors of First Horizon National Corporation hereby creates the Information Technology Committee (the "Committee") of the Board of Directors, with such specific authority as is herein provided.

Purposes of the Committee

The purposes of the Committee are (1) to assist management in its understanding of information technology trends, its development and maintenance of an information technology strategy, its management of major information technology investments, and its identification and assessment of information technology threats, and (2) to assist the Board in its oversight of information technology matters.

Qualifications of Committee Members

The Committee shall consist of at least three members appointed annually by a majority of the entire Board, upon recommendation of the Nominating & Corporate Governance Committee of the Board. Members of the Committee may be replaced by the Board.

Operation of the Committee

Meetings shall be held at least two times yearly and may be called at any time by the Committee Chair or by any two members of the Committee upon written or oral notice to a majority of the Committee prior to the meeting. A quorum shall consist of a majority of the members, and the vote of the majority of the members present at a meeting at which a quorum is present shall be the act of the Committee. Proceedings of the Committee over the signature of a member in attendance shall be recorded in a minute book and reflect the names of those in attendance. The Chair of the Committee, or acting Chair of the meeting, will present a report of the Committee activities to the full Board of Directors at its next regularly scheduled meeting. The Secretary of the Board will permanently maintain the minutes of Committee meetings. Meetings may be held jointly with a similar committee of First Tennessee Bank National Association ("Bank"). The Committee may invite to its meetings such members of management as it may deem desirable or appropriate. It will be the responsibility of the Committee to maintain free and open means of communication between the directors and management of the Corporation.

The Committee shall have unrestricted access to Corporation personnel and documents and shall have the resources and authority appropriate to discharge its duties and responsibilities, including the authority to select, retain, terminate and approve the fees and other retention terms of special counsel or other experts or consultants, as it deems appropriate, without seeking approval of the Board or management. The Committee may, in its discretion, delegate all or a portion of its duties and responsibilities to a subcommittee of the Committee.

Duties and Responsibilities of the Committee

The Committee is hereby delegated full authority with respect to the following matters and such additional matters as may be provided in the bylaws of the Corporation or as the Board of Directors may from time to time by resolution adopted by a majority of the entire Board specify:

1. Monitor and evaluate existing and future trends in information technology that may affect the Corporation's strategic plans, including monitoring of overall industry trends.
2. Review the Corporation's information technology planning and strategy. Assess financial, client, and strategic benefits of major information technology related investments, projects and architecture decisions.
3. Review strategic information technology threats and the Corporation's information technology risk profile, including cybersecurity and information security.
4. Advise management and the Board of Directors on information technology matters, as appropriate.