

FAQ for IBERIABANK/First Horizon EQ Letters

1. Why am I receiving communications from EQ Shareholder Services (“EQ”)?

On July 1, 2020, IBERIABANK Corporation (“IBKC”) completed a merger with First Horizon National Corporation (“FHN”). EQ Shareholder Services (“EQ”) is FHN’s stock transfer agent and was appointed by FHN as the exchange agent for the merger. If you receive communications from EQ, records show you were a registered IBKC common shareholder as of the closing date of the merger. All IBKC registered shareholder records were transferred to EQ from IBKC’s stock transfer agent, Computershare, after the closing of the merger so all communications regarding your new FHN stock holdings will come from EQ.

2. How do I get in touch with someone at EQ?

Please call EQ toll free at 1-877-536-3558.

3. What is a Letter of Transmittal?

A form generally used for an exchange of stock and/or cash payment.

4. What do you have to do as a registered holder of IBKC Common Stock in order to receive the Merger Consideration?

If all your IBKC shares were held in book entry at Computershare, then your shares have already been exchanged into FHN shares in book entry at EQ. You should have received a Direct Registration Statement for your new account by mail from EQ.

If you own some or all of your shares in certificate form, you should have received a Letter of Transmittal by mail from EQ. Please complete the Letter of Transmittal you received in the mail. Read the General Instructions on the second page of the Letter of Transmittal. You must fill out boxes A, B and G. Please submit all of your certificates together with the Letter of Transmittal. You do not need to endorse your certificates in order to receive the Merger Consideration for your shares of IBKC Common Stock.

If you have a change in registration, please complete box C on the Letter of Transmittal and take the form to a bank branch or other eligible financial

institution to have your signature Medallion Guaranteed. If you are not sure how to proceed, please call EQ at 1-877-536-3558.

5. What is the Substitute Form W-9 and why do I have to fill it out?

The Substitute Form W-9 is used to certify your Social Security number and is required by the IRS. If it is not completed, the IRS will require that EQ deduct withholding tax at the applicable rate for any dividends or sales monies in the future. Please fill in the spaces provided for name, address, and Social Security number, and then sign and date the form.

6. If I send in my certificates, I have no proof I owned the stock. What if something happens?

We recommend you make copies of your certificate(s) and completed Letter of Transmittal. We also strongly recommend that you send them registered mail, return receipt requested, and insuring the package for 4% of the market value of the shares. The address where the certificate and Letter of Transmittal should be sent is:

By Mail to:

EQ Shareowner Services
Corporate Actions Department
P.O. Box 64858 1110
St. Paul, MN 55164-0858

By Overnight Courier or Hand-Delivery to:

EQ Shareowner Services
Corporate Actions Department
Centre Pointe Curve, Suite 101
Mendota Heights, MN 55120

7. What is the stock conversion rate for IBKC common stock?

Under the terms of the merger agreement, IBKC shareholders received 4.584 shares of FHN for each IBKC share they own.

8. What if I have fractional shares?

Under the terms of the merger agreement, no fractional share of First Horizon Common Stock was issued upon the conversion of shares of IBKC Common Stock, and each holder of IBKC Common Stock who otherwise would be entitled to receive a fractional share is entitled to receive an amount in cash based on the average FHN closing stock price for the five consecutive trading days immediately preceding the merger closing date or \$9.73 per share. A check for the cash in lieu of fractional shares will be included with the Direct Registration Statement you receive from EQ that shows your new FHN book entry shares.

9. How do I report a certificate as lost?

If you have lost your IBKC stock certificate(s), check the box under on the Letter of Transmittal under Box A to indicate that you have lost certificates and the number of shares represented. You will be required to pay a \$75 replacement fee and EQ will provide you additional forms that will need to be completed and information on additional fees that may be required to obtain a surety bond (at a cost of approximately 4% of the current value) in order to have the lost certificate replaced so that your IBKC shares can be exchanged into FHN shares.

You may also contact EQ directly to report a certificate lost at 1-877-536-3558.

10. What happens if I don't fill out the Letter of Transmittal and return it with my certificates?

If you do not complete and send in the Letter of Transmittal along with your IBKC certificates, you will be holding certificates in a company that does not exist anymore. Depending on states laws, your shares may eventually be considered abandoned property and turned over to the state. Additionally, you will not receive any further dividend payments from FHN until you surrender your IBKC certificates. All dividends due to you on your FHN shares, will instead be held by EQ and distributed to you once you submit the completed Letter of Transmittal.

11. What is the U.S. federal tax consequence of the merger?

A holder who receives solely shares of FHN common stock (or receives FHN common stock and cash solely in lieu of a fractional share) or rollover FHN preferred stock, as applicable, in exchange for shares of IBKC common stock or IBKC preferred stock, as applicable, generally will not recognize any gain or loss upon the merger, except with respect to the cash received in lieu of fractional share of FHN common stock. Additional information may be found on Tax Form 8937 posted under Stock Information on the Investor Relations page of our website at <https://ir.fhnc.com> and will be posted by 8/15/20. EQ will be mailing a 1099-B form to former IBKC registered holders for the sale of fractional shares, if applicable, by February 15, 2021.

12. Can I access my FHN shareholder account information online?

Yes, you can register for online access to your shareholder account at www.shareowneronline.com. To access your account online, you will need your

new EQ account number which can be found on your statement as well as your Authentication ID. To request your unique Authentication ID, go to shareowneronline.com and select **Register** then **Register for Online Access**. Complete the form and select **I don't** know for Authentication Type to have your Authentication ID sent to you.

13. Can I buy or sell securities through EQ?

Yes, as a registered shareholder you are eligible to participate in FHN's Dividend Reinvestment Plan ("Plan") which in addition to allowing you to reinvest any dividends on your FHN common stock also permits you to make voluntary purchases of FHN common stock by check or ACH. You may review the Plan brochure at

<https://www.shareowneronline.com/transactional/anonymous/dspp/company-plans/FM01/6/DRIPSales> or contact EQ at 1-877-536-3558 for more information.

If you are not a registered shareholder please contact your broker or investment dealer to trade or manage your portfolio.

14. How do I transfer my shares to my broker?

Once you receive a statement from EQ showing your new FHN common stock holdings in book entry, you can take the statement to your broker and they will be able to submit a request on your behalf to have your FHN shares transferred from your account at EQ into your brokerage account. Please contact your broker directly for more information.