

FOR IMMEDIATE RELEASE

First Tennessee Bank Implements Software Earnings' Solution for Check Optimization

Memphis, TN May 22, 2006 - Software Earnings, a leader in developing check and image processing technologies and services for the financial industry, has announced that First Tennessee National Association (a wholly owned subsidiary of First Horizon National Corporation, Memphis, Tennessee) is implementing a solution from Software Earnings to optimize its check processing operations.

This innovative solution will restructure First Horizon's enterprise-wide check processing operations, taking full advantage of existing infrastructure (i.e., IBM's CPCS, Software Earnings' EIS Reject Repair, etc.), recent Check 21 legislation, and new applications from Software Earnings. The project is being coordinated through a services methodology that includes consulting and business analysis, installation, systems integration, and operations and technical training and support. Once implemented, First Horizon will recognize dramatic reductions in costs by deploying four remote capture sites feeding images and data into a single check processing facility that features a centralized, image-based deposit proof and proof adjustments operation.

"First Tennessee has long been an industry leader in deploying image technologies throughout its check processing operations." stated Jim Blasingame, First Tennessee EVP and manager of the bank operations division. "The integration of proven in-place applications with new Software Earnings technology and operations workflow has allowed us to significantly reduce costs through consolidation and centralization."

"Software Earnings has capitalized on the opportunity presented by Check 21 legislation to re-evaluate traditional check clearing processes." stated Gregory Sherrill, Software Earnings EVP, Global Sales and Project Services. "By combining the power of today's PC servers, vastly improved CAR/LAR Reco rates, our comprehensive suite of image applications, and our process methodology, we are able to provide First Horizon a solution that delivers extensive productivity gains and cost reductions without dramatically changing existing procedures and workflows."

About First Horizon National Corporation

The 12,000 employees of First Horizon National Corp. (NYSE:FHN) provide financial services to individual and business customers through hundreds of offices located in more than 40 states. The corporation's three major brands: FTN Financial, First Horizon and First Tennessee -- provide customers with a broad range of products and services including:

- Capital markets, with one of the nation's top underwriters of U.S. government agency securities
- Mortgage banking, with one of the nation's top 15 mortgage originators and servicers, which earned a top-10 ranking in customer satisfaction from J.D. Power and Associates
- Retail/commercial banking, with the largest market share in Tennessee and one of the highest customer retention rates of any bank in the country

More information can be found at www.FirstHorizon.com.

About Software Earnings

Software Earnings, founded in 1988, is a software and services company serving the check and image processing industry by providing their clients with quality applications, software enhancements, implementation services and education and training for today's image processing environments. Software Earnings is headquartered in Memphis, Tennessee with a regional office in Charlotte, North Carolina.

For more information, please visit <http://www.SoftwareEarnings.com>.

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