

# First Horizon Bank Welcomes Ray Cenolli as Retail Banking Executive for the Memphis Market

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MEMPHIS, Tenn., June 3, 2026 /PRNewswire/ -- First Horizon Bank (NYSE: FHN or "First Horizon") is pleased to announce that Ray Cenolli has joined the First Horizon team as Retail Banking Executive based in Memphis and covering the Retail Mid-South Region of Alabama, Arkansas, Mississippi and Southern Tennessee. He brings extensive experience as a leader in retail banking operations, talent development and service excellence. Cenolli is replacing Mandy Long, who has transitioned to a new role with the company as Head of Associate Banking.

Prior to joining First Horizon, Cenolli served in several banking leadership roles with Citizens Bank. Most recently, he served as Senior Vice President and District Sales Manager, a key senior executive role partnering with the bank's retail director, and was responsible for overseeing fourteen regions across the Northern Boston area. He's also held Regional Manager and Branch Manager roles with Citizens.

"Ray is an exceptional leader with a proven track record of serving clients and building high-performing teams," said Tammy Crenshaw, Head of Retail Banking at First Horizon Bank. "His deep operational expertise and passion for organizational excellence will further strengthen our market position in our bank's hometown of Memphis and across our Mid-South markets."

## About First Horizon

First Horizon Corp. (NYSE: FHN), with \$84.1 billion in assets as of March 31, 2026, is a leading regional financial services company, dedicated to helping our clients, communities and associates unlock their full potential with capital and counsel. Headquartered in Memphis, TN, the banking subsidiary First Horizon Bank operates in 12 states concentrated in the southern U.S. The Company and its subsidiaries offer commercial, private banking, consumer, small business, wealth and trust management, retail brokerage, capital markets, fixed income, and mortgage banking services. First Horizon has been recognized as one of the nation's best employers by Fortune and Forbes magazines and a Top 10 Most Reputable U.S. Bank. More information is available at [www.FirstHorizon.com](http://www.FirstHorizon.com).

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