

Account Disclosures (Account Information Statement)

Effective July 1, 2022

THIS DISCLOSURE OF FEES AND CHARGES APPLIES TO CONSUMER ACCOUNTS AT BANCORPSOUTH BANK, A DIVISION OF CADENCE BANK ("BANK"), AND IS EFFECTIVE AS OF JULY 1, 2022. Thank you for your business. Find more information at any branch, at BancorpSouth.com/terms-and-conditions, or call 1-888-797-7711.

NON-INTEREST BEARING CHECKING ACCOUNTS

My Way Checking

MINIMUM OPENING DEPOSIT.....	\$50.00
MONTHLY FEE.....	\$8.00

The monthly fee can be avoided by meeting one of the following requirements:

1. Maintain a minimum daily ledger balance of at least \$250, **-OR**
2. Have five debit card purchase transactions post during the monthly statement cycle, **-OR**
3. Have one ACH deposit of at least \$100 post during the monthly statement cycle, **-OR**
4. Be a student enrolled in school. (Available upon request to students under 25)*

ONLINE STATEMENT.....	\$0
MONTHLY PAPER STATEMENT.....	\$2.00

*The student waiver is available for students under age 25. The student waiver will automatically be removed and you will be subject to the My Way monthly fee requirements, beginning with the first monthly statement cycle following your 25th birthday. Students are also eligible to receive the first box of 25 checks at no charge or 50% off of a collegiate check style (first order only). Students must be at least 18 to have a single-party account. All students under the age of 18 must have a parent or guardian as a multiple-party account owner. If residing in Alabama, students under the age of 19 must have a parent or guardian as a multiple-party account owner.

Budget Smart Checking

MINIMUM OPENING DEPOSIT.....	\$25.00
MONTHLY FEE.....	\$5.00
MONTHLY PAPER OR ONLINE STATEMENTS.....	\$0

*Budget Smart Checking is not eligible to participate in the Bank's overdraft services including, but not limited to, overdraft protection services. Those services are discretionary and do not apply to Budget Smart Checking accounts and you will not be allowed to opt-in for such services for this account. The Bank will decline or return transactions when you do not have enough money in your account to cover the amount of the transaction. While this prevents you from overdrawing your account in most cases, there may still be times when your account could have a negative balance. For example, your account could have a negative balance if a transaction is approved for one amount, but the actual charge is more than the amount of money in your account. This could happen if you use your debit card to purchase a meal where the amount for the meal is approved but the tip added after the transaction was approved makes the total charge that posts to your account exceed your account balance. Another example would be if there is not enough money in your account to cover the monthly fee or other fees for your account. These are just some examples of the way your account could have a negative balance.

Managing Your Account. It is your responsibility to keep up with your account balance and to ensure you have enough money available to pay the items you issue against your account. In instances where transactions cause you to have a negative balance or where items you issue are returned unpaid, the Bank will not charge you overdraft or insufficient funds fees. If you do have a negative balance, you will still be obligated to repay the overdrawn amount. Failure to properly maintain your account could lead to its closure by the Bank in accordance with the Terms & Conditions of your Account.

INTEREST BEARING CHECKING ACCOUNTS

Interest is determined solely by the Bank and is subject to change weekly. Interest is earned daily on the collected balance using the daily balance method and is credited and compounded monthly at statement time. If the account is closed before interest is credited, you will receive the accrued interest for that period. Fees may reduce earnings.

Performance Checking

MINIMUM OPENING DEPOSIT.....	\$50.00
MONTHLY FEE.....	\$15.00

The monthly fee can be avoided by meeting one of the following requirement(s) during the monthly statement cycle:

1. Maintain a \$1,000 minimum daily ledger balance, **-OR**
2. Meet each of the following three requirements:
 - a. Have at least one ACH debit or credit post during the monthly statement cycle, **-AND**
 - b. Have at least 12 debit card purchase transactions post during the monthly statement cycle, **-AND**
 - c. Be enrolled to receive online statements.

ONLINE STATEMENT.....	\$0
MONTHLY PAPER STATEMENT.....	\$2.00

BALANCES OVER \$30,000 Earn standard rate APY
BALANCES BETWEEN \$0 and \$30,000..... May earn a higher rate APY
If all of the following requirements are met during the monthly statement cycle:

- a. Have at least one ACH debit or credit post during the monthly statement cycle, **-AND**
- b. Have at least 12 debit card purchase transactions post during the monthly statement cycle, **-AND**
- c. Be enrolled to receive online statements.

If all three of these requirements are not met at all times during the monthly statement cycle, then the standard rate will be earned on all balances.

ATM FEE REFUND..... Up to \$4.00 Each
A refund of the Bank \$2.00 fee will be credited to the account AND up to an additional \$2.00 will be refunded for fees charged by the ATM owner FOR THE FIRST FIVE non-Bank transactions (for a total of up to \$20.00) at the end of the statement cycle.

Heritage Checking - Available to those aged 62 years or older

MINIMUM OPENING DEPOSIT.....	\$50.00
MONTHLY FEE.....	\$8.00

The monthly fee can be avoided by maintaining a minimum daily ledger balance of \$500.00 during the monthly statement cycle.

MONTHLY PAPER OR ONLINE STATEMENTS.....	\$0
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Includes additional benefits, discounts and savings.

Interest Plus Checking

MINIMUM OPENING DEPOSIT.....	\$1,000.00
MONTHLY FEE.....	\$10.00

The monthly fee can be avoided by maintaining a minimum daily ledger balance of \$1,000.00 or more during the monthly statement cycle.

MONTHLY PAPER OR ONLINE STATEMENTS.....	\$0
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THE INTEREST RATE TIERS ARE AS FOLLOWS:

- Balances between \$0 and \$4,999.99
- Balances between \$5,000 and \$9,999.99
- Balances between \$10,000 and \$24,999.99
- Balances between \$25,000 and \$49,999.99
- Balances between \$50,000 and \$99,999.99
- Balances \$100,000 and above

SAVINGS AND MONEY MARKET ACCOUNTS

Interest is determined solely by the Bank and is subject to change weekly. If the account is closed before interest is credited, you will receive the accrued interest for that period. Fees may reduce earnings.

An excessive withdrawal fee indicated for each product will be charged for each nonexempt withdrawal or transfer in excess of six per month or statement cycle of at least four weeks, as applicable. The following withdrawals and transfers are exempt from this limitation: withdrawals or transfers made at an ATM, made in person at a teller window, requested by U.S. postal mail, made for purposes of making payments on loans, made in person to initiate a wire transfer, and made by telephone where a check is mailed directly to the account holder.

Money Market Select

MINIMUM OPENING DEPOSIT..... \$1,000.00

MONTHLY FEE..... \$10.00

The monthly fee can be avoided by maintaining a minimum daily ledger balance of \$10,000.00 or more during the monthly statement cycle.

MONTHLY PAPER OR ONLINE STATEMENTS.....\$0

WITHDRAWAL FEE:

One to Six Per Month.....\$0

Withdrawal After Six Per Month.....\$10.00 Per Withdrawal

Interest is earned daily on the collected balance using the daily balance method and is credited and compounded monthly at statement time.

THE INTEREST RATE TIERS ARE AS FOLLOWS:

Balances between \$0 and \$9,999.99

Balances between \$10,000 and \$24,999.99

Balances between \$25,000 and \$49,999.99

Balances between \$50,000 and \$99,999.99

Balances between \$100,000 and \$149,999.99

Balances between \$150,000 and \$499,999.99

Balances \$500,000 and above

My Goal Savings

MINIMUM OPENING DEPOSIT.....\$100.00

MONTHLY FEE.....\$5.00

The monthly fee can be avoided by maintaining a minimum daily ledger balance of \$100.00 or more during the monthly statement cycle.

MONTHLY PAPER OR ONLINE STATEMENTS..... \$0

WITHDRAWAL FEE:

One to Six Per Month.....\$0

Withdrawal After Six Per Month.....\$5.00 Per Withdrawal

Interest is earned and compounded daily on the collected balance using the daily balance method and is credited monthly.

Select Savings

MINIMUM OPENING DEPOSIT.....\$1,000.00

QUARTERLY FEE.....\$15.00

The fee can be avoided by maintaining a minimum daily ledger balance of \$1,000.00 or more during the statement cycle.

QUARTERLY PAPER OR ONLINE STATEMENTS.....\$0

Additional "Memo" statements will be produced if the account has an EFT transaction during the month. This is a snapshot statement and will reflect all activity since the last scheduled quarterly statement.

WITHDRAWAL FEE:

One to Six Per Month.....\$0

Withdrawal After Six Per Month..... \$5.00 Per Withdrawal

Interest is earned daily on the collected balance and is credited and compounded quarterly at statement time.

Performance Savings

MINIMUM OPENING DEPOSIT..... \$50.00

MONTHLY FEE..... \$2.50

The monthly fee can be avoided by maintaining a minimum daily ledger balance of \$50.00 or more during the monthly statement cycle.

WITHDRAWAL FEE:

One to Six Per Month.....\$0

Withdrawal After Six Per Month.....\$5.00 Per Withdrawal

Interest is earned daily on the collected balance using the daily balance method and is credited and compounded monthly at statement time.

BALANCES BETWEEN \$0 AND \$100,000.....May earn higher rate APY*

***BOTH** of the following higher rate requirements must be met during the monthly statement cycle:

- Automatically deposit at least \$50.00 into the Performance Savings account each interest cycle through direct deposit (ACH deposit) or Online Banking transfer service, **-AND**
- Combine the Performance Savings statement with the checking account statement (separate statements will no longer be provided for the Performance Savings account).

If **BOTH** of these higher rate requirements are not met at all times during the monthly statement cycle, then the standard rate will be earned on all balances.

BALANCES OVER \$100,000..... Earn standard rate APY

Young Savers - Available to those aged 17 years or younger

MINIMUM OPENING DEPOSIT.....\$25.00

QUARTERLY FEE \$0

A parent or guardian over 18 must be a joint account holder on the account. At age 18, the child will automatically be converted out of Young Savers into My Goal Savings.

QUARTERLY PAPER STATEMENT..... \$0

Additional "Memo" statements will be produced if the account has an EFT transaction during the month. This is a snapshot statement and will reflect all activity since the last scheduled quarterly statement.

WITHDRAWAL FEE:

One to Six Per Month.....\$0

Withdrawal After Six Per Month..... \$5.00 Per Withdrawal

Interest is earned and compounded daily on the collected balance and is credited quarterly at statement time.

Time Deposit Certificate

Early withdrawal penalties apply to all Time Deposit Certificates.

Minimum Opening Deposit.....\$1,000.00

OTHER IMPORTANT INFORMATION

• The Daily Balance Method of paying interest uses the daily balance in calculating the interest on a customer's account. This method applies a daily periodic rate to the principal in the account each day. When the customer deposits checks into any account at the Bank, interest begins to accrue no later than the business day the Bank receives credit for the item.

• The Daily Ledger Balance reflects all deposits and withdrawals regardless of actual collection of funds.

Common Features, Limits and Fees BancorpSouth Bank (a division of Cadence Bank)

The following fees may be assessed against your account. All fees are per item/each unless otherwise specified.

MISCELLANEOUS DEPOSIT SERVICES

Official Checks.....	\$10
Temporary Checks.....	\$5 per pack of 10
Legal Processing (<i>See Terms and Conditions of your Account for additional details</i>)....	\$100
Research.....	\$25 per hour
Special Statement.....	\$7.50
Stop Payment.....	\$36
- ACH items remaining after 6 months will be assessed a \$5 monthly fee <i>after the 6th month in which stop payment remains.</i>	
Bond Coupon Collection - Non-Credit.....	\$10
Collection Item.....	\$20
Dormant Account (<i>See Terms and Conditions of your Account for additional details</i>)....	\$5 per month
Early Checking Account Closure (<i>within 90 days</i>).....	\$25
Returned Mail / Unknown Address.....	\$5 per month
Returned Deposit Item.....	\$10
Deposit Correction.....	\$5
Verification of Deposit.....	\$35
Safe Deposit Box Lost Key.....	\$30
Safe Deposit Box Drilling.....	Pass-through charge

ATM AND DEBIT CARD

Cadence or BancorpSouth ATM Withdrawal or Inquiry.....	No fee
Non-Cadence/Non-BancorpSouth ATM Withdrawal or Inquiry*.....	\$2
International Debit Card / ATM Transaction*.....	2% of transaction
Standard or Platinum Debit Card.....	No fee
Affinity MasterCard Debit Card.....	\$5 annually
Replacement Debit Card - Standard Delivery.....	\$5
Replacement Debit Card - Expedited Delivery.....	\$30
Debit Card Sales Draft Copy.....	\$10

*Fees charged by the machine owner may also apply.

OVERDRAFT SERVICES

Paid Overdraft (OD) Item.....	\$36
Returned Non Sufficient Funds (NSF) Item Fee.....	No fee
For consumer accounts only, OD fees will not apply when the account balance is overdrawn by \$10 or less, and the total number of OD fees are limited to four (4) per day.	
Overdraft option elections can be made at your local branch, within online banking or by calling us at 1-888-797-7711. Ask about our consumer no-overdraft account - Budget Smart Checking.	
<i>See About Overdrafts and Managing Your Account for more details.</i>	
Overdraft Protection Transfer Services	
From Linked Deposit Account.....	No fee
From Linked Line of Credit.....	\$10
From Linked Credit Card.....	3% of transfer amount (minimum \$10 / maximum \$60)
<i>See Overdraft Protection Terms & Conditions for more details.</i>	

ONLINE BANKING

Standard Delivery Bill Payment.....	No fee
Expedited Bill Payment - Same Day ACH Delivery.....	\$9.95
Expedited Bill Payment - Overnight Check Delivery.....	\$14.95
External Transfers - Outbound.....	\$3
External Transfers - Outbound Next Day.....	\$6

WIRE TRANSFER SERVICES

Incoming, All.....	\$15
Domestic Outgoing.....	\$25
Domestic Outgoing, Repetitive.....	\$15
International Outgoing.....	\$55