



# BancorpSouth, Right Where You Are.

## Account Information Statement

This disclosure of fees and charges applies to accounts at BancorpSouth. We think it is important for you to have a full understanding of these fees and charges.

We welcome your questions in person or by phone. The answers are as close as your nearest BancorpSouth office or by using InfoLine, 1-888-797-7711, our 24-hour account information line. Bold text in the following indicates changes from the last edition of the Account Information Statement.

### NON-INTEREST CHECKING ACCOUNTS

The minimum deposit required to open any BancorpSouth non-interest bearing checking account is \$50.00.

#### My Way Checking

Make your checking account your own by only adding on the services you need. Plus, with the many ways to avoid service charges, My Way Checking can be your low cost/no cost checking solution. Bundle My Goal Savings and start saving toward your goal today! Sign up for all the benefits of Internet Banking including free Online Statements.

Minimum opening deposit.....	\$50.00
Monthly Service Charge .....	\$5.00
Monthly service charge can be avoided with a minimum daily ledger balance of \$100 or 5 debit card purchase transactions or 1 ACH deposit of at least \$100 during your monthly statement cycle.	
Unlimited Deposits and Withdrawals	
Online Statement .....	Free
Monthly Truncated Paper Statement Fee .....	\$2.00
Monthly Image Paper Statement Fee .....	\$4.00
Either paper statement fee can be avoided with a minimum daily ledger balance of \$500 or more during a monthly statement cycle.	

#### Student Checking

Students love this account because there is no minimum balance requirement and no transaction charge. At age 25, you will automatically be converted out of Student Checking to one of our other standard checking products. Free online statements are required to avoid a fee for paper statements. Sign up for all the Internet Banking benefits, including free Online Statements.

Minimum opening deposit.....	\$50.00
Monthly Service Charge .....	\$0
Unlimited Deposits and Withdrawals	
Online Statement .....	Free
Monthly Truncated Paper Statement Fee .....	\$2.00
Monthly Image Paper Statement Fee .....	\$4.00
Either paper statement fee can be avoided with a minimum daily ledger balance of \$500 or more during a monthly statement cycle. First 25 image checks printed free.	

#### Second Chance Checking

Second Chance Checking is a special checking account for those individuals who may not have a perfect check-writing history with ChexSystems. (If you've ever had a checking account that was overdrawn when it was closed or have written bad checks in the past, your name may appear on the national ChexSystems list used by banks to approve individuals for checking accounts.) BancorpSouth doesn't approve everyone for a Second Chance Checking account, only those individuals that don't have a significant ChexSystems history.

Second Chance Checking helps you to build your good check writing history and work toward a standard BancorpSouth checking account - many without a monthly fee. If your account is in

good standing after one year (no overdrafts or bad checks), you may request a standard BancorpSouth checking account.

Second Chance Checking gives you unlimited check-writing privileges with a standard monthly service charge and is subject to BancorpSouth's standard deposit policies and fees and may be closed anytime for any reason of delinquency (bad check writing, overdrafts, etc.) or fraud.

Monthly service charge regardless of balance .....\$10.00

### INTEREST BEARING CHECKING ACCOUNTS

Interest is paid on the collected balance in the account using the daily balance method of interest calculation. This means that all the collected funds in your account earn interest each day. The minimum deposit required to open BancorpSouth interest checking accounts varies by account type. See individual account descriptions for details.

#### Performance Checking

Performance Checking is our special rate bonus checking account which earns a Bonus Rate on your balance from \$0-\$30,000 and special ATM benefits when you meet each of the following 4 requirements during your statement period on your Performance Checking account: 1. Have at least 1 ACH debit or credit; 2. Have at least 12 debit card purchase transactions; 3. Be enrolled in online statement; 4. Be enrolled in Internet Banking.

If you meet all 4 of the requirements during a statement period, then your Performance Checking account balance from \$0 to \$30,000 will earn a Bonus Rate Annual Percentage Yield (APY) and that portion of your Performance Checking account balance in excess of \$30,000 will earn a Standard Rate APY. Additionally, if you meet all 4 of the requirements at all times during a statement period, then at the end of each statement period, for the first 5 ATM transactions you make at a non-BancorpSouth ATM during that period, we will refund the \$2.00 non-BancorpSouth ATM fee and will credit your account an additional \$2.00 against charges imposed by the owner of the non-BancorpSouth ATM (a total of \$4.00 in refunds and credits for the first 5 such transactions during the statement period). If you do not meet all 4 of these requirements at all times during the statement period, then you will earn the Standard Rate on all balances. Personal accounts only. Rates are subject to change at the bank's discretion without notice. Fees may reduce earnings.

Minimum opening deposit .....	\$50.00
Unlimited Deposits and Withdrawals	
Monthly Service Charge .....	\$10
Monthly service charge can be avoided when you maintain either a \$1,000 minimum daily balance or meet Bonus Rate requirements.	
Online Statement .....	Free
Monthly Truncated Paper Statement Fee .....	\$2.00
Monthly Image Paper Statement Fee .....	\$4.00
Either paper statement fee can be avoided with a minimum daily ledger balance of \$500 or more during a monthly statement cycle.	

#### Heritage Checking

Heritage Checking is BancorpSouth's preferred services account for our friends who are 60 and over. Heritage Checking accounts earn interest at a competitive rate, which 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. If you close your Heritage Checking account before the interest is credited, you will receive the accrued interest for that period. In addition to earning interest, Heritage Checking accounts include common carrier accidental death insurance as well as discounts and special savings.



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Minimum opening deposit.....	\$50.00
Monthly Service Charge with a minimum daily ledger balance of:	
\$500.00 or more .....	NONE
Below \$500.00 .....	\$8.00

### Interest Plus Checking

The Interest Plus Checking account is a tiered-rate checking account.

The interest rate tiers are as follows:

- Balances between \$0-\$4,999
- Balances between \$5,000-\$9,999
- Balances between \$10,000-\$24,999
- Balances between \$25,000-\$49,999
- Balances between \$50,000-\$99,999
- Balances \$100,000 and above

Your account has unlimited transactions at no extra cost and earns interest at a competitive rate determined solely by the Bank and is subject to change weekly. Interest is calculated based on simple interest and applied to the daily collected balance. Interest is credited at statement time and is available for early withdrawal.

Minimum opening deposit .....	\$1,000.00
Monthly service charge with a balance of:	
\$1,000.00 or more .....	NONE
Below \$1,000.00 .....	\$10.00
Monthly statements are itemized and include imaged checks.	

### SAVINGS ACCOUNTS

Interest is paid on the collected balance in the account using the daily balance method of interest calculation. The minimum deposit required to open a BancorpSouth savings account varies by account type. See individual account descriptions for details.

### Money Market Select

The Money Market Select account is a tiered-rate money market account. The interest rate tiers are as follows:

- Balances between \$0-\$9,999
- Balances between \$10,000-\$24,999
- Balances between \$25,000-\$49,999
- Balances between \$50,000-\$99,999
- Balances between \$100,000-\$149,999
- Balances between \$150,000-\$499,999
- Balances \$500,000 and above

The Money Market Select account earns interest at a competitive rate determined solely by the Bank and is subject to change. Interest is calculated based on simple interest and applied to the daily collected balance. Interest is credited at statement time; however, the accrued interest is available for closing withdrawals.

Minimum opening deposit .....	\$1,000.00
Minimum balance .....	\$10,000.00
Monthly service charge with a balance of:	
\$10,000.00 or more .....	NONE
Below \$10,000.00 .....	\$10.00

There will be a \$10.00 fee for each withdrawal in excess of six per month. Monthly statements are itemized and include imaged checks. A BancorpSouth checking account is required to open this account.

### Money Market Plus

Your Money Market Plus account earns interest on the daily collected balance in your account at tiered rates. Interest is accrued on the collected balance at each balance tier using the daily balance method and is credited and compounded monthly. If you close your Money Market Plus Account before the interest is credited, you will receive the interest through the date of closing. A total of six withdrawals may be made each month. Interest is paid individually for each balance tier and your accounts' overall annual percentage yield (APY) is the average of the interest paid at each balance tier equaling a blended APY. The interest rate tiers are as follows:

- Balances between \$0 and \$4,999
- Balances between \$5,000 and \$49,999
- Balances between \$50,000 and \$99,999
- Balances between \$100,000 and \$249,999
- Balances between \$250,000 and \$999,999
- Balances \$1,000,000 and above

Minimum opening deposit .....	\$1,000.00
Monthly Service Charge with a minimum daily ledger balance of:	
\$5,000 or more .....	NONE
Below \$5,000 .....	\$15.00
Excessive Withdrawal Fee (per withdrawal over six per month) .....	\$10.00

### My Goal Savings

Start saving toward your goal today with My Goal Savings. Set your automatic transfer and your goal within Internet Banking, and you are ready to easily build your savings. Bundle My Goal Savings with My Way Checking for an easy way to spend and save. Interest rate is paid on the collected balance using the daily balance method. The rate of interest is determined solely by the Bank and is subject to change on a weekly basis. Interest is compounded daily and credited quarterly. Deposits and withdrawals can be made at any time. If you close your account prior to the interest being credited, you will receive interest through the closing date. Six withdrawals are allowed per month.

Minimum opening deposit.....	\$50.00
Quarterly Service Charge with a minimum daily ledger balance of:	
\$50 or more .....	NONE
Below \$50 .....	\$5.00
Federal law requires that we convert savings accounts to a checking account if you exceed six preauthorized or automatic debits or withdrawals per month. An Excessive Withdrawal Fee of \$5.00 will be charged for each transaction over six per month.	

### Select Savings Account

The Select Savings account earns interest at a rate determined solely by the Bank and is subject to change. Interest is calculated based on quarterly compound and credited quarterly. Accrued interest is available for early closing withdrawals. A BancorpSouth checking account is required to open this account. This account is available for businesses.

Minimum opening deposit .....	\$1,000.00
Quarterly service charge with a balance of:	
\$1,000.00 or more .....	NONE
Below \$1,000.00 .....	\$15.00

Additional information and fees for My Way and Select Savings Accounts: 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. Federal law requires that we convert savings accounts to a checking account if you exceed six



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preauthorized or automatic debits or withdrawals per month. An Excessive Withdrawal Fee of \$5.00 will be charged for each transaction over six per month.

### Performance Savings

Performance Savings is our special rate bonus savings account which earns a Bonus Rate on balances of **\$0-\$100,000** when you meet each of the following requirements during your interest cycle on your Performance Savings account:

1. Transfer at least \$50 into your Performance Savings account each interest cycle electronically via ACH or Internet Banking Transfer.
2. Combine your Performance Savings statement with your BancorpSouth Checking account statement (you will no longer receive a separate statement for your Performance Savings account). If you meet both the requirements above during your interest cycle, your balance of **\$0-\$100,000** for that interest cycle will earn the Bonus Rate Annual Percentage Yield (APY). You will earn the Standard Rate on all balances if the Bonus Rate requirements are not met. The Standard Rate is always earned on balances above **\$100,000**. Performance Savings not only pays you a Bonus Rate, but also helps you save with the \$50 per interest cycle transfer requirement. A Performance Checking account is required to open as part of our "Performance Banking" package of services. Interest is paid monthly on the collected balance in the account using the daily balance method of interest calculation. Rates are subject to change at the bank's discretion without notice. Fees may reduce earnings.

Minimum opening deposit.....	\$50.00
Minimum monthly balance .....	\$50.00
Monthly service charge if balance falls below minimum .....	\$2.50

Federal law requires that we convert savings accounts to a checking account if you exceed six preauthorized or automatic debits or withdrawals per month. An Excessive Withdrawal Fee of \$5.00 will be charged for each transaction over six per month.

### Christmas Club

Christmas Club accounts earn interest at a rate determined solely by the Bank and is subject to change weekly. Interest is calculated on the daily ledger balance using the daily balance method. Interest is accrued daily and credited yearly in November when a check for the balance is issued to you. If you close your Christmas Club account before the interest is credited, you forfeit all accrued interest. If the principal balance of your Christmas Club account is \$250.00 or less on the day designated by the Bank for crediting interest to Christmas Club accounts, you forfeit all accrued interest. If you make a withdrawal from your Christmas Club account prior to the date in November when a check for the balance of the account is issued to you, you will be charged a fee of \$5.00 for each such withdrawal.

### Young Savers Account

Our Young Savers Account is a special savings account especially for those under the age of 18. A parent or guardian over 18 must be a joint accountholder on the account. The Young Savers Account helps you to learn how to start saving early and build your savings. At age 18, your Young Savers Account will automatically be converted to our current standard basic savings account, currently My Goal Savings. Interest rate is paid on the collected balance using the daily balance method. The rate of interest is determined solely by the Bank and is subject to change on a weekly basis. Interest is compounded daily and credited quarterly. Deposits and withdrawals can be made at any time. If you close your account prior to the interest being credited, you will receive interest through the closing date. Six withdrawals are allowed per month.

Minimum opening deposit.....	\$25.00
Monthly Service Charge .....	NONE
Excessive Withdrawal Fee (per withdrawal over six per month).....	\$ 5.00

### SERVICE FEES

Check Printing Charges .....	Charges will vary based on check design. Accounts that receive free checks are required to pay taxes and shipping on the check order.
Official Checks .....	\$6.00
Each Overdraft (OD) Item .....	\$35.00
Each Insufficient (NSF) Funds Item .....	\$35.00
Continuous Overdraft Fee .....	<b>\$35.00</b>
	for each period of ten (10) days or longer that your account is continuously in overdraft, charged on the tenth (10th) day
Overdraft Equity Credit Line Fee .....	\$10.00
Overdraft Transfer from Credit Card .....	your credit card will incur a cash advance fee. See your Cardholder Agreement.
Overdraft Transfer from Eligible Deposit Account .....	\$10.00
	per transfer
Each Stop Payment.....	\$35.00
Each ACH Stop Payment of Future Items .....	\$35.00
	and then a \$5.00 monthly charge for each month after the sixth month in which stop payment remains in effect
Each Returned Deposit Item .....	\$7.00
Each Returned Check Redeposited .....	\$3.00
Each Returned Check Special Handling .....	\$7.50
Each Deposit Correction .....	\$3.00
Special Statement .....	\$7.50
Debit Card Replacement Fee .....	\$5.00
Research Fees:	
Research Per Hour .....	\$20.00
Photocopies (each) .....	\$1.00
Collection Item Fee .....	the cost of processing the collection letter with a \$20 minimum.
Inactivity Fee Checking Accounts .....	\$5.00
	charge per month on checking accounts that have no activity for 90 days and have less than a \$100 daily ledger balance
Dormant Checking Account Charges .....	\$8.50
	An \$8.50 per month fee will be charged on dormant accounts. "Dormant Accounts" are defined by applicable law.
Dormant Savings Account Charges.....	\$8.50
	An \$8.50 per month fee will be charged on dormant accounts. "Dormant Accounts" are defined by applicable law.
90 Day Account Closure Fee .....	\$25.00
	(Fee charged on checking accounts closed within 90 days of opening.)
Wire Transfer Fees:	
Outgoing .....	\$18.00
Repetitive Domestic Outgoing .....	\$15.00
Incoming .....	\$15.00
Foreign .....	\$50.00
Telephone Funds Transfers:	
Automated via InfoLine .....	NO CHARGE
Assisted by branch or InfoLine personnel .....	\$5.00
Address Unknown Processing Fee .....	\$5.00





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monthly fee for each month in which your accounts' statement is returned due to the address being unknown and not updated.

Safe Deposit Box Drilling Fee - Missouri .....	\$85.00
All other states .....	\$75.00
Legal Processing .....	Up to \$125.00

(see Other Important Information section)

### ABOUT OVERDRAFTS

An "overdraft" occurs any time a check, ACH, ATM, debit card, bank fee (including any overdraft-related fee) or any other transaction (collectively, a "Transaction") is presented for payment against an account and the available balance of the account is insufficient to pay the Transaction. When an overdraft occurs, subject to the special rules for consumer accounts described below, we may, at our discretion, refuse the Transaction, or alternatively, we may choose to pay the Transaction, in which case a negative account balance will result.

### Overdraft Payment Service

BancorpSouth's Overdraft Payment Service is a service whereby we determine whether to pay a Transaction in overdraft. This determination is strictly discretionary with us. Our Overdraft Payment Service is not a contract or agreement with you. We are not required to pay any Transaction in overdraft, even if we have paid overdrafts many times previously and even if we have permitted an account to remain in an overdrawn status for an extended period. We use a variety of factors in determining whether to pay a Transaction in overdraft, including, but not necessarily limited to, how long your account has been open, how many times and in what amounts your account has been previously overdrawn, how much money you have in your account on average, whether your account is or has been subject to garnishment or other legal action, and whether you have defaulted on any agreements with us (including loan agreements). You may remove your account from our Overdraft Payment Service, in which case we will refuse to pay most Transactions drawn against insufficient funds. Removing your account from our Overdraft Payment Service does not guarantee that your account cannot be overdrawn. For example, certain Transactions such as pre-authorized electronic debits and bank fees may continue to be paid from your account and may cause your account to be overdrawn. Call a BancorpSouth customer service representative at 1-888-797-7711 to ask about removing your account from our Overdraft Payment Service.

### Overdraft-related Fees

Certain fees apply to our Overdraft Payment Service and to accounts which otherwise become overdrawn. If we decide to pay a Transaction in overdraft, you will be charged an Overdraft (OD) Item fee for each such Transaction. If we decide not to pay a Transaction into overdraft, you will be charged an Insufficient Funds (NSF) Item fee for each refused Transaction. If your account remains in overdraft for ten (10) consecutive days, then on the tenth (10th) day you will be charged a Continuous Overdraft fee. Only one Continuous Overdraft fee will be charged for each continuous period of overdraft of ten (10) days or more, regardless of how long such period continues. There is no limit to the amount of Overdraft Item, Insufficient Funds Item or Continuous Overdraft fees (collectively, "Overdraft-related Fees") which you may incur.

### Order of Payment

If more than one Transaction (whether check, ACH, ATM, debit card, bank fee, overdraft-related fee or any other transaction) is presented for payment against your account on the same banking day and the available balance is insufficient to pay them all, we may decide to pay any or all of them in any order we choose. When we pay Transactions, we generally choose to pay the largest Transaction first and the smallest Transaction last. Our choosing this order of payment for Transactions may result in greater Overdraft-related Fees than if we had chosen to pay them in some other order or had chosen not to pay them. We may also choose to first pay Transactions which are

payable to BancorpSouth and our affiliates.

### Special Rules for Consumer Accounts

Overdraft Payment Services will not apply to your ATM transactions or your one-time debit card transactions made on your personal (consumer) account unless you "opt in" by telling us you want these kinds of transactions to be included. If you do not opt in, then any ATM transactions or one-time debit card transactions made against insufficient funds will be refused. You may opt in to Overdraft Payment Services for your ATM transactions and your one-time debit card transactions at any time, and if you opt in for these kinds of transactions, you may later decide to opt out at any time. Ask your BancorpSouth customer service representative about your Overdraft Payment Services choices for ATM transactions and one-time debit card transactions, or call 1-888-797-7711, or visit [www.bancorpsouth.com](http://www.bancorpsouth.com).

### Avoiding Overdraft-related Fees

The best way to avoid Overdraft-related Fees is to manage your account so that you do not overdraw it. Otherwise, you may avoid Overdraft-related Fees through one of the Overdraft Protection products offered by BancorpSouth. Credit Card Overdraft Protection works by charging your BancorpSouth MasterCard® or VISA® credit card for cash advances in the total amount of Transactions drawn against insufficient funds, with resulting deposits of the cash advance amounts into your account to cover such Transactions, up to the available cash advance limit of your credit card. Credit Card Overdraft Protection transactions are subject to all of the rules and finance charge provisions applicable to cash advances under the Cardholder Agreement. You may also avoid Overdraft-related Fees by establishing a BancorpSouth Equity Credit Line, which is a line of credit. This form of Overdraft Protection works by charging your Equity Credit Line in the amounts of Transactions drawn against insufficient funds, with resulting deposits of these amounts into your account to cover such Transactions, up to the available credit limit of your Equity Credit Line. An Overdraft Equity Credit Line fee and interest charges will be charged to your Equity Credit Line in accordance with the terms of your Equity Credit Line agreement. You may also avoid Overdraft-related Fees by linking your account to another checking or savings account you have with BancorpSouth. This form of Overdraft Protection works by debiting from your other account the amounts of Transactions drawn against insufficient funds, with resulting deposits of these amounts into your account to cover such Transactions, up to the available balance of your other account. A transfer fee will be charged. It is still possible for your account to become overdrawn and to incur Overdraft-related Fees even if you use an Overdraft Protection product, such as when your credit card or Equity Credit Line reaches its applicable limit or the available balance of your linked account is depleted and you continue to make Transactions on your account. Call a BancorpSouth customer service representative at 1-888-797-7711 to ask about our Overdraft Protection products. Also, ask a customer service representative for a copy of our flier, "Avoiding Bank Fees," or visit [bancorpsouth.com/avoidingfees](http://bancorpsouth.com/avoidingfees).

### Debit Card

The BancorpSouth Debit Card is the convenient plastic card that looks like a credit card but works like a check, deducting your purchases from your checking account. The BancorpSouth Debit Card is good for cash purchases anywhere debit MasterCard® is accepted. Plus, you get a receipt with every transaction so there is no problem keeping track of what you have spent. Monthly, all transactions are reported on your checking account statement along with any checks you have written. A BancorpSouth Debit Card serves as your ATM card, so you only have one "checking account card" to carry with you.

MasterMoney or Platinum Debit Card Fee .....	NO CHARGE
Affinity MasterCard Debit Card Fee .....	\$5.00 annually

There is a fee of \$2.00 per transaction when you use your Debit Card at an ATM that belongs to





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another bank or financial services company. Such other bank or financial services company may also charge your account a fee for a Debit Card transaction made at its ATM. There is a fee of two percent (2%) of the transaction amount if you use your Debit Card for a transaction in a foreign country. If your transaction in a foreign country is in a currency other than U.S. dollars, the rate used for converting the transaction to U.S. dollars will be the wholesale market rate or any government-mandated rate in effect on the date that MasterCard processes the transaction or any other rate or method prescribed by the then-current MasterCard regulations. Currency conversion may occur on a date other than the date of the transaction, and the conversion rate may be affected accordingly.

### Internet Banking and Bill Pay

Internet Banking is free with any personal BancorpSouth checking or Money Market account. Internet Banking allows you to access balance inquiries, view your statement information and your canceled checks (even if your statement doesn't have check images), transfer between accounts, and make payments on your BancorpSouth line of credit or loan.

Free Bill Pay is also available with any personal BancorpSouth checking account when you sign up for Internet Banking if you have either online statement or direct deposit. A \$4.99 monthly service charge will be assessed for Bill Pay if the combination is not in effect at statement time. To receive Bill Pay, you need to enroll in Internet Banking, and then sign up for Bill Pay through Internet Banking. (The Free Bill Pay option listed above is standard for all customers who register for Bill Pay after August 21, 2006. If you currently have Bill Pay and would like to change your billing method, please ask your local customer service representative or call our InfoLine at 1-888-797-7711.)

### 24-Hour Banking

You may access your BancorpSouth checking account day and night at literally thousands of ATMs across the United States with our automated teller card. At BancorpSouth ATM locations you may make deposits as well as withdrawals, loan payments and transfers between accounts.

24-Hour Banking Card Fee .....\$2.00 per month  
There is a fee of \$2.00 per transaction when you use your 24-Hour Banking card at an ATM that belongs to another bank or financial services company. Such other bank or financial services company may also charge your account a fee for a 24-Hour Banking card transaction made at its ATM.

### Time Deposit Certificate

BancorpSouth's Time Deposit Certificates offer competitive returns on investments that can be tailored to fit your exact needs. Early withdrawal penalties apply to all Time Deposit Certificates. Minimum opening deposit .....\$1,000.00

### Plus Package

The Plus Package is a package of benefits and savings which may be added to any BancorpSouth personal checking account. A fee of \$4.50 for individuals less than 60 years of age or \$3.50 for individuals 60 and better applies and will be deducted from your BancorpSouth personal checking account on a monthly basis. If you have previously enrolled in the program and are being charged a fee of \$4.50 per month, please notify a BancorpSouth representative upon attaining the age of 60, and we will gladly adjust your monthly fee to the appropriate rate.

### OTHER IMPORTANT INFORMATION

- The Daily Balance Method of paying interest uses the daily balance in calculating the interest on your account. This method applies a daily periodic rate to the principal in the account each day. When you deposit checks into any account at BancorpSouth, interest begins to accrue no later than the business day we receive credit for the item.

- The Daily Ledger Balance reflects all deposits and withdrawals regardless of actual collection of funds.
- On checking accounts, federal regulations allow the bank to create transaction and savings sub-accounts which exist only on the books of the bank and which allow the bank to make transfers at the close of each working day. This puts the bank in a more favorable position concerning reserve requirements and ultimately allows us to maintain the most competitive pricing on your checking account. The activity of the sub-accounts will not be reflected on your bank statement and will not affect your account balance or the interest, fees and features of your checking account.
- All fees and charges are subject to applicable law.
- If your account is made subject to garnishment, execution, levy or any similar legal process, or if your account is made subject to any legal proceeding in which the Bank is required to respond, appear or provide records, we may charge you for each such garnishment, execution, levy or proceeding a fee of up to \$125.00. This fee is in addition to any cost and expenses, including reasonable attorney's fees, which we incur in connection with any of the foregoing.

### NOTICE OF CHANGES IN TEMPORARY FDIC INSURANCE COVERAGE FOR TRANSACTION ACCOUNTS

All funds in "noninterest-bearing transaction accounts" and interest on lawyers trust accounts (IOLTA) are insured in full by the Federal Deposit Insurance Corporation from December 31, 2010, through December 31, 2012. This temporary unlimited coverage is in addition to, and separate from, the coverage of at least \$250,000 available to depositors under the FDIC's general deposit insurance rules.

The term "noninterest-bearing transaction account" includes a traditional checking account or demand deposit account on which the insured depository institution pays no interest. Excluding IOLTAs, it does *not* include any other accounts such as traditional checking accounts or demand deposit accounts that may earn interest, NOW accounts, and money-market deposit accounts.

For more information about temporary FDIC insurance coverage of transaction accounts, visit [www.fdic.gov](http://www.fdic.gov).