

Compare Business Checking Accounts

Our Business Checking accounts are designed to help manage your funds, make purchases easier and help you stay ahead of your competition. We offer accounts that will simplify your workday so you can concentrate on other aspects of your business.

Offerings and Perks	Reduce Paper Waste	Simplify Your Business	Great for Large Businesses	For Sole Proprietors	Great for Non-Profits
Services	e-Business Checking	Business Checking Plus	Commercial Checking	Business Interest Checking	Non-Profit Checking
OPENING DEPOSIT	\$50	\$50	\$100	\$1,000	\$100
AVOID SERVICE CHARGE BY MEETING THESE MONTHLY REQUIREMENT(S)	\$500 minimum daily balance or 5 debit card purchase transactions	\$5,000 minimum daily balance or 10 debit card purchase transactions	N/A	\$5,000 minimum daily balance or 10 debit card purchase transactions	\$100 minimum daily balance or 10 debit card purchase transactions
MONTHLY SERVICE CHARGE IF REQUIREMENTS ARE NOT MET	\$10	\$20	\$15	\$10	\$10
INTEREST EARNED	No	No	No	✔	✔
BALANCE REQUIRED TO EARN INTEREST	N/A	N/A	N/A	Yes - Earned at Tiered Rates \$0-\$49,999.99 \$50,000-\$99,999.99 \$100,000-\$999,999.99 \$1,000,000 and above	Yes - Earned at Tiered Rates \$0-\$49,999.99 \$50,000-\$99,999.99 \$100,000-\$999,999.99 \$1,000,000 and above
TRANSACTIONS (CREDITS, DEBITS AND DEPOSITED ITEMS)	225 transactions per month included - each additional transaction is \$0.50	500 transactions per month included - each additional transaction is \$0.50	\$0.16 per debit posted; \$0.30 per credit; \$0.11 per item deposited Deposit Verification \$0.15 per \$100 ⁽²⁾	50 transactions per month included - each additional transaction is \$0.35	100 transactions per month included - each additional transaction is \$0.35
EARNINGS CREDIT RATE	N/A	N/A	✔ ⁽¹⁾	N/A	N/A
STATEMENT RECEIVED	Monthly	Monthly	Monthly	Monthly	Monthly
STATEMENT FEES	\$0 - Online Statements ⁽⁶⁾ \$2 - Paper Statements ⁽⁷⁾ \$4 - Paper Statements with Images ⁽⁷⁾	\$0 - Online Statements ⁽⁶⁾ \$2 - Paper Statements ⁽⁷⁾ \$4 - Paper Statements with Images ⁽⁷⁾	\$0 - Online Statements ⁽⁶⁾ \$0 - Paper Statements with Images \$0 - Account Analysis Statement	\$0 - Online Statements ⁽⁶⁾ \$0 - Paper Statements with Images	\$0 - Online Statements ⁽⁶⁾ \$0 - Paper Statements with Images
BUSINESS DEBIT CARD	✔	✔	✔	✔	✔
BANCORPSOUTH BUSINESS CREDIT CARD AVAILABLE	✔ No Annual Fee ⁽³⁾	✔ No Annual Fee ⁽³⁾	✔ No Annual Fee ⁽³⁾	✔ No Annual Fee ⁽³⁾	✔ No Annual Fee ⁽³⁾
BUSINESS ONLINE BANKING	✔ No Monthly Fee*	✔ No Monthly Fee*	✔ ⁽⁵⁾	✔ No Monthly Fee*	✔ No Monthly Fee*
ADDITIONAL FEATURES/ INFORMATION	Bill Pay ⁽⁴⁾	Bill Pay ⁽⁴⁾	Take advantage of all our Treasury Management services with this account	Sole Proprietorships Only Bill Pay ⁽⁴⁾	Non-Profit Entities Only Bill Pay ⁽⁴⁾

Disclaimers:

- ⁽¹⁾ Account service charges are assessed via account analysis and additional analysis fees may apply. An additional fee not to exceed 5% above the current discount rate will be applied if the account's average collected balance is negative. For analysis purposes, accounts bearing the same Tax ID may be grouped in relationships in order that higher balance accounts may be used to offset the service charge assessments incurred on lower balance accounts.
- ⁽²⁾ The bank assesses a Deposit Assessment Fee to partially recover premiums it pays for deposit insurance. The amount of the fee appears on your analysis statement and is based on the monthly average ledger balance maintained in your account. The Deposit Assessment Fee is subject to change by the Bank at any time without notice.
- ⁽³⁾ BancorpSouth Credit Card is subject to standard lending policies.
- ⁽⁴⁾ 10 free Bill Pay transactions per month, each additional Bill Pay transaction is \$0.75.
- ⁽⁵⁾ Business Online Banking is \$9.99 per month with unlimited Bill Pay.
- ⁽⁶⁾ Business Online Banking is required to receive online statement.
- ⁽⁷⁾ Paper statement fee is avoided with a minimum daily balance of \$500.

*Optional services you select may incur fees.