

Account Information Statement

Effective January 31, 2020



Thank you for your business. Find more information at any bank branch, online at BancorpSouth.com, or through InfoLine at 1-888-797-7711.

THIS DISCLOSURE OF FEES AND CHARGES APPLIES TO ACCOUNTS AT BANCORPSOUTH ("BANK") AND IS EFFECTIVE AS OF JANUARY 31, 2020.

NON-INTEREST BEARING CHECKING ACCOUNTS

The following applies to the below non-interest bearing checking accounts:

ONLINE STATEMENT WITH CHECK IMAGES.....	\$0
MONTHLY TRUNCATED PAPER STATEMENT FEE.....	\$2.00
MONTHLY IMAGE PAPER STATEMENT FEE.....	\$4.00

Either paper statement fee can be avoided by maintaining a minimum daily ledger balance of \$500 or more during the monthly statement cycle.

My Way Checking

MINIMUM OPENING DEPOSIT	\$50.00
MONTHLY SERVICE CHARGE.....	\$5.00

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

1. Maintain a minimum daily ledger balance of at least \$100, **-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)*

Receives the first box of 25 checks printed at no charge.

*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 service charge 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.

Second Chance Checking

MINIMUM OPENING DEPOSIT	\$50.00
MONTHLY SERVICE CHARGE	\$10.00

This account is subject to standard deposit policies and fees and may be closed at anytime for any reason of delinquency (bad check writing, overdrafts, etc.) or fraud. If the account remains in good standing for one year, the customer may request a standard BancorpSouth checking account.

INTEREST BEARING CHECKING ACCOUNTS

Interest bearing checking accounts earn interest, which is determined solely by the Bank and subject to change weekly.

Performance Checking

MINIMUM OPENING DEPOSIT	\$50.00
MONTHLY SERVICE CHARGE	\$10.00

The monthly service charge 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 WITH CHECK IMAGES.....	\$0
MONTHLY TRUNCATED PAPER STATEMENT FEE.....	\$2.00
MONTHLY IMAGE PAPER STATEMENT FEE.....	\$4.00

Either paper statement fee can be avoided by maintaining a minimum daily ledger balance of \$500 or more during the monthly statement cycle.

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.

BALANCES BETWEEN \$0 and \$30,000..... May earn a higher rate APY*

*ALL THREE of the following higher rate requirements must be 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 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 \$30,000	Earn standard rate APY
ATM FEE REFUND	Up to \$4.00 Each

A refund of the BancorpSouth \$2.00 service charge 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-BancorpSouth transactions (for a total of up to \$10.00) at the end of the statement cycle IF ALL

THREE of the following higher rate 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.

Heritage Checking - Available to those age 62 years or older

MINIMUM OPENING DEPOSIT	\$50.00
MONTHLY SERVICE CHARGE	\$8.00

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

MONTHLY PAPER STATEMENT WITH IMAGED CHECKS.....	\$0
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Includes common carrier accidental death insurance as well as discounts and savings. 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.

Interest Plus Checking

MINIMUM OPENING DEPOSIT	\$1,000.00
MONTHLY SERVICE CHARGE	\$10.00

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

MONTHLY PAPER STATEMENT WITH IMAGED CHECKS.....	\$0
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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.

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 ACCOUNTS

Savings account interest is determined solely by the Bank and is subject to change weekly. For current interest rate information, call InfoLine at 1-888-797-7711. Federal law limits certain types of withdrawal and transfer transactions you can make out of your savings or money market accounts to a maximum combined total of six per month or monthly statement period. If the Bank determines that you have exceeded this limit, the Bank will, at its option, either close your savings or money market account and transfer the funds to another account that you are eligible to maintain or terminate your right to make transfers and write Items against your savings or money market account.

Money Market Select

MINIMUM OPENING DEPOSIT	\$1,000.00
MINIMUM DAILY BALANCE	\$10,000.00
MONTHLY SERVICE CHARGE	\$10.00

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

MONTHLY PAPER STATEMENT WITH IMAGED CHECKS.....	\$0
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WITHDRAWAL FEE:

- One to Six Per Month.....\$0 Per 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. If the account is closed before interest is credited, you will receive the accrued interest for that period. Fees may reduce earnings.

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

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My Goal Savings

MINIMUM OPENING DEPOSIT	\$100.00
MONTHLY SERVICE CHARGE	\$5.00

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

MONTHLY PAPER STATEMENT	\$0
WITHDRAWAL FEE:	
One to Six Per Month	\$.00 Per 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. If the account is closed before interest is credited, you will receive the accrued interest for the period. Fees may reduce earnings.

Select Savings

MINIMUM OPENING DEPOSIT	\$1,000.00
QUARTERLY SERVICE CHARGE	\$15.00

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

QUARTERLY PAPER STATEMENT	\$0
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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	\$.00 Per 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. If the account is closed before interest is credited, you will receive the accrued interest for that period. Fees may reduce earnings.

Performance Savings

MINIMUM OPENING DEPOSIT	\$50.00
MONTHLY SERVICE CHARGE	\$2.50

The monthly service charge 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	\$.00 Per 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. If the account is closed before interest is credited, you will receive the accrued interest for that period. Fees may reduce earnings.

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:

- a. 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-**
- b. 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 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 age 17 years or younger

MINIMUM OPENING DEPOSIT	\$25.00
QUARTERLY SERVICE CHARGE	\$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
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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	\$.00 Per 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. If the account is closed before interest is credited, you will receive the accrued interest for that period. Fees may reduce earnings.

SERVICE FEES

Check Printing..... Vary by check design
Accounts that receive free checks are required to pay taxes and shipping on the check order.

Temporary Checks..... \$5.00 Per Pack of 10
Fee is waived if waiting on ordered checks to arrive.

Official Checks..... \$6.00 Each
Overdraft Item..... \$36.00 Each

Overdraft Item - when the day's ending balance is overdrawn by \$5.00 or Less
(Consumer Accounts Only)..... \$2.00 Each

Insufficient (NSF) Funds Item..... \$36.00 Each

Continuous Overdraft..... \$36.00 For Each Period
of ten (10) days or longer that the account is continuously in overdraft, charged on the tenth (10th) day.

Overdraft Protection:

Credit Line..... \$10.00 Per Transfer

Eligible Deposit Account..... \$10.00 Per Transfer

Credit Card..... 3%
of the Transfer Amount. Minimum \$10 / Maximum \$60 (See the Cardholder Agreement for additional details.)

Stop-Payment..... \$36.00 Each

Stop-Payment for ACH Future Items..... \$36.00 Each
and then a \$5.00 monthly charge for each month after the sixth month in which stop-payment remains in effect.

Returned Deposit Item..... \$7.00 Each

Returned Check - Redeposited..... \$3.00 Each

Deposit Correction..... \$3.00 Each

Special Statement..... \$7.50 Each

Statement Reconciliation..... \$10.00 Per Hour

Debit Card/ATM - Replacement..... \$5.00 Each

Debit Card/ATM - Expedited Replacement..... \$30.00 Each

ATM Transaction - Non-BancorpSouth..... \$2.00 Each
withdrawal or inquiry.

ATM Transaction - Foreign Country (International)..... 2% of the Transaction Amount

Bond Coupon Collection - Non-Credit..... \$10.00 Per Envelope

Research..... \$20.00 Per Hour
in addition to per item charge for subpoenas.

Photocopies..... \$1.00 Per Page

Fax Copies..... \$1.00 Per Page

Debit Card Sales Draft Copy Requested..... \$10.00 Each

Collection Item..... \$20 Per item, Minimum
(or the actual cost of handling collection items)

Checking Account Inactivity..... \$5.00 Per Month
on checking accounts that have no activity for 90 days and have less than a \$100 daily ledger balance.

Dormant Checking OR Savings Account..... \$8.50 Per Month

"Dormant Accounts" are defined by applicable law.

Account Closure..... \$25.00

Charged on checking accounts closed within 90 days of opening.

Wire Transfers:

Incoming, All..... \$15.00 Per Transfer

Domestic:

Outgoing..... \$18.00 Per Transfer

Outgoing, Repetitive..... \$15.00 Per Transfer

 (\$18 set up and send first time)

Wire Transfers:

International:

Outgoing..... \$50.00 Per Transfer

Foreign Currency Outgoing..... \$100.00 Per Transfer

Funds Transfers via Telephone:

Automated via InfoLine..... No Charge

Assisted by Branch or InfoLine Personnel..... \$5.00

Address Unknown Processing..... \$5.00

Charged for each month in which the account's statement is returned due to the address being unknown and not updated.

Safe Deposit Box Drilling - Missouri..... \$85.00 Each

All Other States..... \$75.00 Each

Lost Key Fee..... \$25.00 Missouri locations only

Verification of Deposit..... \$35.00 Each

Legal Processing..... Up to \$125.00

(See Other Important Information Section)

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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, the Bank may, at our discretion, refuse the Transaction, or alternatively, the Bank 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 the Bank determines whether to pay a Transaction in overdraft. This determination is strictly discretionary with the Bank. The Bank's Overdraft Payment Service is not a contract or agreement with the customer. The Bank is not required to pay any Transaction in overdraft, even if the Bank has paid overdrafts many times previously and even if the Bank has permitted an account to remain in an overdrawn status for an extended period. The Bank uses a variety of factors in determining whether to pay a Transaction in overdraft, including, but not necessarily limited to, how long the account has been open, how many times and in what amounts the account has been previously overdrawn, how much money is in the account on average, whether the account is or has been subject to garnishment or other legal action, and whether the customer has defaulted on any agreements with the Bank (including loan agreements). The customer may remove the account from the Bank's Overdraft Payment Service, in which case the Bank will refuse to pay most Transactions drawn against insufficient funds. Removing the account from our Overdraft Payment Service does not guarantee that an account cannot be overdrawn. For example, certain Transactions such as preauthorized electronic debits and Bank fees may continue to be paid from the account and may cause the account to be overdrawn.

Overdraft-related Fees

Certain fees apply to the customer's Overdraft Payment Service and to accounts which otherwise become overdrawn. If the Bank decides to pay a Transaction in overdraft, the customer will be charged an Overdraft (OD) Item fee for each such Transaction. The customer may incur up to eight (8) Overdraft Item fees per day. (This daily limit does not apply to business accounts.) If the Bank decides not to pay a Transaction into overdraft, the customer will be charged an Insufficient Funds (NSF) Item fee for each refused Transaction. There is no limit to the amount of Insufficient Funds Item fees the customer may incur. If the customer's account remains in overdraft for ten (10) consecutive days, then on the tenth (10th) day the customer 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. Overdraft Item, Insufficient Funds Item and Continuous Overdraft fees are collectively referred to in this Account Information Statement as "Overdraft-related Fees."

Transaction Posting Order

Deposits and credits to the account will be processed first, subject to the provisions of the DEPOSITS section in the Deposit Account Terms and Conditions. Any deposits or credits that are placed on hold will be processed next. After deposits and credits are credited to the account, items and orders are grouped in the following categories and then processed in the following order:

- (1) Wire transfers, ATM withdrawals, cashed checks and transactions initiated by the Bank (other than Bank fees), from lowest amount to highest amount;
- (2) Debit card transactions, from lowest amount to highest amount;
- (3) Checks, automated clearing house (ACH) transactions, and other withdrawals from lowest amount to highest amount; and then
- (4) Bank fees, from lowest amount to highest amount.

If more than one item or order is presented for payment against the account on the same day and the available balance of the account is insufficient to pay them all, the Bank may pay any of them in any order the Bank chooses, even if the order the Bank chooses results in greater insufficient funds fees than if the Bank had chosen to pay them in some other order or had chosen not to pay them. The Bank's payment of any item or order in overdraft does not create any obligation for the Bank to pay any other item or order in overdraft in the future, and the customer agrees that no course of dealing regarding the payment of items or orders in overdraft will be created between the Bank and the customer. In the event the account is overdrawn, the Bank reserves the right to change the categories and the processing order set forth above without notification to the customer. The Bank may also choose to first pay items and orders which are payable to the Bank or the Bank's affiliates.

Special Rules for Consumer Accounts

Overdraft Payment Services will not apply to the ATM transactions or the one-time debit card transactions made on personal (consumer) accounts unless the customer "opts in" by telling us they want these kinds of transactions to be included. If the customer does not opt in, then any ATM transactions or one-time debit card transactions made against insufficient funds will be refused. The customer may opt in to Overdraft Payment Services for ATM transactions and one-time debit card transactions at any time, and if they opt in for these kinds of transactions, they may later decide to opt out at any time.

Avoiding Overdraft-related Fees

The best way to avoid Overdraft-related Fees is to manage the account so that it does not overdraw. Otherwise, the customer may avoid Overdraft-related Fees through one of the Overdraft Protection products offered by BancorpSouth.

Credit Card Overdraft Protection works by charging the customer's 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 the customer's checking account to cover such Transactions, up to the available cash advance limit of the credit card. Credit Card Overdraft Protection transactions are subject to all of the rules and interest charge provisions applicable to cash advances under the Cardholder Agreement.

The customer may also avoid Overdraft-related Fees by establishing a BancorpSouth Credit Line, which is a line of credit. This form of Overdraft Protection works by charging the customer's Credit Line in the amounts of Transactions drawn against insufficient funds, with resulting deposits of these amounts into the account to cover such Transactions, up to the available credit limit of the Credit Line. An Overdraft Credit Line fee and interest charges will be charged to the Credit Line in accordance with the terms of the Credit Line agreement.

The customer may also avoid Overdraft-related Fees by linking an account to another checking or savings account they have with BancorpSouth. This form of Overdraft Protection works by debiting from the other account the amounts of Transactions drawn against insufficient funds, with resulting deposits of these amounts into the account to cover such Transactions, up to the available balance of the other account. A transfer fee will be charged. It is still possible for an account to become overdrawn and to incur Overdraft-related Fees even if the customer uses an Overdraft Protection product, such as when the credit card or Credit Line reaches its applicable limit or the available balance of the linked account is depleted and the customer continues to make Transactions on their account.

ADDITIONAL PRODUCTS AND SERVICES

Debit Card

Standard 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 using a Debit Card at an ATM that belongs to another bank or financial services company. Such other bank or financial services company may also charge the customer's 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 the customer uses a Debit Card for a transaction in a foreign country. If a 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. Merchants may either obtain an authorization for the amount of the purchase or possibly an amount that is more than the final transaction. When the merchant obtains the authorization for the card transaction, a hold is placed on the customer's account for the amount of the authorization – to ensure the funds are available when the transaction is presented for payment. These funds are held for up to three business days. If the authorized transaction is presented for payment before three business days, an attempt is made to match the payment to the original authorization. If a match occurs, the hold is removed at that time. The funds on hold for an authorized card transaction are not available for other uses during the hold period. If other items are presented for payment while the funds are on hold and the available balance is insufficient, the customer's account may be subject to Overdraft-related Fees.

Online Banking - Bill Pay

Online Banking offers Bill Pay, a fast and efficient way to manage bills from multiple merchants. You can conveniently receive, track and pay your bills online in minutes.

Normal Delivery No Charge
Same Day Delivery \$9.95
Overnight Check Delivery.....\$14.95

Online Banking - External Transfers

Online Banking offers an external transfer service to transfer funds from or to an account you may have at other financial institutions.

Incoming TO BancorpSouth No Charge
Outbound FROM BancorpSouth \$3.00
Outbound FROM BancorpSouth Next Day..... \$6.00

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Online Banking - Popmoney®

Online Banking offers person-to-person payments for the sending, requesting and receiving of money directly from your bank account.

Incoming TO BancorpSouth	\$1.00
Outbound FROM BancorpSouth	\$1.00
Outbound FROM BancorpSouth Next Day	\$3.00
Optional customer email template for special occasions	\$0.99

Mobile Banking

Once enrolled in Online Banking, customers can enroll in Mobile Banking.

Mobile Banking Remote Deposit	No Charge
Standard carrier data and messaging rates may apply.	

ATM Card

ATM Card Fee	\$2.00 Per Month
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There is a fee of \$2.00 per transaction when the customer uses an ATM Card at an ATM that belongs to another bank or financial services company. Such other bank or financial services company may also charge a fee for an ATM Card transaction made at its ATM.

Time Deposit Certificate

Early withdrawal penalties apply to all Time Deposit Certificates.

Minimum Opening Deposit	\$1,000.00
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CORRECTION OF DEPOSIT ERRORS

We have no duty to compare the items listed on your deposit slip with the items accompanying the slip when the deposit is received by us for accuracy as we rely upon the information that you provide on your deposit slip when we initially process your deposit. When we receive your deposits, we may provisionally credit your account for the amount declared on the deposit slip, subject to later verification by us. You have a duty to ensure that the amount declared on your deposit slip is correct, even if you did not prepare the deposit slip. You agree that our records are conclusive as to the amount of the deposit we received, without regard to any receipt, deposit slip, or other notice of the deposit amount. If an error in your deposit is later detected, we may make correcting entries (debit or credit) to your account and notify you of the correction. However, if the error in completing your deposit slip was inadvertent and is less than \$1.00 (a "De Minimis Discrepancy"), regardless of whether such De Minimis Discrepancy is in your favor or ours, you agree that we need not adjust your account.

You and we waive any and all claims and demands against each other with respect to any De Minimis Discrepancy that we elect not to correct. We also have the right to limit, refuse or return any deposit.

ADDENDUM TO SUPPLEMENTAL TERMS & CONDITIONS OF HEALTH SAVINGS ACCOUNTS

Overdrafts – Under IRS rules, overdrafts, including those created by a transaction, a fee, or an oversight, are considered to be prohibited transactions on Health Savings Accounts and are not permitted and Overdraft protection services are not available on Health Savings Accounts (HSA). When Checks, ACH debits, or other transactions are presented for payment on your HSA and there is an insufficient balance to pay those items, we will return those transactions unpaid. Further, we will decline ATM and Debit Card transactions that may overdraw this account. There may be some ATM and Debit Card items we are unable to return. If we are unable to return an item that overdraws your Account, we will use our discretion to pay it and you will not be charged a fee. If an overdraft occurs, it is the sole responsibility of the account holder and you agree to immediately bring your account to a positive balance.

As a prohibited transaction, an overdraft of your HSA may cause your HSA to be disqualified by the IRS and subject you to taxes and other expenses. Any taxes or other expenses you incur because of an overdraft are your responsibility. We may choose to close your HSA account or suspend Debit Card access to your HSA account should transactions continue to be presented against insufficient balances. BancorpSouth urges you to use the utmost care in managing your HSA account to avoid overdrafts and the possible closing of your account and to consult your tax advisor regarding the tax benefits of a Health Savings Account. Health insurance policies must meet federal guidelines for use with an HSA product. The interest rate on an HSA checking account is variable and may change at any time at the bank's discretion. Your contribution eligibility is based on IRS rules. You are responsible for certifying distributions from the HSA account in accordance with IRS rulings.

STOP-PAYMENTS

STOP-PAYMENTS – A stop-payment order must be given in the manner required by law and must be received in time to give us a reasonable opportunity to act on it before our stop-payment cut-off time. Our stop-payment cut-off time is one hour after the opening of the next banking day after the banking day on which we receive the item. Additional limitations on our obligation to stop payment are provided by law. A stop-payment order must precisely identify the number, date

and amount of the item, and the payee. We will honor a stop-payment request by the person who signed the particular item, and, by any other person, even though such other person did not sign the item, if such other person has an equal or greater right to withdraw from the account than the person who signed the item in question. A release of the stop-payment request may be made only by the person who initiated the stop-payment.

If you notify us of a stop pay order by telephone (an "oral stop-payment order"), we will confirm your stop-payment in writing and the information in our written confirmation will be presumed to be complete and accurate unless you notify us within 14 days of the date of the confirmation.

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 BancorpSouth, 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.

- 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 the Bank to maintain the most competitive pricing on a customer's checking account. The activity of the sub-accounts will not be reflected on the customer's Bank statement and will not affect the customer's account balance or the interest, fees and features of the customer's checking account.

- All fees and charges are subject to applicable law.

- If the customer's account is made subject to garnishment, execution, levy or any similar legal process, or if the customer's account is made subject to any legal proceeding in which the Bank is required to respond, appear or provide records, the Bank may charge the customer 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 the Bank incurs in connection with any of the foregoing.

BancorpSouth is a member of the FDIC. Deposits are insured up to \$250,000 per depositor per bank. For additional information on FDIC Insurance, visit: FDIC.gov