

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 \$50,000-\$99,999 \$100,000-\$999,999 \$1,000,000 and above	Yes - Earned at Tiered Rates \$0-\$49,999 \$50,000-\$99,999 \$100,000-\$999,999 \$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; See Account Analysis Fee Schedule for deposited item fees ⁽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	Non-Profit Entities Only

Disclaimers:

- (1) Monthly assessment on the average ledger balance. A credit, to offset service charge, is calculated on the investible balance (if average collected balance is positive). The investible balance is the average collected balance less 10%.
- (2) Additional fees may apply per deposit item depending on the type of item; please see our Commercial Checking fee disclosure for more details.
- (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.