

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.

<i>Offerings and Perks</i>	<i>Eliminate Paper Waste</i>	<i>Simplify Your Business</i>	<i>Great for Large Businesses</i>	<i>Earn Interest</i>	<i>Great for Non-Profits</i>
Services	e-Business Checking	Business Checking Plus	Commercial Checking⁽¹⁾	Business Interest Checking	Non-Profit Checking
OPENING DEPOSIT	\$50	\$50	\$100	\$1,000	\$100
MONTHLY REQUIREMENTS	\$500 minimum daily balance or 5 debit card purchase transactions	\$5,000 minimum daily balance or 10 debit card purchase transactions	NONE	\$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
BALANCE REQUIRED TO EARN INTEREST	N/A	N/A	N/A	\$0-\$49,999 \$50,000-\$99,999 \$100,000-\$999,999 \$1,000,000 and above	\$0-\$49,999 \$50,000-\$99,999 \$100,000-\$999,999 \$1,000,000 and above
INTEREST EARNED				✔	✔
WITHDRAWALS /DEPOSITS	225 FREE transactions per month — each additional transaction is \$0.50 (debits, credits, items deposited)	500 FREE transactions per month — each additional transaction is \$0.50 (debits, credits, items deposited)	\$0.16 / \$0.30 ⁽²⁾	50 FREE transactions per month — each additional transaction is \$0.35 (debits, credits, items deposited)	100 FREE transactions per month — each additional transaction is \$0.35 (debits, credits, items deposited)
STATEMENT	Monthly	Monthly	Monthly	Monthly	Monthly
FREE ONLINE STATEMENT AVAILABLE	✔ ^(6,7)	✔ ^(6,7)	✔ ⁽⁶⁾	✔ ⁽⁶⁾	✔ ⁽⁶⁾
FREE IMAGE CHECK STATEMENT			✔ ⁽⁸⁾	✔ ⁽⁸⁾	✔ ⁽⁸⁾
FREE BUSINESS DEBIT CARD	✔	✔	✔	✔	✔
BANCORPSOUTH BUSINESS CREDIT CARD	No Annual Fee ⁽³⁾	No Annual Fee ⁽³⁾	No Annual Fee ⁽³⁾	No Annual Fee ⁽³⁾	No Annual Fee ⁽³⁾
BUSINESS ONLINE BANKING	FREE ⁽⁴⁾	FREE ⁽⁴⁾	✔ ⁽⁵⁾	FREE ⁽⁴⁾	FREE ⁽⁴⁾
ADDITIONAL FEATURES/ INFORMATION	FREE Bill Pay ⁽⁴⁾	FREE Bill Pay ⁽⁴⁾	Take advantage of all our Treasury Management services with this checking product	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 credit card 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) If account is not enrolled in an online statement there will be a \$2 monthly fee for truncated or \$4 for image paper statement. Paper statement fee is avoided with a minimum daily balance of \$500.
- (8) If you receive both online statements and image statements, there will be a \$2 monthly fee for truncated or a \$4 monthly fee for image paper statements. Monthly paper statement fee is avoided with a minimum daily balance of \$500.