

# Compare Personal Savings Accounts

How you save is just as important as why you save. Whether it's for your dream vacation or an early retirement, we have a savings package that will help you reach your goal. Learn more now and compare our variety of savings account options.

| Offerings and Perks  | Great for All Savings Goals                              | Earn a Higher Rate   | Earn More Interest   | Great for Kids   |
|--|--|--|--|--|
| Services   | My Goal Savings  | Performance Savings  | Select Savings   | Young Savers*  |
| OPENING DEPOSIT  | \$100  | \$50   | \$1,000  | \$25   |
| AVOID SERVICE CHARGE WITH A MINIMUM DAILY BALANCE OF       | \$100  | \$50   | \$1,000  | None   |
| SERVICE CHARGE IF MINIMUM BALANCE REQUIREMENTS ARE NOT MET | \$5 Monthly  | \$2.50 Monthly   | \$15 Quarterly   | \$0  |
| NO MINIMUM BALANCE REQUIRED TO EARN INTEREST               | ✓  | ✓  | ✓  | ✓  |
| INTEREST PAID  | Monthly <sup>(1)</sup>                                   | Monthly <sup>(1)</sup>   | Quarterly <sup>(1)</sup>   | Quarterly <sup>(1)</sup>   |
| WITHDRAWALS  | Permitted up to six withdrawals per month <sup>(2)</sup> | Permitted up to six withdrawals per month <sup>(2)</sup>                                   | Permitted up to six withdrawals per month <sup>(2)</sup>   | Permitted up to six withdrawals per month <sup>(2)</sup>   |
| UNLIMITED DEPOSITS   | ✓  | ✓  | ✓  | ✓  |
| PAPER STATEMENT RECEIVED                                   | Monthly  | Monthly  | Quarterly  | Quarterly  |
| ONLINE STATEMENT   | ✓  | ✓  | ✓  | ✓  |
| DEBIT/ATM CARD   | ✓ <sup>(4)</sup>   | ✓ <sup>(4)</sup>   | ✓ <sup>(4)</sup>   | ATM Card Only  |
| ONLINE BANKING   | ✓  | ✓  | ✓  | ✓  |
| ADDITIONAL FEATURES/ INFORMATION                           | —  | Earn a higher rate of interest on balances of \$0 - \$100,000 when prerequisites are met** | A monthly statement, reflecting all activity since the previous month, is provided if an ATM or Debit transaction occurs. <sup>(3)</sup> | A monthly statement, reflecting all activity since the previous month, is provided if an ATM or Debit transaction occurs. <sup>(3)</sup> |

## Disclaimers:

- (1) Accrued interest is available for closing withdrawals.
- (2) An excessive withdrawal fee of \$5 will be charged for each transaction over six per month. Federal Law requires a savings account to be converted to a checking account if the account holder exceeds six transactions per month (includes pre-authorized debits, automatic debits and withdrawals).
- (3) This "Memo" statement does not affect the quarterly interest payment schedule.
- (4) Account can be accessed with a Debit/ATM card for instant access to funds with no withdrawal penalty.
- \*With the Young Savers account, a parent or legal guardian is required to hold the account jointly with the minor if the minor is to have access to the account. When minor reaches 18, the account will convert to a My Goal savings account.
- \*\*Earn the Higher Rate on balances of \$0-\$100,000 each interest cycle when you have both a combined statement and make a minimum of \$50 in total deposits into your Performance Savings account through either an Online Banking transfer or an ACH deposit. If you don't meet these prerequisites, you will earn the Standard Rate for the interest cycle. The Standard Rate always applies on balances over \$100,000.

Please see the BancorpSouth Account Information Statement for more details regarding savings accounts.