

Compare Personal Checking Accounts

We offer a variety of checking accounts designed to fit specific financial lifestyles. Whether you are a student on the go, a retiree on a fixed budget or someone in between, we have a checking option that is right for your life.

	Great for Everyone	Earn High Interest	Earn Tiered Interest	Great for Seniors Age 62+	Great for Students 24 and Under
Services	My Way Checking	Performance Checking	Interest Plus Checking	Heritage Checking	Student Checking ⁽¹⁾
OPENING DEPOSIT	\$50	\$50	\$1,000	\$50	\$50
AVOID SERVICE CHARGE BY MEETING THESE MONTHLY REQUIREMENT(S)	\$100 minimum daily balance or five (5) debit card purchase transactions or at least one (1) Direct Deposit of \$100 or more	\$1,000 minimum daily balance or meet Higher Rate requirements ⁽²⁾	\$1,000 minimum daily balance	\$500 minimum daily balance	None
MONTHLY SERVICE CHARGE IF REQUIREMENTS ARE NOT MET	\$5	\$10	\$10	\$8	\$0
INTEREST EARNED	No	✓ Higher Rate ⁽⁷⁾	✓ Tiered Rates ⁽³⁾	✓	No
MONTHLY STATEMENT FEES	\$0 - Online Statements ⁽⁴⁾ \$2 - Paper Statements \$4 - Paper Statements with Images No fee with \$500 balance	\$0 - Online Statements ⁽⁴⁾ \$2 - Paper Statements \$4 - Paper Statements with Images No fee with \$500 balance	No fee for online or paper statements	No fee for online or paper statements	\$0 - Online Statements ⁽⁴⁾ \$2 - Paper Statements \$4 - Paper Statements with Images No fee with \$500 balance
DEBIT CARD	✓	✓	✓	✓	✓
ONLINE BANKING	✓	✓	✓	✓	✓
BILL PAY	✓	✓	✓	✓	✓
BUDGETWISE®	✓	✓	✓	✓	✓
MOBILE BANKING	✓ ⁽⁵⁾	✓ ⁽⁵⁾	✓ ⁽⁵⁾	✓ ⁽⁵⁾	✓ ⁽⁵⁾
OVERDRAFT PROTECTION AVAILABLE	✓ ⁽⁶⁾	✓ ⁽⁶⁾	✓ ⁽⁶⁾	✓ ⁽⁶⁾	✓ ⁽⁶⁾
BANCORPSOUTH CREDIT CARD AVAILABLE	✓ ⁽⁸⁾	✓ ⁽⁸⁾	✓ ⁽⁸⁾	✓ ⁽⁸⁾	✓ ⁽⁸⁾
ADDITIONAL FEATURES	—————	Up to 5 ATM refunds when requirements are met ⁽⁷⁾	—————	Travel and entertainment discounts, plus insurance and free checks ⁽⁹⁾	Receive first box of 25 checks printed at no charge ⁽²⁾

Disclaimers:

- (1) Student Checking is available for students through the age of 24. After age 24 your account will automatically be converted to another standard checking account. Student 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.
- (2) Accounts that receive free checks are required to pay tax and shipping on the check order.
- (3) Interest is earned on the Interest Plus Checking account according to the following tiers: \$0 – \$4,999; \$5,000 – \$9,999; \$10,000 – \$24,999; \$25,000 – \$49,999; \$50,000 – \$99,999; \$100,000 +.
- (4) Account must be enrolled to receive online statements. Monthly paper statement fee is avoided with a minimum daily balance of \$500.
- (5) Carrier data charges may apply. The BancorpSouth Mobile Banking App is available for iPhone®, iPad® and Android™ devices. Visit the iTunes Store or the Android™ Market to download your app today. If you do not have an iPhone or Android device, you can access Mobile Banking by going to bancorpsouth.com/mobile after enrolling.
- (6) Overdraft protection requires either a BancorpSouth Credit Card or Equity Credit Line (both subject to credit approval).
- (7) The Higher Rate is paid on Performance Checking account balances from \$0-\$30,000, and non-BancorpSouth ATM fee refunds and credits (a total of \$4.00 for each of the first five non-BancorpSouth ATM transactions each statement cycle) are given at the end of each statement cycle, when all of the following three requirements are met during a statement cycle: 1. Have at least one ACH debit or credit of \$100 or more. 2. Have at least 12 debit card purchase transactions. 3. Receive online statements instead of paper statements by regular mail. If you do not meet all three requirements during the statement period, you will earn the Standard Rate on all balances. The Standard Rate is always paid on that portion of Performance Checking account balances over \$30,000, even if the three requirements have been met. The Standard Rate is also paid on balances from \$0-\$30,000 for the entire statement cycle if any of the three requirements are not met for the Higher Rate at any time during the statement cycle. Rates are subject to change at the bank's discretion. Fees may reduce earnings. Maintain a minimum balance of \$1,000 or meet the Higher Rate requirements to avoid \$10 monthly fee.
- (8) BancorpSouth Credit Card is subject to standard credit card lending policies.
- (9) Heritage Checking customers receive one box free per year of special member checks and 50% off any other check offer. Accounts that receive free checks are required to pay tax and shipping on the check order.
- Please see the BancorpSouth Account Information Statement for more details regarding deposit accounts.