

WHO WE ARE

Who is providing this notice?	BancorpSouth Bank and BancorpSouth Insurance Services, Inc.
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WHAT WE DO

How does BancorpSouth protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does BancorpSouth collect my personal information?	<p>We collect your personal information when you:</p> <ul style="list-style-type: none"> • Open an account or apply for a loan, credit card or insurance • Make deposits or withdrawals from your account or use your debit or credit card • Seek advice about your investments or insurance <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes – information about your creditworthiness • Affiliates from using your information to market to you • Sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

DEFINITIONS

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Our affiliates include BancorpSouth Insurance Services, Inc.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Nonaffiliates we share with can include third parties that are not members of our corporate family, but with which we may have or develop business relationships, such as check printers, insurance companies, government agencies, brokerage firms, credit bureaus, direct marketing companies, and companies that assist in servicing your loan(s) or account(s) with us.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Our joint marketing partners include financial service institutions such as insurance companies and financial product or service marketing companies.</i>