

This Fall Rake In **\$150**

NEW Customers: Open a Personal Checking Account.
Set-up a Direct Deposit of \$150 or more. **GET \$150!**

*Claiming your offer is simple! Take this offer to your local branch, open a BancorpSouth personal checking account, set up a recurring direct deposit of at least \$150, then you will be on your way to an outstanding checking account. Plus, you'll have some cash in your pocket.**

Apply online at: **BancorpSouth.com/RakeIn150** and use promo code **Q4CHK**.
You may also visit your local BancorpSouth branch to open your new checking account. *You must bring this flier!*



***TO QUALIFY FOR THE \$150 INCENTIVE:**

- 1) Open a BancorpSouth **My Way, Second Chance, Student, Performance, Interest Plus, or Heritage** personal checking account between October 24, 2016, and December 31, 2016, at your local BancorpSouth branch. **(You must bring this flier.)** Interest Plus checking requires a minimum opening deposit of \$1000. All other eligible checking accounts listed above require a minimum opening deposit of \$50. 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. If residing in Alabama, students under the age of 19 must have a parent or guardian as a multiple-party account owner.
- 2) Establish a recurring direct deposit of \$150 or more within 60 days of opening the account. *(A Direct Deposit is considered a Government or payroll ACH deposit of \$100 or more.)*
- 3) Your \$150 incentive will be deposited into your new checking account within 30 days of meeting the recurring direct deposit requirement.
- 4) •Only one \$150 incentive offer per household. •Account must remain open, active, in good standing and in the same product type through the qualifying period to receive the incentive. In addition, the account must have a positive balance at the time of the incentive payment. •Offer available only to recipients of this offer who do not already have a personal checking account with BancorpSouth. •BancorpSouth employees and immediate family members are not eligible. •Non-US residents and individuals under 18 are not eligible.
- 5) The value of the incentive may be reported to the IRS, state, or local tax authorities if required by applicable law.
- 6) In the event that we determine in our sole discretion that your account does not meet eligibility criteria or the activity on your account does not qualify as a Qualifying Direct Deposit, we will not be obligated to credit your account with the incentive.
- 7) Offer subject to change at any time. 8) Interest rates & Annual Percentage Yields ("APYs") may change at any time without notice. 9) Fees may reduce your earnings.
- 10) The following collected balance tiers and corresponding APYs are effective September 30, 2016, and are subject to change at our discretion at any time. •At any time, interest rates and APYs offered within two or more consecutive tiers may be the same. When this is the case, multiple tiers will be shown as a single tier.
- 11) **For Performance Checking, the Annual Percentage Yields (APY's) are as follows:** The Higher Rate 1.15% APY is paid on Performance Checking account balances from \$0-\$30,000. The Standard Rate .05% APY 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 checking account 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; **For Interest Plus Checking, the account balance tiers & corresponding Annual Percentage Yields (APY's) for Interest Plus are as follows:** 0.02% APY for balances up to \$4,999.99; 0.05% APY for balances of \$5,000.00 or more; **For Heritage Checking, the Annual Percentage Yield (APY) is currently:** 0.02% APY

This offer expires on December 31, 2016.

