

Date Provided:

Renasant Bank

Truth-in-Savings Disclosure Rewards Checking

Note: This account is available for Personal accounts only.

Rate Information: The interest rate and annual percentage yield may change.

Tier 1: When the REWARDS Checking eligibility requirements are not met, the interest rate on your account will be _____% and the corresponding annual percentage yield (APY) will be _____% for the entire balance of the statement cycle.

Tier 2: When the REWARDS Checking eligibility requirements are met, if your daily balance is \$25,000.00 or less, the interest rate paid on the entire balance will be _____% and the corresponding annual percentage yield (APY) will be _____%.

Tier 3: When the REWARDS Checking eligibility requirements are met and if your daily balance is greater than \$25,000.00, the interest rate on the account balance up to \$25,000.00 will be _____% and the interest rate in excess of \$25,000.00 will be _____%. Your annual percentage yield (APY) will range from _____% to _____% depending on the balance in the account.

Eligibility Requirements: To earn the Tier 2 and Tier 3 rate and receive up to \$25.00 in ATM refunds, you must perform **all** of the following each qualification cycle:

- Have at least one Direct Deposit or ACH Automatic Payment post and clear per qualification cycle
- Receive your Monthly Statement Electronically (eStatement)
- Have at Least 10 Debit Card Transactions (Excluding ATM Transactions) post and clear per qualification cycle

Frequency of rate changes: We may change the interest rate on this account at any time.

Determination of rate: At our discretion, we may change the interest rate on this account.

Compounding and crediting frequency: Interest will be compounded every month. Interest will be credited to this account every month.

Effect of closing an account: If you close this account before interest is credited, you will not receive the accrued interest.

Minimum balance to open the account: You must deposit \$50.00 to open the account.

Qualification cycle: This term means a period beginning three (3) business days prior to the beginning of your statement cycle and will end three (3) business days prior to the end of your statement cycle.

Daily balance computation method: We use the daily balance method to calculate the interest on this account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on non-cash deposits: Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

Fees: An account maintenance fee of \$8.00 will be assessed to your account each monthly statement period unless you do one of the following:

- Maintain, during the monthly statement cycle, a daily account balance of \$500.00 or more.
- Receive your monthly account statement electronically. (eStatement)

Please refer to the common fee disclosure for other fees that may apply.

Important information about your account: We may require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D.