



Member FDIC

What You Need to Know About Overdrafts and Overdraft Fees

An "NSF item" is a transaction on your account (generally referred to as an "item" and includes but is not limited to checks, drafts, and electronic items such as ATM transactions and debit card point-of-sale transactions) where the available balance of your account is not sufficient to cover the transaction. An "overdraft" occurs when the available balance of your account is not sufficient to cover an NSF item, but we pay it anyway. The method by which we calculate the "available balance" of your account is more fully explained in the Deposit Account Agreement.

We can authorize and pay an NSF item in two different ways.

1. We have standard, discretionary overdraft practices that may be applicable to your account.
2. We also offer one or more overdraft protection products to cover the NSF item, such as a link to a savings account or a line of credit for which you must qualify and enroll, and may cost less than our standard, discretionary overdraft practices. To learn more, ask us about these products.

This notice and the terms and conditions for your account explain our standard, discretionary overdraft practices.

What are the standard, discretionary overdraft practices that may be applicable to my account?

We do not authorize and pay NSF items and create overdrafts at our discretion for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments

We do not authorize and pay NSF items that create overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- Everyday debit card transactions

We authorize and pay NSF items that create overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

If we do not authorize an overdraft, your NSF item will generally be declined. Even if you instruct us not to authorize an overdraft, however, there are circumstances when we are obligated to pay an NSF item and create an overdraft even if we did not authorize such transaction.

What fees will I be charged if Renasant Bank pays my NSF items and creates an overdraft?

Under our standard, discretionary overdraft practices:

- We will charge you a fee of **\$36.00** each time we pay an NSF item and create an overdraft except for ATM and everyday debit card transactions, as noted above, for which you have not asked us to pay and create an overdraft.
- There is a limit of five (5) fees per day for NSF items we pay (i.e. overdraft fee).
- We will not assess an overdraft fee if the NSF item, if paid, will overdraw the available balance by less than \$5.00. However, if the NSF item is paid and will overdraw the available balance by \$5.00 or more, we will assess an overdraft fee for each NSF item up to the maximum of 5 such fees per day.

What if I want Renasant Bank to authorize and pay NSF items that would result in overdrafts on my ATM and everyday debit card transactions?

If you want us to authorize and pay NSF items that create overdrafts on ATM and everyday debit card transactions, call 1-877-367-5371, visit www.renasantbank.com/overdrafts, complete the form below and mail it to P.O. Box 4140, Tupelo, MS 38803, fax your completed form to 1-888-680-1342, or complete the form and present it at a branch. If you are an Internet Banking client, please log in and click on "More", then "Account Services" and "Overdraft Coverage" to make your overdraft elections.

What if I do not want Renasant Bank to authorize and pay NSF items that create overdrafts on any of my transactions?

If you want us to return all checks, drafts, recurring debit and other transactions that would result in an overdraft, call 1-877-367-5371, or obtain a form from your local branch on which you can make your request. There are some overdraft transactions, however, that we cannot avoid as referenced in this notice and the terms and conditions for your account.

Options for ATM and Everyday Debit Card Transactions:

- I **do not** want Renasant Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.
- I want Renasant Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Signature of one Owner of account: _____ Date: _____

Account Owner(s): _____

Account Number: _____