



Common Fee Schedule

Date Provided:

Your account may be assessed the following fees. Unless otherwise noted, the fees and limitations listed herein are applicable to both business and consumer accounts. This Common Fee Schedule is not an exhaustive list of fees that may be charged by Renasant Bank. Other fees may be applicable depending on the type of account you have and other services to which you subscribe (for example, account maintenance fees, fees for treasury management services, etc.). For more information, please see your Renasant Bank personal banker. This summary of common fees also serves as an addendum to Renasant Bank's Truth-in-Savings Disclosure for those accounts to which Truth-in-Savings applies.

Overdraft/Non-Sufficient Funds Fees¹

Non-Sufficient Funds (Returned Item) \$36.00 Each
Overdraft Fee (Item Paid into Overdraft) \$36.00 Each
Continuous Overdraft Fee

•Consumer Accounts \$36 for each Period
 Fee assessed beginning on the 10th Business Day and every 10th Business Day thereafter that the account remains continuously in overdraft.

•Business Accounts \$6.00 per Business Day²
 Assessed for business accounts beginning on the fourth business day after the account has been overdrawn for three consecutive business days.

Transfer Charge \$12.00 per Transfer
 Assessed for an automatic transfer from a linked secondary account³ to cover overdrafts. The fee is assessed to the overdrawn account and paid by funds transferred from your linked secondary account.

Wire Transfer Fees

Domestic Incoming Wire Fee \$18.00 per Wire
Domestic Outgoing Wire Fee⁴ \$30.00 per Wire
International Incoming Wire Fee \$18.00 per Wire
International Outgoing Wire Fee^{4,5} \$55.00 per Wire

Checks and Check Printing

Check Printing Varies
 (Fee depends on style of check selected)

Return Item Fee \$12.00 Each
 Assessed when you cash or deposit an item into your account, and it is returned for non-sufficient funds, account closed, stop payment, or any other reason.

Official Check \$10.00 Each
Official Check Copy Fee \$5.00 Each

ATM/Debit Cards

Instant Issue Debit Card Fee \$5.00 Each
 Where available; Fee applies for issuance of a new card and for replacement of an existing card due to damage. Fee does not apply to Branded Debit Card⁶. See Branded Debit Card Fee for applicable fees.

Branded Debit Card Annual Fee⁶ \$5.00 Each
 Initial Annual Fee due at purchase

Renasant Fee for use of Non-Renasant ATM 3.00 Each

For a list of other fees associated with ATM/Debit Card usage, please refer to the Renasant Bank disclosure entitled "Electronic Funds Transfers, Your Rights and Responsibilities"

Foreign Monetary Fees

Foreign Item Collection Fee (Incl Canadian Items) \$50.00 Each
Foreign Item Return Fee \$45.00 Each
Foreign Currency Buy or Sell
Actual Cost, after Exchange Rate, plus Return Fee⁷ \$20.00 Each \$10.00 Each
 (More Information Available Upon Request)

Night Depository Services

Night Deposit Replacement Key \$25.00 per Key
Night Deposit Locked Bags Size: 12 x 10 \$25.00 each
Size: 12 x 16 \$30.00 each
Night Deposit Zippered Bags \$5.00 per Bag
Night Deposit Disposable Bags Varies \$0.60 - \$0.70 Ea.

Safe Deposit Box/Personal Access Locker Fees

Rental Fee Varies
 (Check with your personal banker for details)
Rental Late Fee (Past Due 30 Days) \$20.00 per Year
Drilling of Box Fee \$250.00 per Box
Rekey Lock and Replace Keys \$100.00 per Lock

Other Account Fees

Account Research Fee \$30.00 per Hour
Plus \$1.00 per page copy charge or \$50.00 per CD for electronic copies (\$5.00 Minimum total charge)
Account Confirmation Fee⁸ \$30.00 Each
Account Reconciliation Fee \$30.00 per Hour
Account Activity Printout/ Statement Reprint Fee \$6.00 per Statement
 (Printed at Branch or Faxed)
ACH Return Item Fee \$12.00 per Item
Collection Item Fee:
 Check **\$25.00 per Item**
 Non-Check **\$100.00 per Item**

Inactive Checking Account Fee⁹ \$10.00 per Month

A DDA/ NOW account is inactive if you have made no deposits or withdrawals to the account during the past two (2) months.

Inactive Money Market Account Fee⁹ \$10.00 per Mo.

A Money Market account is inactive if you have made no deposits or withdrawals to the account during the past six (6) months.

Inactive Savings Account Fee⁹ \$15.00 per Quarter

A savings account is inactive if you have made no deposits or withdrawals to the account during the past 12 months. Children and Senior Savings accounts are excluded.

Early Closure Fee \$25.00 per Account

(If you close your account within 1 year of opening)

Garnishment/Tax Levy Fee¹⁰ \$125.00 Each

Returned Statement Fee \$10.00 per Statement
 (Assessed if you receive paper statements by mail and your statement is returned due to an incorrect address)

Stop Payment Fee \$36.00 Each

- An overdraft is created by check, in person withdrawal, or other electronic means. There may be limits and/or exceptions to when an Overdraft or Non-Sufficient Funds fee is charged to your account. For more information refer to your Deposit Account Agreement and the Renasant Bank disclosure entitled "What You Need to Know About Overdrafts and Overdraft Fees." The payment of transactions into overdraft is discretionary and Renasant Bank reserves the right not to pay.
- A Business Day is any day Renasant Bank is open for carrying on substantially all of its banking business other than Saturday, Sunday, or a Federal Reserve Bank holiday.
- If the linked secondary account is a money market account, each transfer will count when calculating the excessive transaction fee for transactions over six, as specified in the account's Truth in Savings Disclosure.
- Wire fees for wires not generated through Enhanced Business Internet Banking (EBIB.)
- A correspondent bank fee of up to \$25.00 may apply.

- Branded Debit Cards are debit cards with select university or other logos offered by Renasant Bank for consumer accounts. Please see the Branded Debit Card Disclosure provided with issuance of Branded Debit Cards for more information.
- No fee is charged if return is requested prior to processing of the order, typically 30 minutes. The Return Fee is applied if complete order is returned within seven (7) calendar days from the order date. Returns after seven (7) calendar days will be considered a buy back transaction and customer will incur new fees.
- This fee includes audit confirmations and verifications of deposit.
- The time period for determining when an account becomes inactive and when the fee is assessed may vary for Georgia accounts. Currently, the inactive period is 12 months for Georgia accounts for Checking, Money Market and Savings. A total of \$60.00 may be assessed for inactive Georgia accounts.
- This fee may be reduced based on state law.

Prevent overdrafts with either a line of credit or an automatic transfer from a linked secondary account. Ask your personal banker for additional information on these options.