



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

Consumer Accounts

Overdraft Fee (Item Paid into Overdraft)* \$36.00 Each

Non-Sufficient Funds Fee (Returned Item) No Fee

*Maximum of five (5) per day. We will not assess a fee if the item will overdraw the balance by less than \$5.00.

Non-Consumer Accounts

Overdraft Fee (Item Paid into Overdraft) \$36.00 Each

Non-Sufficient Funds Fee (Returned Item) \$36.00 Each

Note: An item that is returned for non-sufficient funds may be presented for payment by the payee multiple times. Each time an item is presented for payment against an insufficient Available Balance, it is considered a separate NSF Item and a fee may be charged. We do not monitor or control the number of times an Item is presented to us for payment.

Continuous Overdraft Fee \$6.00 per Business Day²

Fee assessed beginning on the 4th Business Day and every Business Day thereafter that the account remains continuously in overdraft. The fee will not be charged if the account is overdrawn by less than \$20.00 on the day the fee would otherwise be assessed.

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)

Official Check \$10.00 Each

Official Check Copy Fee \$5.00 Each

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.

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 when issued

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 Fund 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 \$20.00 Each

Return Fee⁷ \$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 by Size

(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 Activity Printout/

Statement Reprint Fee \$6.00 per Statement

(Printed at Branch or Faxed)

Account Confirmation Fee⁸ \$30.00 Each

Account Reconciliation Fee \$30.00 per Hour

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)

ACH Return Item Fee \$12.00 per Item

Collection Item Fee:

Check **\$25.00 per Item**

Non-Check **\$100.00 per Item**

Early Closure Fee \$25.00 per Account

(If you close your account within 90 days of opening)

Garnishment/Tax Levy Fee⁹ \$125.00 Each

Inactive Checking Account Fee¹⁰ \$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 and the balance is less than \$1,000.

Inactive Money Market Account Fee¹⁰ \$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 and the balance is less than \$2,500.

Inactive Savings Account Fee¹⁰ \$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 and the balance is less than \$1,000. Children and Senior Savings accounts are excluded.

Paper Statement Fee \$3.00 per Month, per Account
(Applies to Business Accounts Only)

Returned Statement Fee \$10.00 per Statement

(Applies to all account types. Assessed if you receive paper statements by mail and your statement is returned due to an incorrect address)

Stop Payment Fee \$36.00 Each

- Consumer Account** is an account owned by one or more natural persons and established primarily for personal, family, or household expenses. **Non-Consumer Account** is any account that is not a Consumer Account. An overdraft is created by check, in person withdrawal, ATM withdrawal, or other electronic means. There may be limits and/or exceptions to when an Overdraft, or Non-Sufficient Funds fee if applicable, 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" if you have a Consumer Account or the

Business Account Overdraft Disclosure for Non-Consumer Accounts. 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, 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.
- This fee may be reduced based on state law.
- Georgia Accounts:** 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 and a total of \$60.00 may be assessed for inactive Georgia accounts.
Business Checking: In all states, the Business Checking account has an inactive period of 12 months.

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.