

ELECTRONIC FUND TRANSFERS

YOUR RIGHTS AND RESPONSIBILITIES

Important Information About Procedures for Opening a New Account. To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

The sections of this Electronic Fund Transfers disclosure entitled "Financial Institution's Liability," "Unauthorized Transfers," and "Error Resolution Notice" apply only to consumer accounts established primarily for personal, family, or household purposes.

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

Electronic Fund Transfers Initiated By Third Parties. You may authorize a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House ("ACH") or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check to an electronic fund transfer or to electronically pay a returned check charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third party transfers will require you to provide the third party with your account number and bank information. This information can be found on your check as well as on a deposit or withdrawal slip. Thus, you should only provide your bank and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. Examples of these transfers include, but are not limited to:

- **Preauthorized credits.** You may make arrangements for certain direct deposits to be accepted into your checking or savings account(s).
- **Preauthorized payments.** You may make arrangements to pay certain recurring bills from your checking or savings account(s).
- **Electronic check conversion.** You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or pay bills.
- **Electronic returned check charge.** You may authorize a merchant or other payee to initiate an electronic funds transfer to collect a charge in the event a check is returned for insufficient funds.

DEFINITION OF AVAILABLE BALANCE

AVAILABLE BALANCE - The "Available Balance" in your account is the ending ledger balance on the previous banking day after we have posted all transactions, plus or minus pending transactions (such as certain deposits, debit card transactions or ATM withdrawals) that have not yet posted to your account, and minus any holds that we have placed on your account. The Available Balance is not adjusted for transactions, such as checks that you have issued or debit card transactions we have not been requested to authorize, that have not been presented for payment. Holds for debit card transactions that were authorized by a merchant but were released prior to payment of the Item will impact the Available Balance. For example, if a merchant obtains authorization on a signature based debit card transaction, a hold is placed on your account for the amount requested by the merchant (which is usually the same as the transaction amount, but not always. See **Overdrafts Created With a Debit Card/Holds Placed on Your Account** section within this disclosure for more information) for a specific period of time (ordinarily three (3) business days) or until the item is paid, whichever occurs first. During the hold period, the amount requested by the merchant will be deducted from your Available Balance. If the hold is released prior to payment of the Item, the amount requested by the merchant is added back to your Available Balance. If the debit card transaction is subsequently paid, the amount of the debit card transaction will be deducted from your Available Balance at that time. You are responsible for keeping accurate records concerning transactions on your account and whether transactions have been deposited, presented and paid, or whether the transactions are outstanding. This responsibility includes making inquiry and noting the amount of the hold placed by a merchant at the time of authorization (see **Overdrafts Created With a Debit Card/Holds Placed on Your Account** section within this disclosure for more explanation).

TELEPHONE BANKING

Telephone Transfers - types of transfers - You may access your account by telephone 24-hours a day at 1-800-680-1601 using your personal security code, a touch-tone phone, and your account number(s) to:

- transfer funds from checking to checking
- transfer funds from checking to savings

- transfer funds from savings to checking
- transfer funds from savings to savings
- make payments from checking or savings to loan accounts with us
- get information about:
 - the account balance of checking accounts
 - deposits to checking accounts
 - withdrawals from checking accounts
 - the account balance of savings accounts
 - deposits to savings accounts
 - withdrawals from savings accounts
- obtain account information on loans, CDs, and IRAs
- inquire about whether a specific check has been paid (by check number)
- verify funds using dollar amount

For security reasons, there are limits on the total number of transfers you can make each day.

When your account is opened, you will be informed of your initial security code. Renasant Bank requires you to change your security code the first time you use this service.

Transactions are authorized against the Available Balance plus the amount available under an Overdraft Protection Product(s), if applicable. An overdraft fee is assessed if transactions create an overdrawn balance.

CARD BANKING - (Please see additional terms and conditions contained in the attached Debit Mastercard® CARDHOLDER AGREEMENT)

Debit Mastercard® ATM Transfers - NYCE® Network - types of transfers, dollar limitations, and charges - You may access your account(s) by ATM using your Debit Mastercard® ("Debit Card") and personal identification number to:

- make deposits to checking or savings account(s)
- get cash withdrawals from checking or savings account(s)
 - you may withdraw no more than the lesser of the Available Balance (*See Adjustment to Available Balance below) or \$750.00 per 24-hour period
 - there is a charge of \$3.00 for each withdrawal made at ATMs operated or owned by banks/entities other than Renasant Bank
- transfer funds from savings to checking account(s)
 - there is a charge of \$3.00 for each transfer made at ATMs operated or owned by banks/entities other than Renasant Bank
- transfer funds from checking to savings account(s)
 - there is a charge of \$3.00 for each transfer made at ATMs operated or owned by banks/entities other than Renasant Bank
- transfer funds from checking or savings to make a loan payment
- get information about:
 - the available account balance of your checking or savings accounts
 - there is a charge of \$3.00 for each inquiry made at ATMs operated or owned by banks/entities other than Renasant Bank

This fee is in addition to any fee charged by banks/entities other than Renasant Bank.

Some of these services may not be available at all terminals.

For security reasons, there are limits on the total number of transfers you can make each day.

***Adjustment to Available Balance.** Irrespective of whether you have opted-in, the Available Balance for withdrawals at an ATM includes any amount that may be available from any Overdraft Protection Product(s) for which you have contracted. If you have opted-in, the Available Balance for withdrawals also includes any amount that may be available under our standard, discretionary overdraft practices. If a withdrawal at an ATM owned by Renasant Bank would result in the payment of an overdraft under our standard overdraft practices, you will be given the option to continue or decline the transaction. If you continue and complete the transaction, you will be assessed an overdraft fee. Please refer to the terms and conditions of your account agreement for additional terms related to our standard overdraft practices and opt-in.

Types of Debit Mastercard® Transactions - You may access your primary account only to purchase goods (in person or via phone, Internet or some other method), pay for services (in person or via phone, Internet or some other method), and get cash from a merchant, if the merchant permits, or from a participating financial institution. Your Debit Card may be used wherever Mastercard® Debit Cards are accepted.

Debit Card Transactions - dollar limitations - Using your Debit Card:

- you may not exceed the lesser of the Available Balance (*See Adjustment to Available Balance below) or \$1,400.00 in signature-based cash advances per 24-hour period
- you may not exceed the lesser of the Available Balance (*See Adjustment to Available Balance below) or \$3,000.00 in PIN-based point-of-sale transactions per 24-hour period
- you may not exceed the lesser of the Available Balance (*See Adjustment to Available Balance below) or \$3,000.00 in signature-based purchases per 24-hour period

For security reasons, there are limits on the total number of transfers you can make each day.

***Adjustment to Available Balance.** Irrespective of whether you have opted-in, the Available Balance for Debit Card transactions includes any amount that may be available from any Overdraft Protection Product(s) for which you have contracted. If you have opted-in, the Available Balance for Debit Card transactions also includes any amount that may be available under our standard, discretionary overdraft practices. Please refer to the terms and conditions of your account agreement for additional terms related to our standard, discretionary overdraft practices and opt-in.

International Transaction Fee. A fee equal to 3% of the total transaction will apply to all cross-border transactions. A cross-border transaction is a transaction that occurs at a card acceptance location in a different country from the country in which the card was issued. This means a cross-border transaction can occur even though the transaction is made when you are not in a foreign country. For example, a transaction made online with a foreign merchant is a cross-border transaction even though made while you are physically in the United States.

If you effect a transaction with your Debit Mastercard® in a currency other than US Dollars, Mastercard will convert the charge into a US Dollar amount. The Mastercard currency conversion procedure includes use of either a government-mandated exchange rate, or a wholesale exchange rate selected by Mastercard. The exchange rate Mastercard uses will be a rate in effect on the day the transaction is processed. This rate may differ from the rate in effect on the date of purchase or the date the transaction was posted to your account. The process of currency conversion is included in the International Transaction Fee.

Advisory Against Illegal Use. You agree not to use your card(s) for illegal gambling or other illegal purposes. Display of a payment card logo by, for example, an online merchant does not necessarily mean that transactions are lawful in all jurisdictions in which the cardholder may be located.

Overdrafts Created With a Debit Card/Holds Placed on Your Account. An overdraft occurs when the Available Balance in your account is insufficient to cover a transaction (an "NSF Item"), but we pay it anyway (see **Definition of Available Balance** section within this disclosure for more information regarding how we determine the Available Balance). We may pay NSF Items and cover your overdrafts under various overdraft protection products that we offer ("Overdraft Protection Product(s)"), such as a link to a savings account or a line of credit for which you must qualify and in which you must enroll. If you are not enrolled in an Overdraft Protection Product(s) or such product(s) is insufficient to cover an NSF Item, we may pay such item and create an overdraft under our standard, discretionary overdraft practices that may be applicable to your account. However, if your account is a consumer account, we generally will not authorize overdrafts created with a Debit Card for ATM transactions or everyday Debit Card transactions unless you have elected to opt-in to our payment of such items. If you have elected to opt-in and we pay a Debit Card transaction in the overdraft, we will assess our normal Overdraft Fee. We are not obligated to pay your account in the overdraft and shall do so in our sole discretion. For more information on overdrafts, please refer to the Deposit Account Agreement.

When you use your Debit Card to make a withdrawal at an ATM or if you make a purchase at a point of sale ("POS") and use a personal identification number ("PIN"), we will generally reduce the Available Balance in your account by the amount of the transaction at the time of the transaction. The actual transaction will generally be posted that same business day along with all other transactions as part of our normal posting process. If the transaction is made after our processing cut-off time (which is currently 6:00 p.m. Central Time but may change from time to time in our discretion), we will place a hold on your account for one (1) business day for the amount of the transaction. If you use your Debit Card at a POS and use your signature to authorize the transaction, we will place a hold on your account for the amount requested by the merchant if the merchant obtains pre-authorization for the transaction ("Authorized Transaction"). In many cases the amount of the hold requested by the merchant on an Authorized Transaction will be the same as the amount of the actual transaction; however, this may not be the case in those instances where the final transaction amount is not known at the time that the pre-authorization is requested (such as an Authorized Transaction made at a hotel, restaurant, gas station, or similar merchant). In these cases, the amount of the hold may be more or less than the amount of the actual transaction, and you acknowledge that there is no way for our processing systems to know whether the hold amount and the actual transaction amount are the same until such time as the Authorized Transaction is presented for payment. The hold will last until the earlier of the expiration of the hold period or the business day we pay the Authorized Transaction on your account. The hold period ordinarily will expire at the end of the third (3rd) business day after the authorization, but could last longer depending on the type of merchant and/or transaction and the payment processor's guidelines. The Available Balance of your account will be reduced by the amount of the hold during this period of time. This means that the amount of the funds held will not be available to pay other items, such as checks, Debit Card, or ACH transactions that are presented for payment during the time that the funds are held and may result in overdraft charges (or NSF

charges, if applicable to your account), if the amount of items presented exceeds the Available Balance during the time that the hold is in place. If the Authorized Transaction is not presented for payment within the hold period, we will release the hold, which will increase the Available Balance in your account by the amount of the Authorized Transaction until the Authorized Transaction is presented for payment. If we release the hold on your account and you use those same funds to make other purchases or withdrawals, your account may become overdrawn. It is your responsibility to keep track of all of the transactions you have made on your account. Pre-authorization requests may be in amounts different from the total amount of the sales slip. Also, if any of the information provided to us for the pre-authorization does not match the information provided us for the Authorized Transaction, such as Debit Card number, merchant number, pre-authorization key number or transaction amount, our computer system may not be able to match the Authorized Transaction with the pre-authorization, and the pre-authorization hold may remain on your account until the expiration of the hold period, even if the Authorized Transaction has actually posted to your account. You agree that we will not be liable to you for wrongful dishonor of any check, Debit Card transaction, ATM transaction, ACH, transfer, withdrawal or other debit item on your account that is not paid by us or is returned by us unpaid due to a pre-authorized hold during the period of time the hold is in place, even if the Authorized Transaction has posted to your account.

INTERNET BANKING/MOBILE BANKING

Internet Banking/Mobile Banking Transfers - types of transfers - To access Internet Banking or Mobile Banking, you must accept the Digital Banking Agreement during the enrollment process from either Internet Banking or our Mobile App. To enroll via internet banking, visit the login page on www.renasantbank.com and click on the Enroll in Online Banking link to complete the process. To enroll via the mobile banking app, download the Renasant Mobile app from the App Store (IOS or Android) and complete the enrollment process. After enrolling, you may access your account(s) using your individual ID, your password and multifactor authentication by logging into our website at www.renasantbank.com, your mobile banking app or SMS-Text Messaging (for account inquiry only). You may access these services to:

- transfer funds from checking to checking
- transfer funds from checking to savings
- transfer funds from savings to checking
- transfer funds from savings to savings
- transfer funds from line of credit to checking or savings
- make payments from checking or savings to loan accounts with us
- transfer funds from checking or savings to accounts at other financial institutions*
- transfer funds to third parties with accounts at Renasant Bank or with other financial institutions*
- transfer funds to another person using Zelle® Transfer Service within internet banking or our iOS or Android mobile banking application
- receive email or text alerts on debit card transactions
- get balance information about:
 - checking accounts
 - savings accounts
 - Certificates of Deposit, IRAs or loans you have with us

* You must agree to the External Transfer Setup Authorization enrollment within internet or mobile banking and external transfers may not exceed the limitations established in the External Transfer Setup Authorization disclosure.

BILL PAY (via Internet Banking)*

- make payments from checking to loan accounts with us
- make payments from checking to third parties

* Payments made via Internet Banking may not exceed the limitations established by the bank from time to time.

The Bill Payment service within Internet Banking will indicate whether a payee is paid electronically or by check. Payments made by check are not Electronic Fund Transfers, and the terms of this disclosure do not apply to payments made by check.

Renasant Bank recommends that you change your password periodically or at anytime you feel it has been compromised.

See separate fee schedule for applicable charges.

For security reasons, there are limits on the total number of transfers you can make each day.

Transactions are authorized against the Available Balance plus the amount available under an Overdraft Protection Product(s), if applicable. An overdraft fee is assessed if transactions create an overdrawn balance.

FEES

- We do not charge for direct deposits to any type of account. (There may be exceptions to certain business accounts.)
- We do not charge for preauthorized payments from any type of account. (There may be exceptions to certain business accounts.)

Except as indicated elsewhere, we do not charge for electronic fund transfers.

ATM Operator/Network Fees. When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer). See **Card Banking** section within this disclosure for fees charged by Renasant Bank for use of an ATM not owned by us.

International Transaction Fee. If you conduct a cross-border transaction with your Renasant Debit Mastercard®, a fee equal to 3% of the total transaction will apply. A cross-border transaction is a transaction that occurs at a card acceptance location in a different country from the country in which the card was issued. See **Card Banking** section within this disclosure.

DOCUMENTATION

- **Terminal transfers.** You can get a receipt at the time you make a transfer to or from your account using an automated teller machine or point-of-sale terminal. However, you may not get a receipt if the amount of the transfer is \$15 or less.
- **Preauthorized credits.** If you have arranged to have direct deposits made to your account at least once every sixty (60) days from the same person or company, you can call us at 1-800-680-1601 to find out whether or not the deposit has been made.

- **Periodic statements.**

You will get a monthly account statement from us for your checking account(s).

You will get a monthly account statement from us for your savings account(s), unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly.

PREAUTHORIZED PAYMENTS

- **Right to stop payment and procedure for doing so.** If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how:

Call or write us at the telephone number or address listed in this disclosure in time for us to receive your request three (3) business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within fourteen (14) days after you call.

Please refer to our separate common fee schedule for the amount we will charge you for each stop-payment order you give.

- **Notice of varying amounts.** If these regular payments may vary in amount, the person you are going to pay will tell you, ten (10) days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)
- **Liability for failure to stop payment of preauthorized transfer.** If you order us to stop one of these payments three (3) business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

FINANCIAL INSTITUTION'S LIABILITY

This section only applies to Consumer Accounts established primarily for personal, family or household purposes.

Liability for failure to make transfers. If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- (1) If, through no fault of ours, you do not have enough money in your account to make the transfer.
- (2) If you have an overdraft line and the transfer would go over the credit limit.
- (3) If the automated teller machine where you are making the transfer does not have enough cash.
- (4) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- (5) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- (6) There may be other exceptions stated in our agreement with you.

CONFIDENTIALITY

We will disclose information to third parties about your account or the transfers you make:

- (1) where it is necessary for completing transfers; or
- (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- (3) in order to comply with government agency or court orders; or
- (4) as explained in the separate Privacy Disclosure.

UNAUTHORIZED TRANSFERS

This section only applies to Consumer Accounts established primarily for personal, family or household purposes.

(a) Consumer liability.

• **Generally.** Tell us AT ONCE if you believe your card and/or code has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best

way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within two (2) business days after you learn of the loss or theft of your card and/or code, you can lose no more than \$50 if someone used your card and/or code without your permission.

If you do NOT tell us within two (2) business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost after the sixty (60) days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

• *Additional Limits on Liability for Debit Mastercard®.* You will not be liable for any unauthorized transactions using your Debit Mastercard® if: (i) you can demonstrate that you have exercised reasonable care in safeguarding your card from the risk of loss or theft, and (ii) upon becoming aware of a loss or theft, you promptly report the loss or theft to us. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

(b) Contact in event of unauthorized transfer. If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed in this disclosure. You should also call the number or write to the address listed in this disclosure if you believe a transfer has been made using the information from your check without your permission.

ERROR RESOLUTION NOTICE

This section only applies to Consumer Accounts established primarily for personal, family or household purposes.

In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed in this disclosure, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared.

(1) Tell us your name and account number (if any).

(2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.

(3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days.

We will determine whether an error occurred within ten (10) business days (twenty (20) business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days (ninety (90) days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) business days (twenty (20) business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account. Your account is considered a new account for the first thirty (30) days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

We will tell you the results within three (3) business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

According to Regulation E, you have no "claim or defense" right to assert disputes you may have with a merchant against the Bank. Therefore, you do not have a right to dispute transactions on the basis that the goods or services paid for with an electronic funds transfer from your account were defective, not delivered or not as promised. In other words, any dispute is solely between you and the merchant. However, if applicable network or payment system rules allow chargeback rights for any of the foregoing reasons and you notify us of the disputed transaction(s) prior to the expiration of such chargeback rights, we will attempt to chargeback the transaction(s) to the merchant and return the funds to your account.

RENASANT BANK

P.O. BOX 4140

TUPELO, MISSISSIPPI 38803

Toll Free: 1-800-680-1601

Business Days: Monday through Friday

MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST

Renasant Bank

Debit Mastercard® CARDHOLDER AGREEMENT

You accept the following agreement upon initial use of your Debit Mastercard® ("Card"). The Card provides a means by which you as authorized user(s) can withdraw funds from your checking and/or savings account ("Accounts") or make deposits therein. The Card also functions as a debit card that is accepted as payment for goods and services by merchants who accept Mastercard® Debit Cards. When using your Card in an automated teller machine ("ATM") owned by Renasant Bank ("Bank"), you may access any of your Accounts at the Bank. When using your Card at ATMs that carry the NYCE® symbol, you may only access your primary checking and savings Accounts.

Section I. In consideration of the issuance of the Card and all services provided by the Bank, and by the use, retention, signature or authorization of another person to use the Card, you agree to be bound by the following terms and conditions, and acknowledge the separate receipt of disclosures regarding your electronic fund transfer rights at the time you receive the Card: (1) You shall at all times be subject to the terms of your checking and/or savings account(s) signature card(s), the deposit account agreement, funds availability disclosure statement, and any other disclosures applicable to your Account. All said terms are herein incorporated by reference. (2) If you are a party to a joint Account on which the Card is issued, each party is individually and jointly responsible for any and all obligations incurred from the use of the Card, including use by any other person authorized by any of you. (3) The Bank may charge your checking and/or savings Account for any and all funds obtained by the use of the Card. (4) Credit for deposit of coin and currency will be given only upon verification by the Bank. Deposits other than coin or currency are only accepted subject to final payment. You also agree that any deposits of items which are not accepted by the Bank will be entered for collection and final payment and credit will only be given upon the successful collection of said item(s). (5) Deposits or transfers made at the Bank's ATM after the stated cutoff time posted on the ATM are subject to posting the following business day. (6) The Card is the property of the Bank, and the Bank may, at any time, cancel or terminate your privilege to use the Card without notice. (7) You agree to surrender the Card upon demand by the Bank. (8) Transactions through the Bank's ATM machine or any other mechanical device ("Facility") may be limited in number and amount by pre-coded restrictions, and the Facility may refuse transactions if use of the Card exceeds the frequency or amount for authorized use. The restrictions are subject to change by the Bank from time to time without notice. (9) You also agree that if you do not want to use the Card, you will notify the Bank in writing and will destroy the Card. (10) It is possible the Facility may not function properly at all times. The Bank, therefore, makes no claims or warranties in this respect and shall not be responsible or liable if the Facility at any time fails to dispense cash or to otherwise function properly or for any act or omission in connection with the Facility. You agree to notify the Bank within two (2) business days of any Facility malfunction, which takes place during your transaction. (11) The Bank shall not be responsible for any damages or injuries suffered by you as a result of a breakdown, malfunction or refusal of any Facility to honor your Card. (12) You agree to pay the Bank any and all reasonable service and other charges which may be established by the Bank from time to time for use of the Card, and the Bank may charge your Account for the amount thereof. The Bank reserves the right to debit your Account or any other account with the Bank for any amount due the Bank under this Agreement. (13) If death or incompetence should occur following the use of the Card, any transaction you have authorized prior to said condition, will be debited (or credited) to your Account. (14) If any part of this Agreement is held to be invalid, such ruling shall not affect other provisions of this Agreement which can be given effect without the invalid provision. (15) These rules are subject to amendment by the Bank at any time. This Agreement and all transactions resulting from the Card shall be governed and construed in accordance with the laws of the State of Mississippi.

Section II. Your Debit Mastercard® may also be used to make purchases of goods and services where Mastercard® Debit Cards are accepted. When using your Card to make purchases, the Card will only access your primary Account. (1) When making said purchases, you authorize the Bank to debit and pay monies from your Account for the total amount of the transaction. The Bank may require the merchant who honors your Card to obtain prior authorization for any transaction over a certain dollar amount, which is set at the discretion of the Bank and may be changed from time to time. (2) The Bank will place a hold on your Account for the amount requested by the merchant whenever a merchant obtains authorization for a transaction prior to settlement (the actual posting of the transaction to your Account). This could result in an overdraft if sufficient funds are not available in said Account to cover both the amount of the hold and any checks/withdrawals posting to the Account. Please refer to the section titled **Overdrafts Created With a Debit Card/Holds Placed on Your Account** in the Electronic Funds Transfer Disclosure for additional information related to holds. (3) The Bank will not be obligated to authorize any transaction that would cause an overdraft in your checking Account. (4) The Bank will not make cash refunds on purchases. Any return or refund for purchases must be handled by you directly with the merchant which accepted the Card when the purchase was made. You must pay the total amount of the sales draft plus any other charges we may be authorized to make.

Section III. Mastercard® Automatic Billing Updater ("ABU"). Your Card is automatically enrolled in ABU, an automatic account information updating service provided by Mastercard®. ABU helps facilitate uninterrupted processing of your recurring and automatic payments through a secure electronic exchange of account information updates. Information such as your expiration date, card number (if the original card was lost/stolen or transferred), and closed card notifications are updated daily and communicated to participating merchants with whom you have an ongoing payment relationship, such as recurring

payments or automatic billings. Merchant participation is optional and some merchants may not choose to use ABU. Participation in ABU does not relieve you of your obligation to ensure that merchants have correct account information on file; failure to do so may result in a declined payment. In addition, neither Mastercard® nor the Bank can guarantee that account updates will be communicated to merchants prior to the next billing date. ABU is a convenience, provided to you at no cost; however, you may opt-out of ABU at any time by calling us at 1-877-367-5371. If you opt out, you may opt back in if you decide you want the ABU service in the future.



Member FDIC

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