

Date provided:

# Renasant Bank

## Truth-in-Savings Disclosure Interest Checking

This account is available for Personal accounts only.

**Rate Information:** The interest rate and annual percentage yield may change. The interest rate for this account is \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%.

**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.

**Minimum balance to avoid imposition of fees:** A maintenance fee of \$10.00 will be imposed every month if the balance in the account falls below \$1,500.00 any day of the month.

**Minimum balance to obtain the annual percentage yield disclosed:** You must maintain a minimum balance of \$1,500.00 in the account each day to obtain the disclosed annual percentage yield.

**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 \$10.00 will be assessed to your account each monthly statement period unless you maintain, during the monthly statement cycle, a daily account balance of at least \$1,500.00.

Please refer to the Common Fee Schedule for other fees that may apply.

**Important information about your account:** We reserve the right to require seven (7) days written notice before any withdrawal.