

Date provided:

Renasant Bank

Truth-in-Savings Disclosure Regular Savings Account

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 quarterly. Interest will be credited to this account quarterly.

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 \$15.00 will be imposed every quarter if the balance in the account falls below \$50.00 any day of the quarter.

Minimum balance to obtain the annual percentage yield disclosed: You must maintain a minimum balance of \$50.00 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).

Transaction limitations: You may make no more than six preauthorized withdrawals, automatic or telephonic transfers, checks, drafts, and debit card or other similar transactions from your account per month or statement cycle.

Fees:

A service-chargeable debits fee of \$2.00 will be charged for each service-chargeable debit in excess of six during a quarterly period.

A deposited items fee of \$.07 will be charged for each deposited item in excess of 150 during a quarterly period. Please refer to the common fee disclosure for other fees that may apply.

Important information about your account: We may require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D.