

Renasant Bank
Truth-in-Savings Disclosure
Renasant Choice Certificate of Deposit
(CD Special)

CD Special Option Plan and Rate Information (variable rate account): The rate on this account is _____% with an annual percentage yield of _____%. The interest rate and annual percentage yield may change. We will not change the rate on this account during the term of the account. However, you have the option one time during the original term of the account to exchange the interest rate for a new interest rate. This exchange will be at no cost to you. The rate available will be the rate currently being paid at the time of the request for an equal-term, non-special offer, certificate of deposit. If we do not currently offer a certificate of equal term, we will round down to the nearest term and that non-special offer certificate of deposit rate will be available. The bank will not exchange the rate without your written request. If you make an exchange, the maturity date of this account will remain the same as originally scheduled. This Certificate of Deposit is automatically renewable. The new interest rate will be a fixed rate we are currently offering for the original term of this certificate. If the original term is not available, then the Certificate will be rounded down to the nearest term. The option to exchange the interest rate is not available on the renewed certificate of deposit.

Compounding frequency: If this account has an original maturity of more than one year, interest is compounded every quarter. If this account has an original maturity of one year or less interest is paid at maturity.

Crediting frequency: Interest will be credited to your account ____ every month, ____ every quarter, ____ at maturity.

Minimum balance to open the account: You must deposit \$10,000.00 to open the account.

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 not make any deposit into your account before maturity. You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. Generally, interest may not be withdrawn before maturity. Interest may be withdrawn and paid by check or deposited into another account if agreed to at account opening or renewal. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Time requirements: Your Certificate of Deposit will mature

_____.

Your Certificate of Deposit has a maturity term of

17 months
_____.

Limitation on Withdrawal of Electronic Deposits. Electronic deposits used to open this account may not be withdrawn for the first 60 days following the date of the electronic deposits. If you should need access to the electronically deposited funds during the first 60 days, you may request, in writing, that the funds be returned to the original account used to electronically deposit the funds, subject to Early Withdrawal Penalties that may be applicable as set forth herein.

Early withdrawal penalties: A penalty may be imposed for withdrawals before maturity.

If this account has an original maturity of less than 32 days: the penalty we may impose is the forfeiture of all interest earned and to be earned on the amount withdrawn or \$25.00, whichever is greater.

If this account has an original maturity of 32 days or more to one year or less: the penalty we may impose will equal three months interest on the amount withdrawn subject to penalty or \$25.00, whichever is greater.

If this account has an original maturity of more than one year: the penalty we may impose will equal six months interest on the amount withdrawn subject to penalty, or \$25.00, whichever is greater.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty.

Automatically renewable time account: This account will automatically renew at maturity. You may prevent renewal if we receive written notice from you before maturity of your intention not to renew or you withdraw the funds in the account at maturity (or within the grace period mentioned below). If you prevent renewal, interest will not accrue after final maturity. You will have ten calendar days after maturity to withdraw the funds without a penalty.