

Renasant Bank
Truth-in-Savings Disclosure
Personal Money Market

This account is available for Personal accounts only.

Rate Information: The interest rate and annual percentage yield may change.

Tier 1 - If your daily balance is \$5,000,000.00 or more, the interest rate paid on the daily balance in this account will be _____ % with an annual percentage yield of _____ %.

Tier 2 - If your daily balance is \$3,000,000.00 or more, but less than \$5,000,000.00, the interest rate paid on the daily balance in this account will be _____ % with an annual percentage yield of _____ %.

Tier 3 - If your daily balance is \$500,000.00 or more, but less than \$3,000,000.00, the interest rate paid on the daily balance in this account will be _____ % with an annual percentage yield of _____ %.

Tier 4 - If your daily balance is \$250,000.00 or more, but less than \$500,000.00, the interest rate paid on the daily balance in this account will be _____ % with an annual percentage yield of _____ %.

Tier 5 - If your daily balance is \$100,000.00 or more, but less than \$250,000.00, the interest rate paid on the daily balance in this account will be _____ % with an annual percentage yield of _____ %.

Tier 6 - If your daily balance is \$50,000.00 or more, but less than \$100,000.00, the interest rate paid on the daily balance in this account will be _____ % with an annual percentage yield of _____ %.

Tier 7 - If your daily balance is \$10,000.00 or more, but less than \$50,000.00, the interest rate paid on the daily balance in this account will be _____ % with an annual percentage yield of _____ %.

Tier 8 - If your daily balance is \$2,500.00 or more, but less than \$10,000.00, the interest rate paid on the daily balance in this account will be _____ % with an annual percentage yield of _____ %.

Tier 9 - If your daily balance is less than \$2,500.00, no interest will be paid.

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 \$2,500.00 to open this account

Minimum balance to obtain the annual percentage yield disclosed: You must maintain a minimum balance of \$2,500.00 in the account each day to obtain the disclosed annual percentage yield.

Minimum balance to avoid imposition of fees: A maintenance fee of \$15.00 will be imposed every statement cycle if the balance in the account falls below \$2,500.00 any day of the cycle.

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 \$15 will be assessed to your account each monthly statement period unless you maintain, during the monthly statement cycle, a daily balance of at least \$2,500.00.

A service-chargeable debits fee of \$5.00 will be charged for each service-chargeable debit in excess of six during a statement cycle. A service-chargeable debit includes 1) checks paid and 2) checks cashed at a branch of Renasant Bank. There is no charge for withdrawals made in person using the special Money Market withdrawal slips at a branch of Renasant Bank.

A deposited items fee of \$0.10 will be charged for each deposited item in excess of 50 during a statement cycle.

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.