

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 quarter. 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 \$250.00 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 \$250.00 any day of the quarter.

Minimum balance to obtain the annual percentage yield disclosed: You must maintain a minimum balance of \$250.00 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:

A maintenance fee of \$15.00 will be imposed every quarter if the balance in the account falls below \$250.00 any day of the quarter.

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.