Date provided:

Renasant Bank

Truth-in-Savings Disclosure
Rewards Savings Account

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

Tier 1: When your REWARDS Savings eligibility requirements are not met, the interest rate on your REWARDS Savings account will be 0.010 % and the corresponding annual percentage yield (APY) will be 0.01 % for the entire balance of the statement cycle.

Tier 2: When your REWARDS Savings eligibility requirements are met, if your daily balance is $100,000.00 or less, the interest rate paid on the entire balance will be 1.490 % and the corresponding annual percentage yield (APY) will be 1.50 %.

Tier 3: When your REWARDS Savings eligibility requirements are met and if your daily balance is greater than $100,000.00, the interest rate on the account balance up to $100,000.00 will be 1.490 % and the interest rate in excess of $100,000.00 will be 0.995 %. Your annual percentage yield (APY) will range from 1.00 % to 1.50 % depending on the balance in the account.

Eligibility Requirements: To earn the Tier 2 and Tier 3 rate on your Rewards Savings account each Qualification Cycle, you must maintain an active Rewards Checking Account or Rewards Extra Checking Account and perform **all** of the following on your Rewards Checking Account or Rewards Extra Checking Account:

- Have at Least 10 Debit Card Transactions (Excluding ATM Transactions) post and clear per Qualification Cycle
- Receive your Monthly Statement Electronically
- Have at least one Direct Deposit or ACH Automatic Payment post and clear per Qualification Cycle

Qualification Cycle: This term means a period beginning three (3) business days prior to the beginning of your statement cycle and will end three (3) business days prior to the end of your statement cycle.

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 monthly.

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.
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.
Fees: An account maintenance fee of $10.00 will be assessed to your account unless you do one of the following: • Maintain, during the monthly statement cycle, a daily account balance of $2,500 or more • Receive your monthly statement electronically. (eStatement) Please refer to the Common Fee Schedule for other fees that may apply.
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).
Important information about your account: We reserve the right to require seven (7) days written notice before any withdrawal.