EXTERNAL TRANSFER SETUP AUTHORIZATION and ADDENDUM TO THE SERVICE AGREEMENT FOR ON LINE BANKING

External Transfers: External transfers permit you to electronically transfer money from your account(s) at Renasant Bank and transfer to accounts at other financial institutions that are located in the United States and have valid ABA routing numbers ("Approved Financial Institutions") through Consumer Internet Banking. You may use external transfers only to make transfers from your eligible Renasant Bank accounts and any checking, savings or money market accounts at an Approved Financial Institution. You will incur a fee of $2.00 for each transfer of funds from your eligible Renasant Bank account to an account at an Approved Financial Institution (note: this fee may change with a 30 day written notice).

The following information pertains to External Transfers:

- For External Transfers, Renasant Bank will begin processing a transfer request on the same day as the request only if Renasant Bank receives the request prior to 4:00 p.m. CST. If you schedule an external transfer, you may delete or edit the transfer request until 4:00 p.m. CST on the scheduled Transfer On date or Start Date.
- During weekends, holidays or for transfers made after 4:00 p.m. CST, the External Transfer, is rescheduled for the next processing banking date.
- External Transfers scheduled for or made on the 29th, 30th, or 31st of the month will be processed on the last processing banking date of the calendar month.
- Funds Availability: Once funds are transferred from your eligible Renasant Bank account to an account at an Approved Financial Institution, the availability of such funds will be at the sole discretion of the Approved Financial Institution.

Limitations: You may only make a transfer from your eligible Renasant Bank account to an account at an Approved Financial Institution. You agree to not transfer funds from an eligible Renasant Bank account to an account at an Approved Financial Institution unless you have authority to do so. You may use external transfers to perform unlimited transfers between eligible accounts; provided, however, that you may not perform more than 6 transfers per month from any savings or money market account. No External Transfer shall exceed $10,000.00. Transfers made after 4:00 p.m. central time on any business day, may be processed the next business day.

External Transfers. You authorize Renasant Bank to follow your transfer instructions and to make external transfers through electronic means or any other means that we determine is appropriate. Renasant Bank may suspend or terminate External Transfer capabilities at its sole discretion.

Information on your Renasant Bank account from which funds are to be transferred (one account request per form):

- Renasant Bank Account Number: ______________________
- Name of Account Holder(s): __________________________________________________
- Type of Account: _____ Checking _____ Money Market _____ Savings

Information on the external account to which funds are to be transferred (one account request per form):

- Name of other Financial Institution: __________________________________________
- Routing and Transit Number: _________________________
- Account Number: ________________________________
- Type of Account: _____ Checking _____ Money Market _____ Savings
  Name of Account Holders: __________________________________________

________________________  ___________________
Signature of Renasant Bank Account Owner  Date

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Renasant Bank Employee receiving this form: __________________________________________