



Debit Alert Service Terms of Use

By enrolling in or using Renasant Bank's Debit Alert Service (the "Service") you agree to the following terms and conditions of use:

1. The Debit Alert Service allows you to monitor activity on your bank account by text messaging and/or e-mailing a notification anytime certain transactions (as defined by you) are made using your debit card. To enroll in the Service or to make changes to your existing alerts, please visit <https://www2.consumercardaccess.com/main/renasantalerts/Home>. You will need your Renasant Bank debit card number and the last four digits of your Social Security Number to login to the Service. The first time you login to the Service you will be prompted to enter your e-mail address and/or your mobile phone number as contact information for the Service. You will then be able to select the types of alerts you would like to receive and how each type of alert will be delivered (e-mail, SMS text, or both). A description of the different types of alerts that can be added can be accessed by clicking on the "FAQ" link within the Service.
2. The first 10 debit alerts per calendar month are free (subject to your wireless carrier's standard messaging rates as noted below, if applicable). Each additional alert over 10 per month is \$0.05. You agree to pay Renasant Bank for the Service in accordance with this fee structure. We reserve the right to change the fees charged for the Service from time to time in our sole discretion. You will receive notice of any such fee changes as required by law. You may determine the current fees for the Service at any time by accessing our current Schedule of Fees at <https://www.renasantbank.com/help-common-fees.htm>. You authorize us to deduct any charges for the Service from any account associated with your debit card, even if such deductions cause an overdraft in such account. If you elect to receive any alerts via text message, your wireless carrier's standard messaging rates apply to your entry or submission message, our confirmation and all subsequent SMS correspondence. Downloadable content may incur additional charges from your wireless carrier. Please contact your wireless carrier for information about your messaging plan. Your carrier may impose message or charge limitations on your account that are outside of our control. All messaging and data charges are billed by and payable to your wireless carrier.
3. By subscribing, you consent to receiving up to 90 SMS messages and/or e-mails per day, including text messages and/or e-mails from us which may include offers from us, our affiliates and partners. You can unsubscribe at any time from all alerts by sending STOP to 42265 from your mobile device or by logging on to the Service at the website specified in Section 1 and clicking on the "Remove All" link.
4. You represent that you are the owner, or authorized user of the wireless device you register with the Service, and that you are authorized to approve the applicable charges.
5. We will not be liable for any delays or failures in your receipt of any SMS messages and/or e-mails as delivery is subject to effective transmission from your network operator, internet service provider, and/or e-mail administrator, as applicable, and processing by your mobile device. SMS message and/or e-mail services are provided on an AS IS, AS AVAILABLE basis.

6. Data obtained from you in connection with the SMS service, if applicable, may include your mobile phone number, your carrier's name, and the date, time and content of your messages and other information that you may provide. We may use this information to contact you and to provide the services you request from us, and to otherwise operate, develop and improve the Service or as otherwise provided in these terms and conditions. Your wireless carrier and other service providers may also collect data from your SMS usage, and their practices are governed by their own policies. We will only use the information you provide to the Service to transmit your text message or as otherwise described in this document. Nonetheless, we reserve the right at all times to disclose any information as necessary to satisfy any law, regulation or governmental request, to avoid liability, or to protect our rights or property. When you complete forms online or otherwise provide us information in connection with the Service, you agree to provide accurate, complete, and true information.
7. The Service as well as the content and materials received through the Service are proprietary to us and our licensors, and is for your personal, non-commercial use only. You shall not damage, impair, interfere with or disrupt the Service or its functionality.
8. The Service is available only in the United States.
9. We reserve the right to amend these terms and conditions, or replace these terms and conditions in their entirety, from time to time. Your continued use of the Service after any such changes shall constitute your acceptance of the revised terms and conditions. We may, without liability to you and in our sole and absolute discretion, suspend or terminate the Service to you if we believe you are in breach of the terms and conditions of this document or any other document related to your debit card or the account(s) associated therewith. If you elect to receive alerts via text message, the Service is also subject to termination in the event your wireless service terminates or lapses. We may discontinue the Service at any time in our sole and absolute discretion.
10. While the Service is intended to assist you in defending against identity theft and fraud, you acknowledge and agree that the Service is not designed to detect or prevent fraud or theft in and of itself, and that your use of the Service does not guarantee against fraud and/or loss occurring on your account. Additionally, nothing in these terms and conditions shall be construed as relieving you of your normal due diligence responsibilities regarding the examination of account statements and individual debit transactions to detect unauthorized transactions on your account. Renasant Bank shall not be liable for any loss arising from your failure to exercise due diligence. These terms and conditions apply solely to Renasant Bank and its licensor's provision and your use of the Service described herein and shall not be construed as altering any provisions of your debit card agreement, your deposit account agreement, and, if applicable, the Electronic Fund Transfers Disclosure and Agreement.
11. If you have any questions, e-mail info@renasant.com. You can also text the word HELP to 42265 to get additional information about the Service. We do not charge for help or info messages; however, your normal carrier rates apply.