



BancorpSouth, Right Where You Are.

BancorpSouth Savings Account Comparison

BancorpSouth offers a full range of savings products to fit your needs. Please review the chart below to help determine the best account for you. Visit us online at www.bancorpsouth.com or ask a customer service representative for more details.

	MONEY MARKET ACCOUNTS		SAVINGS ACCOUNTS				CDs	
	Money Market Plus	Money Market Select	My Goal Savings	Performance Savings	Select Savings	Young Savers* children 17 and under	Christmas Club	Certificate of Deposit
Opening Balance	\$1,000	\$1,000	\$50	\$50	\$1,000	\$25	\$0	\$1,000 - \$5,000 depending on maturity
Minimum Balance	\$5,000	\$10,000	\$50	\$50	\$1,000	\$0	\$0	\$1,000 - \$5,000 depending on maturity
Service Charge <small>If minimum balance requirements are not met.</small>	\$15 Monthly	\$10 Monthly	\$5 Quarterly	\$2.50 Monthly	\$15 Quarterly	\$0	\$0	\$0
Balance Required to Earn Interest⁽¹⁾	\$0 - \$4,999 \$5,000 - \$49,999 \$50,000 - \$99,999 \$100,000 - \$249,999 \$250,000 - \$999,999 1,000,000 +	\$0 - \$9,999 \$10,000 - \$24,999 \$25,000 - \$49,999 \$50,000 - \$99,999 \$100,000 - \$149,999 \$150,000 - \$499,999 \$500,000 +	\$0	Earn a Bonus Rate on balances of \$0-\$100,000**	\$0	\$0	\$250	\$1,000 - \$5,000 depending on maturity
Interest Paid	Monthly ⁽²⁾	Monthly ⁽²⁾	Quarterly	Monthly ⁽²⁾	Quarterly	Quarterly	When checks are issued in Nov. ⁽³⁾	Determined upon purchase of CD.
Withdrawals	\$10 for excess of 6 debits per month ⁽⁴⁾	\$10 for excess of 6 debits per month ⁽⁴⁾	\$5 for excess of 6 debits per month ⁽⁵⁾	\$5 for excess of 6 debits per month ⁽⁵⁾	\$5 for excess of 6 debits per month ⁽⁵⁾	\$5 for excess of 6 debits per month ⁽⁵⁾	\$5 per withdrawal	Early withdrawal penalties apply
Unlimited Deposits	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No
Statement	Monthly	Monthly	Quarterly	Monthly	Quarterly	Quarterly	N/A	N/A
Online Statement Available	Yes	Yes	Yes ⁽⁷⁾	Yes ⁽⁷⁾	Yes ⁽⁷⁾	Yes ⁽⁷⁾	No	No
Checks Available	Yes	Yes	No	No	No	No	No	No
ATM/Debit Card	Yes	Yes	Yes	Yes	Yes	With parent or guardian approval	No	No
Internet Banking	FREE	FREE	FREE	FREE	FREE	FREE	FREE	FREE
Additional Features/Information	Unlimited Over-the-Counter and ATM transactions	A "Memo" statement will be produced if the account has an ATM/Debit transaction during the month ⁽⁶⁾		Build Your Savings \$600 Annually	A "Memo" statement will be produced if the account has an ATM/Debit transaction during the month ⁽⁶⁾		Checks issued in November	Excellent return on long-term investment

Combine your savings account statement with your checking account statement and receive it every month FREE!

Account information available through InfoLine 24 hours a day! 888-797-7711

- (1) MoneyMarket Plus earns the rate of interest at each balance tier. Money Market Select earns the rate of the highest balance tier reached daily for the entire balance.
- (2) Accrued interest is available for closing withdrawals.
- (3) Interest is forfeited if balance is below \$250 at maturity and on early withdrawal.
- (4) Six debit transactions per month are allowed. A \$10 withdrawal fee will be assessed for each excessive withdrawal over six.
- (5) Federal law requires that we convert savings accounts to a checking account if you exceed six preauthorized or automatic debits or withdrawals per month. An Excessive Withdrawal Fee of \$5.00 will be charged for each transaction over six per month.
- (6) This "Memo" statement does not affect the quarterly interest payment schedule.
- (7) To receive your savings statement online, it must be combined with your checking account online statement within Internet Banking.

Please see the BancorpSouth Account Information Statement for more details regarding money market accounts, savings accounts and certificates of deposit.

*With the Young Savers account, a parent or legal guardian is required to hold the account jointly with the minor if the minor is to have access to the account. When minor reaches 18, the account will convert to My Goal savings account.

**Earn the Bonus Rate on balances of \$0-\$100,000 each interest cycle when you have both a combined statement and make a minimum of \$50 in total deposits into your Performance Savings account through either Internet Banking transfer or ACH deposit. If you don't meet these prerequisites, you will earn the Standard Rate for the interest cycle. The Standard Rate always applies to balances over \$100,000.

Last updated on 10/01/11