



# BancorpSouth, Right Where You Are.

## BancorpSouth Personal Checking Comparison

BancorpSouth offers a full range of personal checking accounts to fit your needs. Please view the chart below to help you determine the best account for you. Visit us online at [www.bancorpsouth.com](http://www.bancorpsouth.com) or any BancorpSouth location for more details.

### CHECKING ACCOUNTS

	My Way Checking	Performance Checking	Heritage Checking (Age 60+)	Interest Plus Checking	Student Checking <sup>(1)</sup>
Opening Balance	\$50	\$50	\$50	\$50	\$50
Monthly Requirements	\$100 minimum daily balance or 5 Debit Card purchase transactions or Direct Deposit of \$100+	\$1,000 minimum daily balance or meet Bonus Rate Requirements	\$500	\$1,000	\$0
Monthly Service Charge <i>If requirements are not met</i>	\$5.00	\$10.00	\$8.00	\$10.00	\$0.00
Unlimited Check Writing	YES	YES	YES	YES	YES
Unlimited Deposits	YES	YES	YES	YES	YES
Interest Earned	NO	Yes, Bonus Rate <sup>(9)</sup>	YES	Yes, tiered rates <sup>(2)</sup>	NO
Free Image Statement	NO	NO	YES	YES	NO
Online Statement	FREE <sup>(3)</sup>	FREE <sup>(3)</sup>	FREE	FREE	FREE <sup>(3)</sup>
Debit Card	FREE	FREE	FREE	FREE	FREE
Internet Banking	FREE	FREE	FREE	FREE	FREE
Bill Pay <i>(If requirements are met)</i>	FREE <sup>(4)</sup>	FREE <sup>(4)</sup>	FREE <sup>(4)</sup>	FREE <sup>(4)</sup>	FREE <sup>(4)</sup>
FinanceWorks Online Budgeting	FREE	FREE	FREE	FREE	FREE
Mobile Banking <sup>(5)</sup>	FREE	FREE	FREE	FREE	FREE
Overdraft Protection Available <sup>(6)</sup>	YES	YES	YES	YES	YES
BancorpSouth Credit Card <sup>(7)</sup>	No Annual Fee	No Annual Fee	No Annual Fee	No Annual Fee	No Annual Fee
Debit Bonus Rewards	FREE	FREE	FREE	FREE	FREE
Additional Features		Up to 5 ATM refunds when requirements are met. <sup>(9)</sup>	Travel and Entertainment Discounts, Plus Insurance and Free Checks. <sup>(8)</sup>		Online Statement Required
<b>Plus Package</b>	Add the Plus Package of benefits, savings and rewards to any personal checking account for only \$4.50 per month or \$3.50 per month for customers age 60 and Better!				
<b>Identity Secure</b>	Help protect and monitor your identity with Identity Secure. \$9.95 for primary and \$4.95 for a joint account.				

SERVICES

<sup>(1)</sup> Student Checking is available for students through the age of 24. After age 24 your account will automatically be converted to another standard checking account.

<sup>(2)</sup> Interest is earned on the Interest Plus Checking account according to the following tiers:  
\$0 – \$4,999; \$5,000 – \$9,999;  
\$10,000 – \$24,999; \$25,000 – \$49,999;  
\$50,000 – \$99,999; \$100,000 +

<sup>(3)</sup> If account is not enrolled in an online statement there will be a \$2.00 monthly fee for truncated or \$4.00 monthly fee for image paper statement. Monthly paper statement fee is avoided with a minimum daily balance of \$500.

<sup>(4)</sup> To receive Free Bill Pay, customer must have a combination of either Direct Deposit and Debit Card or Online Statement and Debit Card, or a \$4.99 monthly fee will be assessed at statement time.

<sup>(5)</sup> Data transport charges may apply for Mobile Banking. Please see our Web site for a listing of participating carriers.

<sup>(6)</sup> Overdraft protection requires either a BancorpSouth Credit Card or Equity Credit Line (both subject to credit approval).

<sup>(7)</sup> BancorpSouth Credit Card is subject to standard credit card lending policies.

<sup>(8)</sup> Heritage Checking customers receive one box free per year of special member checks and 50% off any other check offer.

<sup>(9)</sup> Performance Checking is available to personal accounts with deposits of at least \$50. The Bonus Rate is paid on Performance Checking account balances from \$0-\$30,000, and non-BancorpSouth ATM fee refunds and credits (a total of \$4.00 for each of the first five non-BancorpSouth ATM transactions each statement cycle) are given at the end of each statement cycle, when all of the following four requirements are met during a statement cycle: 1. Have at least one ACH debit or credit; 2. Have at least 12 debit card purchase transactions; 3. Receive Online Statements instead of by regular mail; 4. Have your Performance Checking account enrolled in Internet Banking. If you do not meet all these requirements during the statement period, you will earn the Standard Rate on all balances. The Standard Rate is always paid on that portion of Performance Checking account balances over \$30,000, even if the four requirements have been met. The Standard Rate is also paid on balances from \$0-\$30,000 for the entire statement cycle if any of the four requirements are not met for the Bonus Rate at any time during the statement cycle. Rates are subject to change at the bank's discretion. Fees may reduce earnings.

Minimum opening deposit is \$50 for non-interest checking accounts. Please see the BancorpSouth Account Information Statement for more details regarding deposit accounts.

Last updated on March 4, 2011.  
Subject to change without notice.

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



**BancorpSouth**

Right Where You Are

Bank deposits are FDIC insured. BancorpSouth Investment Services, Inc., and BancorpSouth Insurance Services, Inc., are wholly owned subsidiaries of BancorpSouth Bank. Insurance products are offered by BancorpSouth Insurance Services, Inc. Investment products are offered by BancorpSouth Investment Services, Inc. Member SIPC. Insurance and investment products are not a deposit. Not FDIC insured. Not insured by any federal government agency. Not guaranteed by the bank. May go down in value.

[bancorpsouth.com](http://bancorpsouth.com)