



# 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						
	Performance Checking	BancSmart Free Checking	Regular Checking	Heritage Checking (Age 50+)	Interest Plus Checking	Free Student Checking <sup>(1)</sup>
Opening Balance	\$50	\$50	\$50	\$50	\$50	\$50
Minimum Balance	\$0	\$0	\$800	\$500	\$1,000	\$0
Monthly Service Charge <i>If balance requirements are not met</i>	\$0.00	\$0.00	\$8.50	\$8.00	\$10.00	\$0.00
Unlimited Check Writing	YES	YES	YES	YES	YES	YES
Unlimited Deposits	YES	YES	YES	YES	YES	YES
Interest Earned	Yes, Bonus Rate <sup>(8)</sup>	NO	NO	YES	Yes, tiered rates <sup>(2)</sup>	NO
Image Statement	YES	Check Safekeeping	YES	YES	YES	Check Safekeeping
Online Statement Available	YES	YES	YES	YES	YES	YES
Debit Card	FREE	FREE	FREE	FREE	FREE	FREE
Internet Banking	FREE	FREE	FREE	FREE	FREE	FREE
Bill Pay (If requirements are met)	FREE <sup>(3)</sup>	FREE <sup>(3)</sup>	FREE <sup>(3)</sup>	FREE <sup>(3)</sup>	FREE <sup>(3)</sup>	FREE <sup>(3)</sup>
FinanceWorks Online Budgeting	FREE	FREE	FREE	FREE	FREE	FREE
Mobile Banking <sup>(4)</sup>	FREE	FREE	FREE	FREE	FREE	FREE
Overdraft Protection Available <sup>(5)</sup>	YES	YES	YES	YES	YES	YES
BancorpSouth Credit Card <sup>(6)</sup>	No Annual Fee	No Annual Fee	No Annual Fee	No Annual Fee	No Annual Fee	No Annual Fee
Debit and Credit Card Rewards	FREE	FREE	FREE	FREE	FREE	FREE
Additional Features	Up to 5 ATM refunds when requirements are met. <sup>(8)</sup>			Travel and Entertainment Discounts, Plus Insurance and Free Checks. <sup>(7)</sup>		
<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!					

- <sup>(1)</sup> Free Student Checking is available for students through the age of 24.
- <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> 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>(4)</sup> Data transport charges may apply for Mobile Banking. Please see our Web site for a listing of participating carriers.
- <sup>(5)</sup> Overdraft protection requires either a BancorpSouth Credit Card or Equity Credit Line (both subject to credit approval).
- <sup>(6)</sup> BancorpSouth Credit Card is subject to standard credit card lending policies.
- <sup>(7)</sup> Heritage Checking customers receive one box free per year of special member checks and 50% off any other check offer.
- <sup>(8)</sup> Performance Checking is available to personal accounts with new 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 \$3.50 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 September 14, 2009.  
Subject to change without notice.

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