



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
	Personal Money Market Investment	Money Market Select	Performance Savings	Classic Savings	Select Savings	"Savings Bug" ^{**} (Classic Savings for children 15 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	\$1,000	\$10,000	\$50	\$0	\$1,000	\$0	\$250	\$1,000 - \$5,000 depending on maturity
Service Charge <small>If minimum balance requirements are not met.</small>	\$10 Monthly	\$10 Monthly	\$2.50 Monthly	\$0	\$15 Semiannually	\$0	\$0	\$0
Balance Required to Earn Interest	\$0 - \$2,499 \$2,500 - \$4,999 \$5,000 +	\$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 plus earn a Bonus Rate ^{**}	\$0	\$0	\$0	\$250	\$1,000 - \$5,000 depending on maturity
Interest Paid	Monthly ⁽¹⁾	Monthly ⁽¹⁾	Monthly ⁽¹⁾	Semiannually ⁽¹⁾	Semiannually ⁽¹⁾	Semiannually ⁽¹⁾	When checks are issued in Nov. ⁽²⁾	Determined upon purchase of CD.
Withdrawals	\$10 for excess of 6 debits per statement cycle ⁽³⁾	\$10 for excess of 6 debits per statement cycle ⁽³⁾	\$5 for excess of 6 debits per statement cycle	\$5 for excess of 6 debits per statement cycle ⁽⁴⁾	\$5 for excess of 6 debits per statement cycle ⁽⁴⁾	\$5 for excess of 6 debits per statement cycle ⁽⁴⁾	\$5 per withdrawal	Early withdrawal penalties apply
Unlimited Deposits	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No
Statement	Monthly	Monthly	Monthly	Semiannually	Semiannually	Semiannually	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		Build Your Savings \$600 Annually	A "Memo" statement will be produced if the account has an ATM/Debit transaction during the month ⁽⁵⁾			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!

(6)

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

- (1) Accrued interest is available for closing withdrawals.
- (2) Interest is forfeited if balance is below \$250 at maturity and on early withdrawal.
- (3) Six debit transactions per month (three preauthorized and three checks to third parties) are allowed. A \$10 withdrawal fee will be assessed for each excessive withdrawal over six. Unlimited ATM and over-the-counter transactions.
- (4) Excess withdrawal fee of \$5 per debit in excess of six debits during semiannual period. Statements are distributed in June and December.
- (5) This "Memo" statement does not affect the semiannual interest payment schedule.
- (6) A separate savings statement will be sent in June and December.
- (7) To receive your savings statement online, it must be combined with your checking account online statement.

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

*With the Savings Bug Classic Savings 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

A BancorpSouth checking account is required to view your savings statement online.

**Earn the Bonus Rate 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.

Last updated on September 14, 2009



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Queremos ser su banco

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