

Promotion Disclosure:

*For the fixed introductory 3.99% annual percentage rate (APR) with no closing costs (other legal requirements must be met), the credit line must be a new credit line with a minimum of \$10,000 and a maximum of \$250,000, with a minimum draw of \$5,000 at closing, and Loan to Value (LTV) of 80% or less. Initial rate of 3.99% APR is good for the first six billing cycles after closing, and thereafter will be a variable rate of interest based on and which floats with the Prime Rate. The number of days in your billing cycle may vary based on your account opening date. This promotion is NOT available for borrowers with credit bureau scores below 650. Other rates and terms may be available for lines of credit that do not meet one or more of these requirements.

** The variable Go-to APR is based on Prime Rate minus a maximum discount of 0.50% (as of 3/19/08, APR of 4.75% is the Prime Rate of 5.25% minus 0.50%) and is available on credit lines approved under standard underwriting policy and meeting the other requirements herein. Available discounts are (a) 0.25% for having and continuing to have the loan payment automatically debited (auto debit) from a BancorpSouth checking account, and (b) 0.25% for having a Loan to Value (LTV) of 70% or less. Auto debit and BancorpSouth checking account must be established or exist at time credit line is opened. BancorpSouth checking account subject to Account Agreement, pricing and fee schedules. Not meeting any of these requirements could result in a higher APR.

"Prime Rate" refers to the Prime Rate published in the "Money Rates" section of the Wall Street Journal on the 25th of the month, effective the first day of the next billing cycle. Prime Rate is merely a reference rate. As of 3/19/08 the Prime Rate was 5.25%. Your APR may be higher based on certain factors, including credit history, ability to repay, and percentage of equity available in your home. Property insurance may be required, including flood insurance if applicable. Credit lines must be secured by the borrower's principal residence or second home.

Interest Only Payment Example: For a principal balance of \$25,000 under the Introductory APR of 3.99%, payments would be \$81.99 for six billing cycles; thereafter each billing cycle payment would INCREASE to \$97.60 (assuming a Go-to APR of 4.75% after the sixth billing cycle; actual Go-to APR will vary based upon changes in the Prime Rate). You will still owe the \$25,000 original principal amount.

Offer subject to credit approval. This is not a commitment to lend. Not available in all states. Consult your tax advisor about the deductibility of interest. Discuss the various payment options with us. Offer good through April 30, 2008, and is subject to being changed or cancelled at any time. Equal Housing Lender. Member, FDIC.