



Schedule of Fees/Account Disclosures

Business and Other Non-Personal Accounts

This disclosure of fees applies to business and other non-personal accounts (including business and commercial accounts, public fund accounts, and commercial account analysis fees*).

BUSINESS ACCOUNTS

Business My Way Checking

MONTHLY FEE \$10.00
 Monthly fee can be avoided with a minimum daily ledger balance of \$500 or 5 debit card purchase transactions during your monthly statement cycle.

TRANSACTION LIMIT225 free transactions per month (debits, credits, items deposited)

FEE PER TRANSACTION OVER TRANSACTION LIMIT\$0.50

ONLINE STATEMENT.....\$0.00

MONTHLY PAPER STATEMENT FEE\$2.00

Business Checking Plus

MONTHLY FEE \$20.00
 Monthly fee can be avoided with a minimum daily ledger balance of \$5,000 or 10 debit card purchase transactions posted during your monthly statement cycle.

TRANSACTION LIMIT500 free transactions per month (debits, credits, items deposited)

FEE PER TRANSACTION OVER TRANSACTION LIMIT\$0.50

ONLINE STATEMENT.....\$0.00

MONTHLY PAPER STATEMENT FEE \$2.00

Business Interest Checking

MONTHLY FEE \$10.00
 Monthly fee can be avoided with a minimum daily ledger balance of \$5,000 or 10 debit card purchase transactions posted during your monthly statement cycle.

TRANSACTION LIMIT.....50 free transactions per month (debits, credits, items deposited)

FEE PER TRANSACTION OVER TRANSACTION LIMIT\$0.35

ONLINE OR PAPER STATEMENT.....\$0.00

Interest is earned on the collected balance using the daily balance method and is credited and compounded monthly.

THE INTEREST RATE TIERS FOR BUSINESS INTEREST CHECKING ARE AS FOLLOWS:

- Balances of \$0 to \$49,999.99
- Balances of \$50,000 to \$99,999.99
- Balances of \$100,000 to \$999,999.99
- Balances of \$1,000,000 and above

IOLTA – Interest On Lawyers’ Trust Account

MONTHLY FEE NONE
 Interest is earned on the collected balance using the daily balance method and is credited and compounded monthly.

THE INTEREST RATE TIERS FOR THE IOLTA ACCOUNT ARE AS FOLLOWS:

- Balances of \$0 to \$4,999.99
- Balances of \$5,000 to \$9,999.99
- Balances of \$10,000 to \$24,999.99
- Balances of \$25,000 to \$49,999.99
- Balances of \$50,000 to \$99,999.99
- Balances of \$100,000 to \$999,999.99
- Balances of \$1,000,000 and above

BusinessSelect Money Market

MONTHLY FEE WITH A MINIMUM DAILY LEDGER BALANCE OF:

- \$10,000 or More NONE
- Below \$10,000 \$10.00

EXCESSIVE WITHDRAWAL FEE OVER SIX PER MONTH⁴
\$10.00 (per withdrawal)

ONLINE OR PAPER STATEMENT.....\$0.00

Interest is accrued on the collected balance using the daily balance method. Interest is accrued on a daily basis and is credited and compounded monthly.

THE INTEREST RATE TIERS FOR BusinessSelect MONEY MARKET ARE AS FOLLOWS:

- Balances of \$0 to \$9,999.99
- Balances of \$10,000 to \$24,999.99
- Balances of \$25,000 to \$49,999.99
- Balances of \$50,000 to \$99,999.99
- Balances of \$100,000 to \$149,999.99
- Balances of \$150,000 to \$499,999.99
- Balances \$500,000 and above

Commercial Money Market Investment

MONTHLY FEE WITH A MINIMUM DAILY LEDGER BALANCE OF:

- \$1,000 or More NONE
- Below \$1,000 \$10.00

EXCESSIVE WITHDRAWAL FEE OVER SIX PER MONTH⁴
\$10.00 (per withdrawal)

ONLINE OR PAPER STATEMENT.....\$0.00

Interest is accrued on the collected balance using the daily balance method. Interest is accrued on a daily basis and is credited and compounded monthly.

Business Savings

MONTHLY FEE\$10.00
 Monthly fee can be avoided with a minimum daily ledger balance of \$500 or by conducting \$50 or more in monthly Online Banking transfers from a Cadence Checking to your Business Savings account.

EXCESSIVE WITHDRAWAL FEE OVER SIX PER MONTH⁴
\$5.00 (per withdrawal)

ONLINE OR PAPER STATEMENT.....\$0.00

Interest rate is paid on the collected balance using the daily balance method. Interest is compounded daily and credited monthly.

Schedule of Fees / Account Disclosures (continued)

COMMERCIAL ACCOUNTS

Analyzed Interest Checking^{1,2}

Available from your Treasury Management officer only. Transaction fees and other account analysis fees may apply. Refer to your Treasury Management pro forma for additional information. Interest is earned on entire balance.

MONTHLY FEE	\$30.00
ONLINE OR PAPER STATEMENT.....	\$0.00

Interest is earned daily on the collected balance using the daily balance method and is credited and compounded monthly at statement time. Any earnings credit allowance is reduced by the interest paid in advance of offsetting fees.

Bankruptcy Checking^{1,2}

Available from your Treasury Management officer only. Transaction fees and other account analysis fees may apply. Refer to your Treasury Management pro forma for additional information.

MONTHLY FEE	\$30.00
ONLINE OR PAPER STATEMENT.....	\$0.00

Transaction fees and other account analysis fees may apply. Refer to your Treasury Management pro forma for additional information.

Commercial Checking^{1,2}

MONTHLY FEE	\$15.00
TRANSACTION FEES	

Per Debit.....	\$0.16
Per Deposit.....	\$0.30
Per Item Deposited.....	\$0.11
Deposit Verification.....	\$0.15 per \$100

Deposit Assessment Fee³ applies
 (monthly fee based on average ledger balance)

For analysis purposes, accounts bearing the same Tax ID may be grouped in relationships in order that higher balance accounts may be used to offset the service charge assessments incurred on lower balance accounts.

Commercial Deposit Agreement Checking^{1,2}

Available from your Treasury Management officer only. Transaction fees and other account analysis fees may apply. Refer to your Treasury Management pro forma for additional information.

MONTHLY FEE	\$30.00
Transaction fees and other account analysis fees may apply. Refer to your Treasury Management pro forma for additional information.	
ONLINE OR PAPER STATEMENT.....	\$0.00

Commercial Interest Checking¹

MONTHLY FEE	\$15.00
TRANSACTION FEES	

Per Debit.....	\$0.16
Per Deposit.....	\$0.30
Per Item Deposited.....	\$0.11
Deposit Verification.....	\$0.15 per \$100

Deposit Assessment Fee³ applies
 (monthly fee based on average ledger balance)

ONLINE OR PAPER STATEMENT.....	\$0.00
--------------------------------	--------

Interest is paid on the daily collected balance in the account less the current reserve requirement on each individual balance tier and your accounts' overall annual percentage yield (APY) is the average of the interest paid at each balance tier equaling a blended APY.

THE INTEREST RATE TIERS FOR THE COMMERCIAL INTEREST CHECKING ACCOUNT ARE AS FOLLOWS:

Balances of \$0 to \$49,999.99
Balances of \$50,000 to \$99,999.99
Balances of \$100,000 to \$249,999.99
Balances of \$250,000 to \$999,999.99
Balances of \$1,000,000 to \$9,999,999.99
Balances of \$10,000,000 and above

Corporate Checking^{1,2}

Available from your Treasury Management officer only. Transaction fees and other account analysis fees may apply. Refer to your Treasury Management pro forma for additional information.

MONTHLY FEE	\$30.00
ONLINE OR PAPER STATEMENT.....	\$0.00

Time Deposit Certificate

EARLY WITHDRAWAL PENALTIES may apply based on the original maturity and term:

- 31 days or less – one-half the amount of interest earned or the then accrued interest, whichever is greater
- 32-90 days – one month's interest on the amount withdrawn
- 91-365 days – three months' interest on the amount withdrawn
- More than 365 days – six months' interest on the amount withdrawn

AUTOMATIC RENEWAL. Time Deposit Certificates will automatically renew at maturity. Each renewal term will be the same as the original term, beginning on the maturity date. Unless we tell you otherwise in writing, the interest rate will be the same we offer on new certificate of deposit accounts on the maturity date which have the same term, minimum balance (if any) and other features as the renewed certificate of deposit account.

GRACE PERIOD. You will have a grace period of 10 calendar days after maturity to withdraw the funds without being charged an early withdrawal penalty. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period, if any) or we receive written notice from you before maturity of your intention not to renew.

DEPOSIT(S) LIMITATIONS. For an automatic renewed Time Deposit Account, you may not make additional deposits into this account except during the 10 calendar day grace period.

INTEREST is calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day. Crediting and compounding may vary based on the selections made at account opening.

(continued on next page)

Schedule of Fees/Account Disclosures (continued)

PUBLIC FUND ACCOUNTS

Public Fund Analyzed Interest Checking¹

Available from your Treasury Management officer only. Transaction fees and other account analysis fees may apply. Refer to your Treasury Management pro forma for additional information. Interest is earned on entire balance.

MONTHLY FEE	\$5.00
ONLINE OR PAPER STATEMENT.....	\$0.00

Public Fund Non-Interest Checking¹

MONTHLY FEE	\$15.00
-------------------	---------

TRANSACTION FEES

Per Debit.....	\$0.16
Per Deposit.....	\$0.30
Per Item Deposited.....	\$0.11
Deposit Verification.....	\$0.15 per \$100
Deposit Assessment Fee ³ applies (monthly fee based on average ledger balance)	
ONLINE OR PAPER STATEMENT.....	\$0.00

Public Fund Savings

MONTHLY FEE	\$0.00
EXCESSIVE WITHDRAWAL FEE OVER SIX PER MONTH ⁴	\$5.00 (per withdrawal)
ONLINE OR PAPER STATEMENT.....	\$0.00

OTHER IMPORTANT INFORMATION

*All fees and charges are subject to applicable law. Interest rates are determined solely by the Bank and are subject to change. If the account is closed before interest is credited, you will receive the accrued interest for that period. Fees may reduce earnings.

1. Account fees are assessed via account analysis and additional analysis fees may apply. Monthly assessment based on the average ledger balance. An additional fee not to exceed 5% above the current discount rate will be applied if the account's average collected balance is negative.
2. Fees may be wholly or partially offset via the "earnings credit" calculation on an account's investable balance. For analysis purposes, accounts bearing the same Tax ID may be grouped in relationships in order that higher balance accounts may be used to offset the fee assessments incurred on lower balance accounts
3. Deposit assessment fee: The Bank assesses a deposit assessment fee to partially recover premiums it pays for deposit insurance. The amount of the fee appears on your analysis statement and is based on the monthly average ledger balance maintained in your account. The deposit assessment fee is subject to change by the Bank at any time without notice.
4. An excessive withdrawal fee may be charged for each nonexempt withdrawal or transfer in excess of six per month or statement cycle of a least four weeks, as applicable. The following withdrawals and transfers are exempt from this limitation: withdrawals or transfers made at an ATM, made in person at a teller window, requested by U.S. postal mail, made for purpose of making payments on Cadence Bank loans, made in person to initiate a wire transfer, and made by telephone where a check is mailed directly to the account holder.



Common Features, Limits and Fees

The following fees may be assessed against your account. All fees are per item/each unless otherwise specified. Alternate or additional transaction fees and other account analysis features, limits and fees may apply to business/commercial accounts.

Miscellaneous Deposit Services

Official Checks	\$10
Temporary Checks	\$5 per pack of 10
Check Cashied by Non-Depositor	\$5
Legal Processing	\$100
<small>(See Terms and Conditions of your Account for additional details)</small>	
Research	\$25 per hour
Special Statement	\$750
Stop Payment	\$36
<small>ACH items remaining after 6 months will be assessed a \$5 monthly fee after the 6th month in which stop payment remains</small>	
Bond Coupon Collection - Non-Credit	\$10
Collection Item	\$20
Dormant Account	\$5 per month
<small>(See Terms and Conditions of your Account for additional details)</small>	
Early Checking Account Closure	\$25
<small>(within 90 days)</small>	
Returned Mail / Unknown Address.....	\$5 per month
Returned Deposit Item <i>(Business Only)</i>	\$10
Deposit Correction	\$5
Verification of Deposit	\$35
Safe Deposit Box Lost Key	\$30
Safe Deposit Box Drilling	Pass through charge

ATM and Debit Card

Cadence ATM Withdrawal or Inquiry	No fee
Non-Cadence ATM Withdrawal or Inquiry*	\$2
International Debit Card / ATM Transaction*	2% of transaction
Standard or Platinum Debit Card	No fee
Affinity Mastercard Debit Card	\$5 annually
Replacement Debit Card - Standard Delivery	\$5
Replacement Debit Card - Expedited Delivery	\$30
Debit Card Sales Draft Copy	\$10

*Fees charged by machine owner may also apply.

Overdraft Services

Paid Overdraft (OD) Item	\$36
Returned Non Sufficient Funds (NSF) Item Fee	No fee

See **About Overdrafts and Managing Your Account** at cadencebank.com/overdraftservices for more details.

Overdraft Protection Transfer Services

From Linked Deposit Account	No fee
From Linked Line of Credit*	\$10
From Linked Credit Card	3% of transfer amount
<small>(minimum \$10 / maximum \$60)</small>	

See **Overdraft Services** at cadencebank.com/overdraftservices for more details.

*Not available for commercial/analysis accounts

Online Banking

Standard Delivery Bill Payment	No fee
Expedited Bill Payment - Same Day ACH Delivery	\$9.95
Expedited Bill Payment - Overnight Check Delivery	\$14.95
External Transfers - Outbound*	\$3.00
External Transfers - Outbound Next Day*	\$6.00

*Not available for commercial/analysis accounts

Wire Transfer Services

Incoming, All	\$15
Domestic Outgoing	\$25
Domestic Outgoing, Repetitive	\$15
International Outgoing	\$55