

Schedule of Fees / Account Disclosures

Personal Accounts

Non-Interest Bearing Checking Accounts

My Way Checking

MONTHLY FEE\$8.00

The monthly service charge can be avoided by meeting one of the following requirements:

1. Maintain a minimum daily ledger balance of at least \$250 -OR
2. Have five debit card purchase transactions post during the monthly statement cycle -OR
3. Have one ACH deposit of at least \$100 post during the monthly statement cycle -OR
4. Be a student enrolled in school (available upon request to students under 25).*

ONLINE STATEMENT\$0

MONTHLY PAPER STATEMENT\$2.00

*The student waiver is available for students under age 25. The student waiver will automatically be removed and you will be subject to the My Way monthly fee requirements, beginning with the first monthly statement cycle following your 25th birthday. Students must be at least 18 to have a single-party account. All students under the age of 18 must have a parent or guardian as a multiple-party account owner. If residing in Alabama, students under the age of 19 must have a parent or guardian as a multiple-party account owner.

My Way@Work Checking

MONTHLY FEE\$8.00

The monthly service charge can be avoided by meeting the following requirement:

1. Have one ACH deposit of at least \$100 post during the monthly statement cycle.

ONLINE STATEMENT\$0

MONTHLY PAPER STATEMENT\$2.00

ATM FEE REFUNDUp to \$4.00 each

An ATM Fee Refund of the Cadence Bank \$2.00 fee will be credited to the account AND up to an additional \$2.00 will be refunded for fees charged by the ATM owner FOR THE FIRST TWO non-Cadence Bank transactions (for a total of up to \$8.00) at the end of the statement cycle.

Budget Smart Checking

MONTHLY FEE\$5.00

Flat fee and cannot be avoided. There are no minimum balance requirements.

MONTHLY PAPER or ONLINE STATEMENTS\$0

Please Note: Cadence Bank may not approve everyone for a Budget Smart Checking account. Only those individuals who receive at least a limited approval through ChexSystems qualify. Except as provided below, Budget Smart Checking is subject to Cadence Bank's standard deposit policies and fees. If you maintain your account for 12 consecutive months without having a negative balance, you may request a different checking account product. If your account is converted to a new product, it will be subject to the terms and conditions applicable to that product at the time of conversion.

*Budget Smart Checking is not eligible to participate in Cadence Bank's overdraft services including, but not limited to, overdraft protection services. Those services are discretionary and do not apply to Budget Smart Checking accounts, and you will not be allowed to opt in for such services. Cadence Bank will decline or return transactions when you do not have enough money in your account to cover the amount of the transaction. While this prevents you from overdrawing your account in most cases, there may still be times when your account could have a negative balance. For example, your account could have a negative balance if a transaction is approved for one amount, but the actual charge is more than the amount of money in your account. This could happen if you use your debit card to purchase a meal where the amount for the meal is approved but the tip added after the transaction was approved makes the total charge that posts to your account exceed your account balance. Another example would be if there is not enough money in your account to cover the monthly service charge or other service charges for your account. These are just some examples of the way your account could have a negative balance.

Managing Your Account: It is your responsibility to keep up with your account balance and to ensure you have enough money available to pay the items you issue against your account. In instances where transactions cause you to have a negative balance or where items are returned unpaid, Cadence Bank

will not charge you overdraft or insufficient funds fees. If you do have a negative balance, you will still be obligated to repay the overdrawn amount. Failure to properly maintain your account could lead to its closure by Cadence Bank in accordance with the *Terms & Conditions of Your Account*.

Interest Bearing Checking Accounts

Interest bearing checking accounts earn interest, which is determined solely by the Bank and subject to change.

Performance Checking

MONTHLY FEE\$15.00

The monthly service charge can be avoided by meeting one of the following requirement(s) during the monthly statement cycle:

1. Maintain a \$1,000 minimum daily ledger balance -OR
2. Meet each of the following three requirements:
 - a. Have at least one ACH debit or credit post during the monthly statement cycle -AND
 - b. Have at least 12 debit card purchase transactions post during the monthly statement cycle -AND
 - c. Be enrolled to receive online statements.

ONLINE STATEMENT\$0

MONTHLY PAPER STATEMENT\$2.00

Interest is earned daily on the collected balance using the daily balance method and is credited and compounded monthly at statement time. If the account is closed before interest is credited, you will receive the accrued interest for that period. Fees may reduce earnings.

BALANCES BETWEEN \$0 and \$30,000May earn a higher rate APY*

*ALL THREE of the following higher rate requirements must be met during the monthly statement cycle:

- a. Have at least one ACH debit or credit post during the monthly statement cycle -AND
- b. Have at least 12 debit card purchase transactions post during the monthly statement cycle -AND
- c. Be enrolled to receive online statements.

If all three of these higher rate requirements are not met at all times during the monthly statement cycle, then the standard rate APY will be earned on all balances.

BALANCES OVER \$30,000Earn standard rate

ATM FEE REFUNDUp to \$4.00 each

A refund of the Cadence Bank \$2.00 fee will be credited to the account AND up to an additional \$2.00 will be refunded for fees charged by the ATM owner FOR THE FIRST FIVE non-Cadence Bank transactions (for a total of up to \$20.00) at the end of the statement cycle.

Heritage Checking

Available to those age 62 years or better

MONTHLY FEE\$8.00

The monthly service charge can be avoided by maintaining a minimum daily ledger balance of \$500.00 or more during the monthly statement cycle.

MONTHLY PAPER STATEMENT (with imaged checks)\$0

Includes common carrier accidental death insurance as well as discounts and savings. Interest is earned daily on the collected balance using the daily balance method and is credited and compounded monthly at statement time. If the account is closed before interest is credited, you will receive the accrued interest for that period. Fees may reduce earnings.

Interest Plus Checking

MONTHLY FEE\$10.00

The monthly service charge can be avoided by maintaining a minimum daily ledger balance of \$1,000.00 or more during the monthly statement cycle.

MONTHLY PAPER STATEMENT (with imaged checks)\$0

Interest is earned daily on the collected balance using the daily balance method and is credited and compounded monthly at statement time. If the account is closed before interest is credited, you will receive the accrued interest for that period. Fees may reduce earnings.

THE INTEREST RATE TIERS ARE AS FOLLOWS:

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

Savings Accounts

Savings account interest is determined solely by the Bank and is subject to change. For current interest rate information, call the Infoline at 1-888-797-7711. An excessive withdrawal fee indicated for each product will be charged for each nonexempt withdrawal or transfer in excess of six per month or statement cycle of at least four weeks, as applicable.

Money Market Select

MINIMUM DAILY BALANCE\$10,000.00

MONTHLY FEE\$10.00

The monthly service charge can be avoided by maintaining a minimum daily ledger balance of \$10,000.00 or more during the monthly statement cycle.

MONTHLY PAPER STATEMENTS (with imaged checks)\$0

WITHDRAWAL FEE ¹:

ONE TO SIX PER MONTH\$0 Per Withdrawal

MORE THAN SIX PER MONTH\$10.00 Per Withdrawal

Interest is earned daily on the collected balance using the daily balance method and is credited and compounded monthly at statement time. If the account is closed before interest is credited, you will receive the accrued interest for that period. Fees may reduce earnings.

THE INTEREST RATE TIERS ARE AS FOLLOWS:

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

My Goal Savings

MONTHLY FEE\$5.00

The monthly service charge can be avoided by maintaining a minimum daily ledger balance of \$100.00 or more during the monthly statement cycle.

MONTHLY PAPER STATEMENT\$0

WITHDRAWAL FEE ¹:

ONE TO SIX PER MONTH\$0 Per Withdrawal

MORE THAN SIX PER MONTH\$5.00 Per Withdrawal

Interest is earned and compounded daily on the collected balance using the daily balance method and is credited monthly. If the account is closed before interest is credited, you will receive the accrued interest for the period. Fees may reduce earnings.

Select Savings

QUARTERLY FEE\$15.00

The service charge can be avoided by maintaining a minimum daily ledger balance of \$1,000.00 or more during the statement cycle.

QUARTERLY PAPER STATEMENT\$0

Additional "Memo" statements will be produced if the account has an EFT transaction during the month. This is a snapshot statement and will reflect all activity since the last scheduled quarterly statement.

WITHDRAWAL FEE ¹:

ONE TO SIX PER MONTH\$0 Per Withdrawal

MORE THAN SIX PER MONTH\$5.00 Per Withdrawal

Interest is earned daily on the collected balance and is credited and compounded quarterly at statement time. If the account is closed before interest is credited, you will receive the accrued interest for that period. Fees may reduce earnings.

Performance Savings

MONTHLY FEE\$2.50

The monthly service charge can be avoided by maintaining a minimum daily ledger balance of \$50.00 or more during the monthly statement cycle.

WITHDRAWAL FEE ¹:

ONE TO SIX PER MONTH\$0 Per Withdrawal

MORE THAN SIX PER MONTH\$5.00 Per Withdrawal

Interest is earned daily on the collected balance using the daily balance method and is credited and compounded monthly at statement time. If the account is closed before interest is credited, you will receive the accrued interest for that period. Fees may reduce earnings.

BALANCES BETWEEN \$0 and \$100,000.....May earn higher rate/ APY*

*BOTH of the following higher rate requirements must be met during the monthly statement cycle:

- a. Automatically deposit at least \$50.00 into the Performance Savings account each interest cycle through direct deposit (ACH deposit) or Online Banking transfer service -AND
- b. Combine the Performance Savings statement with the checking account statement (separate statements will no longer be provided for the Performance Savings account).

If BOTH of these higher rate requirements are not met at all times during the monthly statement cycle, then the standard rate will be earned on all balances.

BALANCES OVER \$100,000Earn standard rate/APY

Young Savers (Available to those age 17 years or younger)

QUARTERLY FEE\$0

A parent or guardian over 18 must be a joint account holder on the account. At age 18, the child will automatically be converted out of Young Savers into My Goal Savings.

QUARTERLY PAPER STATEMENT\$0

Additional "Memo" statements will be produced if the account has an EFT transaction during the month. This is a snapshot statement and will reflect all activity since the last scheduled quarterly statement.

WITHDRAWAL FEE ¹:

ONE TO SIX PER MONTH\$0 Per Withdrawal

MORE THAN SIX PER MONTH\$5.00 Per Withdrawal

Interest is earned and compounded daily on the collected balance and is credited quarterly at statement time. If the account is closed before interest is credited, you will receive the accrued interest for that period. Fees may reduce earnings.

Schedule of Fees / Account Disclosures (continued)

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 that 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.

Other Important Information

- The Daily Balance Method of paying interest uses the daily balance in calculating the interest on a customer's account. This method applies a daily periodic rate to the principal in the account each day. When the customer deposits checks into any account at Cadence Bank, interest begins to accrue no later than the business day the Bank receives credit for the item.
- The Daily Ledger Balance reflects all deposits and withdrawals regardless of actual collection of funds.

¹ 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 Cashed 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 Bank ATM Withdrawal or Inquiry	No fee
Non-Cadence Bank 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

For consumer accounts only, OD fees will not apply when the account balance is overdrawn by \$10 or less, and the total number of OD fees is limited to four (4) per day.

Overdraft option elections can be made at your local branch, within online banking or by calling us at 888-797-7711. Ask about our consumer no-overdraft account — Budget Smart Checking.

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
External Transfers - Outbound Next Day*	\$6

*Not available for business/commercial accounts

Wire Transfer Services

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