

Life is increasingly complex. Your banking shouldn't be.

Your time and energy are precious; they shouldn't be spent on trips to the bank to manage your finances. MidSouth Bank provides an array of services to streamline your efforts and to make your life a little easier.

Allpoint ATM Network

Your cash is never far away! The Allpoint Network is a surcharge-free network of more than 55,000 ATMs available to MidSouth Bank debit cardholders.

Mobile Banking

Our Mobile Banking App offers financial management on the go. Securely review transactions, transfer money, and deposit checks right from your smart phone.

Online Banking

Access to your money is always available with MidSouth Bank's Online Banking. Safely view account balances, transfer funds, and pay bills with the click of a button.

Zelle®

Whether it's saving you a trip to the ATM or taking the guesswork out of divvying up the lunch tab, Zelle is a convenient way to send money using your mobile banking app or online banking account.

Personal Banking Services



The friendliest and most helpful
bank in town.

What does banking with MidSouth mean?

For over 100 years, MidSouth Bank has embraced a helpful brand of banking from which we have never wavered: responsive service focused on valued relationships with our customers. So when you walk in our doors or call us for help, you can expect to be treated like family. Because that's what you deserve.



People you can trust.



Knowledge you
can depend on.



Innovations to
make life easier.

We believe banking should be easy and convenient. Here you will discover a bank large enough to offer comprehensive financial solutions and tools, yet small enough to make your financial goals our highest priority.

MidSouth Bank is committed to your financial success—because that's how we measure our own success. That commitment means we're here to help you make money and save money. Your needs may change over the years, but we'll always be here. Because when we make a promise, we keep it.

OUR PROMISE

To always treat you like family,
with respect and honesty.

bankmidsouth.com

Lean on us to deliver personal banking solutions.

We know you have goals, and we want to help you reach them with products tailored to your specific needs.

Checking

Whether you want to earn interest, or don't want balance requirements on deposits, we have the right account for your specific needs.

Credit Card

MidSouth Bank Visa® credit cards offer hometown convenience, worldwide acceptance, and great benefits.

Debit Card

Use our MidSouth Debit Card to make purchases from your checking account wherever you see the Visa® logo.

- My Cards – a card management and fraud protection tool within online banking.
- Smart SAVE - an easy way to build your savings by rounding up purchases.
- Digital Wallet – a safe way to make payments and purchases using your phone and either Apple Pay® or Google Pay™.

Loans

Want to purchase a home, buy a new truck, or pay for college? With a variety of loan options at competitive rates, we make it simple to borrow money.

Overdraft Protection

Plan for unexpected expenses with a SmartLine Overdraft Protection Line of Credit or use SmartLink to set up automatic transfers from your savings account to cover shortfalls.

Safe Deposit Boxes

Safe deposit boxes are available at select branches.

Savings

From a simple statement savings account to an interest-bearing money market account, we have the savings solution for you.

**MidSouth
Bank**
bankmidsouth.com

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Bank**

Checking					Savings								
Best Use	Simply Blue	eChoice	PrimePlus	Super NOW	Statement Savings	Student Savings	Christmas Club	Super Money Market	AL First-Time Homebuyer ¹⁰	Certificates of Deposit			
	A debit card account designed to keep your banking simple	A low-cost checking account for those who prefer to go paperless with eStatements	Reserved for our customers who are 50 years of age or older	Interest-bearing checking account	Many use this option to reach a savings goal - one deposit at a time	Ideal for teens and students looking to build their financial independence	A popular option to save money for holiday shopping and spending	When you want to earn interest, but need your savings to be accessible	If you live in Alabama, this account brings you closer to finding your perfect home	Watch your savings grow with great rates and terms that work for you			
Features*	All Checking Accounts include these benefits.				Ask about current rates	Ask about current rates	Ask about current rates Interest is credited to your account at maturity	Ask about current rates	Deposits may reduce your state income tax liability. Consult your tax advisor Interest earned on the account is not taxable on your Alabama tax return You may deposit up to \$50,000 in this account over a five-year period (\$25,000 for individual taxpayers) Principal contributions can be up to \$5,000 for individual filers and \$10,000 for joint filers per year	Terms range from 6 to 60 months			
	 Online Banking with bill pay ¹	 Mobile Banking	 24-hour Telephone Banking ¹	 Visa® Debit Card							 Use of MidSouth & Allpoint ATMs	 SecureAlerts	 eStatements
	Overdraft protection with approved credit	Overdraft protection with approved credit Unlimited check writing	Overdraft protection with approved credit Unlimited check writing Standard checks included 25% discount on safe deposit boxes Extra basis points on CDs	Overdraft protection with approved credit Unlimited check writing									
Opening Deposit	\$100	\$100	\$100	\$1,500	\$100	\$10	\$10	\$2,500	\$100	\$500			
Earns Interest	No	No	Yes ²	Yes ³	Yes	Yes	Yes	Yes ⁸	Yes	Yes			
Fees & Charges	No monthly maintenance fee with eStatements; \$4 monthly paper statement charge.	No monthly maintenance fee with eStatements; \$4 monthly paper statement charge.	No monthly maintenance fee	\$9 monthly service charge if ledger balance drops below \$1,500 or average daily balance drops below \$2,500	\$6 quarterly service charge applies if daily balance drops below \$100 An excessive withdrawal fee may apply to each withdrawal or debit after 6 per statement cycle ⁹	No maintenance fee for students through the age of 22 An excessive withdrawal fee may apply to each withdrawal or debit after 6 per statement cycle ¹⁰	\$10 fee will be imposed at maturity if your balance is less than \$100 \$10 early withdrawal fee will be charged each time funds are withdrawn prior to maturity	\$10 monthly service charge applies if daily balance falls below \$2,500 or average daily balance falls below \$10,000 \$2,500 minimum daily balance required to earn interest An excessive withdrawal fee may apply to each withdrawal or debit after 6 per statement cycle ¹⁰	\$6 monthly service charge applies if daily balance drops below \$100	A penalty may be imposed for early withdrawal			
Additional Benefits*	You may add the following MidSouth SELECT benefits for only \$3.95 per month.												
	\$10,000 accidental death insurance ⁴ \$5,000 identity fraud expense reimbursement coverage ⁵ Cellular telephone protection ⁶ Credit file monitoring with credit report and credit score Gas/Gift card program ⁷ Cash back member rewards ⁷ Monthly image statements												

¹Messaging and data rates may apply
²Requires 500 minimum daily balance to earn interest.
³Requires 1,500 minimum daily balance to earn interest.
⁴Plateau Insurance Company of Crossville, TN will be the Accidental Death Insurance underwriter. Coverage divides equally on joint accounts and reduces 50% at age 70.

⁵Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

⁶Refer to Guide to Benefit for complete details of coverage.
⁷Terms and conditions apply.
⁸Requires \$2,500 minimum daily balance to earn interest.
⁹Specific fees can be found in our Charges Common to All Accounts and our Analysis Fee Schedule.

¹⁰Homebuyer must be an Alabama resident who has not owned or purchased any home, either individually or jointly, within ten years. Individuals who currently own a home or own a home which is rented will not qualify.

^{*}Some items may require registration and/or activation, and other terms and conditions and/or fees may apply.

Dormant Account Service Charge A checking account is considered dormant if there has been no deposit to or withdrawal from the account for a period of twelve (12) months. A savings account is considered dormant if there has been no deposit to or withdrawal from the account for a period of twenty-four (24) months. All regular service charges apply to dormant accounts. Accounts which are considered dormant will be service charged an additional \$10 per statement cycle in addition to the routine service charge applicable to your particular account. This charge is applicable to all Checking and Savings accounts. **Interest Rate and Annual Percentage Yield** At our discretion, our interest rate and annual percentage yield may change at any time. You must maintain the minimum balance stated for your account each day to obtain the annual percentage yield listed under "Current Rate Information." Interest begins to accrue no later than the business day on which we receive credit for non-cash items (for example, checks). The daily balance method is used to calculate the interest on your account and the amount of interest you earn is based on the daily collected balance. The daily balance method applies a daily periodic rate to the full amount of principal in the account each day. **Special Insurance Program Notes** The descriptions herein are summaries only. They do not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for complete details of coverage and exclusions. Insurance is offered through the company named on the certificate of insurance. Insurance product is not insured by FDIC or any Federal Government Agency; not a deposit of or guaranteed by the bank or any bank affiliate.