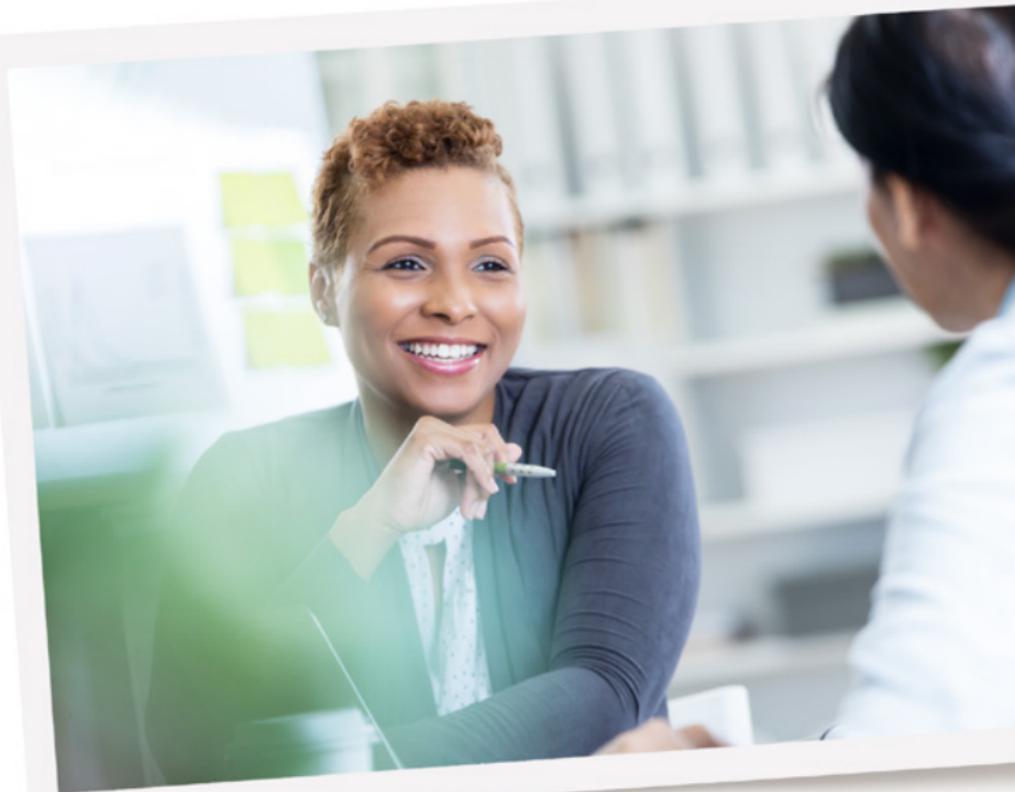


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- Free eStatements delivered to your valid email address
- Free Notary service
- Free MasterMoney Debit Card™
- Free internet banking and bill pay with your valid email address

Special Discounts

- Up to \$100 discount on mortgage loan closing costs.**
- Discounted interest rates on installment loans with auto-debit payment.**
- MidSouth SELECT benefits for \$3.95 per month.

*Payroll direct deposit shall be required. Miscellaneous service fees such as dormant fees, non-sufficient funds, overdraft fees, paper statement fees, and certain ATM transactional fees may apply.

** Subject to credit approval. All benefits listed are subject to change at any time without notice.

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