

Convenient Locations

Alabama

Dothan: Main Office

2526 West Main St
Dothan, AL 36301
334.702.7774
334.702.7815 Fax

Ashford

520 Broadway St
Ashford, AL 36312
334.899.3316
334.899.4205 Fax

Dothan: Southside

2224 Ross Clark Circle
Dothan, AL 36301
334.699.7774
334.699.7700 Fax

Eufaula

230 South Eufaula Ave
Eufaula, AL 36027
334.687.2406
334.687.1412 Fax

Dothan: Westside

4015 West Main St
Dothan, AL 36305
334.699.7775
334.699.6400 Fax

Clayton

16 South Midway
Clayton, AL 36016
334.775.3232
334.775.3234 Fax

Dothan: Northside

3776 Montgomery Hwy
Dothan, AL 36303
334.699.7776
334.699.7878 Fax

Auburn

519 E Glenn Ave
Auburn, AL 36830
334.887.6440
334.887.6410 Fax

Florida

Panama City

1418 West 23rd St
Panama City, FL 32405
850.215.5222
850.215.5228 Fax

Fort Walton Beach

768 Beal Pkwy NW
Fort Walton Beach, FL 32547
850.586.7757
850.586.7746 Fax

Personal Banking Services



**The friendliest and most helpful
bank in town.**

Personal Services make banking simpler.

At MidSouth Bank we understand your personal life gets more complicated every day. That's why we try to make your banking as uncomplicated as possible. Whether you're an online whiz or prefer your banking in a more traditional way, we have the services you need.

Our banking promise to you is to be the friendliest and most helpful bank in town. We're here to help you make money. We're here to help you save money. And we're here to make banking easy and convenient. With over 100 years of banking experience, we know the world is increasingly complex, but your banking shouldn't be that way.

At MidSouth we think banking is more than just opening accounts and handling transactions. We embrace banking as a commitment to community, establishing close relationships with our customers while serving as an active corporate citizen. We strive to build our bank as an integral part of each community we serve - large enough to offer comprehensive financial services and to deliver them in an exceptional manner, yet small enough to make your financial goals our highest priority.

OUR PROMISE

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

bankmidsouth.com

Available Services for your personal banking.

Personal banking at MidSouth couldn't be simpler. We strive to offer a full spectrum of personal services with easy to understand guidelines. We know you have goals, and we want to help you reach them with products tailored to your specific needs.

Checking

We have a variety of checking accounts available to meet practically any requirement. And all of our accounts include FREE online banking, FREE 24-hour telephone banking, and a FREE MidSouth Debit Card.

Savings

Our savings plans range from simple statement savings to interest bearing money market accounts. You choose the one that best suits your needs.

Certificates of Deposit

For those thinking more long range, our time-based CDs provide an excellent way to save.

Money Market

A money market account is a great interest-earning alternative to traditional savings accounts.

Individual Retirement Accounts

We have a variety of IRA options to suit your needs.

Loans

From automobiles to college, our flexible loan programs can suit practically any need.

Mortgages

Ready for that new home? Our mortgage bankers are here to help you with one of life's biggest investments.

Equity Lines

Tap into your assets with our flexible lines of credit.

**MidSouth
Bank**

The friendliest
and most helpful
bank in town.

bankmidsouth.com

**MidSouth
Bank**

	Checking				Savings			Money Market	CD
	Advantage	eChoice	PrimePlus (Age 50+)	Super NOW	Statement Savings	Student Savings	Christmas Club	Super Money Market	Liquid CD
Opening Deposit	\$100	\$100	\$100	\$1,500	\$100	\$10	\$10	\$2,500	\$2,500
Earns Interest	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Features	Free cashiers checks* and money orders* <i>*Limited to 3 free per month</i> 25% Discount on safe deposit boxes Free standard personal checks Free MidSouth Debit Card Free online banking with Bill Pay service Free 24-hour telephone banking Free use of MidSouth ATMs at each location Free notary service Unlimited check writing Monthly image statements	Free first order of standard checks Free MidSouth Debit Card Free online banking Bill Pay online banking Free 24-hour telephone banking Free use of MidSouth ATMs at each location Free notary service Unlimited check writing eStatements	Additional basis points on Certificates of Deposit Free cashiers checks* and money orders* <i>*Limited to 3 free per month</i> 25% discount on safe deposit boxes Free standard personal checks Free MidSouth Debit Card Free online banking with Bill Pay service Free 24-hour telephone banking Free use of MidSouth ATMs at each location Free notary service Unlimited check writing Monthly image statements	Free MidSouth Debit Card Free online banking with Bill Pay service Free 24-hour telephone banking Free use of MidSouth ATMs at each location Free notary service Unlimited check writing Monthly image statements	Ask about interest rate information for current rates	Ask about interest rate information for current rates	Interest is credited to your account at maturity Ask about interest rate information for current rates	Ask about interest rate information for current rates	One free withdrawal per quarter Additional deposits of at least \$500 allowed Ask about interest rate information for current rates. Interest rate is variable and may change at anytime, at our discretion
Additional Benefits	\$10,000 Accidental death insurance ¹ \$5,000 Identity fraud expense reimbursement coverage ² Cellular Telephone Protection ³ Credit File Monitoring with credit report and credit score ³ Gas/Gift card program ^{4*} Cash Back member rewards ^{4*}	- You may add the following MidSouth SELECT benefits for only \$3.95 per month			You may make six withdrawals or transfers from your savings account each statement cycle. Excess withdrawals will be service charged as indicated in our "Charges Common To All Accounts".	You may make six withdrawals or transfers from your savings account each statement cycle. Excess withdrawals will be service charged as indicated in our "Charges Common To All Accounts".		You may make six withdrawals or transfers from your money market account each statement cycle by check, draft or similar order to third parties. Excess withdrawals will be service charged as indicated in our "Charges Common To All Accounts".	
Fees, Minimum Balance and Requirements	\$7.95 monthly maintenance fee Minimum daily balance to earn interest on your account is \$1,000	No monthly maintenance fee No minimum balance requirement No direct deposit requirement \$4 per month for paper statements	No monthly maintenance fee. Minimum daily balance to earn interest on your account is \$500	Minimum daily balance to earn interest on your account is \$1,500 Minimum daily balance to avoid \$9 monthly maintenance charge is \$1,500 or average daily balance of \$2,500	Minimum daily balance to avoid \$6 maintenance charge is \$100	No maintenance fee to students through age 22	A \$10 fee will be imposed at maturity if your balance is less than \$100 An early withdrawal fee of \$10 will be charged each time funds are withdrawn prior to maturity	Minimum daily balance to avoid \$10 monthly maintenance charge is \$2,500 or average daily balance of \$10,000 Minimum daily balance of \$2,500 required to earn interest	\$25 Fee for excess withdrawals Minimum daily balance of \$2,500 required to earn interest

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.

¹Plateau Insurance Company of Crossville, TN. will be the Accidental Death Insurance underwriter. Coverage divides equally on joint accounts and reduces 50% at age 70. ²Identity 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. ³Refer to Guide to Benefit for complete details of coverage. ⁴Terms and conditions apply. *Registration/Activation Required.

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.

More Services

Online Banking & Bill Pay

- Electronic Bill Pay service
- Account inquiry
- Transfer funds between accounts
- Person-to-Person Payments
- Make loan payments
- Check reorder

Mobile Banking

- Access your accounts anytime, anywhere
- Check account balances
- Transfer funds
- Person-to-Person Payments
- Mobile Deposit
- Turn your debit card on/off from your phone
- Pay bills
- Find our locations

Telephone Banking

- 1-800-216-3158
- Access your account information 24 hours a day – Checking, Savings, CDs and Loans
- Transfer funds between accounts
- Verify deposits and withdrawals
- Make loan payments

Overdraft Protection

- Smart LINE is an overdraft protection loan, with draws in increments of \$100 up to your credit limit and a \$25 annual fee*. Subject to credit approval.
- Smart LINK is an overdraft protection plan linked to one of your other accounts with draws in increments of \$50, a \$10 per overdraft transfer fee and no annual fee*.

*Withdrawal/transfer limitations from the sweep account apply.

Debit Card Use our MidSouth Debit Card to make purchases from your checking account wherever you see the MasterCard™ logo and at MidSouth Bank ATMs or ATMs on the shared network.

CardValet Our debit card management tool which allows you to control when, where and how your debit card is used.

Personal Credit Card

- Platinum Classic, Platinum Payback or Platinum Preferred MasterCard™ available.
- Annual fee may apply

Smart SAVE Start saving with our Smart SAVE program and watch your savings add up! It is an easy way to build your savings by simply using your debit card. The amount of each purchase is rounded up to the nearest dollar amount and transferred to your savings account.

Safe Deposit Boxes Safe deposit boxes are available at every branch in a variety of sizes and rates.