

Convenient Locations

Alabama

- Dothan - Main**
2526 West Main Street
Dothan, AL 36301
334.702.7774

Dothan - Northside
3776 Montgomery Hwy.
Dothan, AL 36303
334.699.7776

Dothan - Southside
2224 Ross Clark Circle
Dothan, AL 36301
334.699.7774

Dothan - Westside
4015 West Main Street
Dothan, AL 36305
334.699.7775
- Ashford**
520 Broadway Street
Ashford, AL 36312
334.899.3316

Auburn
519 East Glenn Avenue
Auburn, AL 36830
334.887.6440

Clayton
16 South Midway Street
Clayton, AL 36016
334.775.3232

Eufaula
230 South Eufaula Avenue
Eufaula, AL 36027
334.687.2406

Florida

- Fort Walton Beach**
768 Beal Parkway NW
Fort Walton Beach, FL 32547
850.586.7757

Panama City
1418 West 23rd Street
Panama City, FL 32405
850.215.5222

Panama City Beach
12851 Panama City Beach Pkwy.
Panama City Beach, FL 32407
850.249.9300
- Pensacola - Loan Office**
41 North Jefferson Street
Suite 107
Pensacola, FL 32502
850.262.7774

Tallahassee
201 South Monroe Street
Tallahassee, FL 32301
850.915.0135

Business
Banking Services



The friendliest and most helpful
bank in town.

MidSouth
Bank

Our business
is knowing your
business.

At MidSouth Bank, we are committed to the success of local businesses as we understand they are key to the thriving communities we call home. To us, banking is more than counting numbers in a ledger, it's our calling. We lend an ear and then we lend a hand, knowing that understanding your business is the best strategy for success.

You've got grit and drive that should be mirrored by your banking partner. That's why we promise to be more than brick and mortar; we are your financial teacher and problem solver. We are large enough to offer comprehensive financial solutions for your business, yet small enough to make your goals our highest priority.

Your MidSouth Bank team is committed to the financial success of your business—because that's how we measure our own success. Together, we get business done.

Welcome to MidSouth Bank!

THE BANK BUILT FOR
BUSINESS

bankmidsouth.com/business

Lean on us to deliver
banking solutions that
help your business thrive.

We know you have goals, and we want to help you reach them with products tailored to your specific needs. We respond to your unique banking needs with greater agility and flexibility than our competitors, and we offer equally comprehensive banking services. You get the best of both worlds: a bank large enough to serve your needs, but small enough to know your name. Business banking at MidSouth Bank couldn't be simpler.

Business Credit Card
MidSouth Bank Visa® credit cards offer hometown convenience, worldwide acceptance, and great benefits. With four different credit card options, choosing the right credit card has never been easier.

Business Debit Card
Use our MidSouth Debit Card to make purchases from your checking account wherever you see the Visa® logo and surcharge-free at MidSouth Bank ATMs and ATMs on the Allpoint Network.

Checking
We offer a variety of flexible checking products designed with your business in mind. Whether you're just starting out, established, or growing, we're confident you'll find the account that's perfect for you.

Loans
We understand you need money to make money. From auto and equipment loans to construction and real estate loans, our flexible loan programs and competitive rates will help keep your business running smoothly.

Overdraft Protection
Need a little safety net? Safeguard your money with either a Smart LINE overdraft protection loan or a Smart LINK overdraft protection plan from MidSouth Bank.









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

Savings
Whatever the future demands of your business—working capital, new equipment, tax payments—we have the savings solution you need to plan for your future.

**MidSouth
Bank**

bankmidsouth.com

The friendliest
and most helpful
bank in town.

| | Checking | | | | | Savings | | |
|----------------------------------|---|--|---|--|--|---|---|---|
| Best Use | eBusiness | Business | Commercial | Super NOW | Not-for-Profit | Business Savings | Business Super Money Market | CD |
| | A low-cost checking account designed for the business customer who processes 150 or fewer items per statement cycle | Sufficient for most business customers processing up to 500 items per statement cycle | Ideal for larger companies who have high deposit activity or an interest in using credits to reduce service charges | For Sole Proprietors and Public Funds only | The perfect solution for non-profit organizations | Save for tomorrow's expenses today. | When you want to earn interest, but need your savings to be accessible. | Higher interest rates and various terms to help your business reach its savings goal faster. |
| Features | All Checking Accounts include these benefits. | | | | | | | |
| |  Free Business Online & Mobile Banking ¹ |  Online Bill Pay |  Free use of MidSouth Bank and Allpoint Network ATMs |  Free 24-hour Telephone Banking ¹ |  SecureAlerts | | | |
| |  Overdraft protection available with approved credit | | |  Free Visa® debit card |  Treasury Services | | | |
| Opening Deposit | \$100 | \$100 | \$100 | \$2,500 | \$100 | \$100 | \$2,500 | \$500 |
| Earns Interest ² | No | No | No | Yes ² | No | Yes | Yes | Yes |
| Maintenance Fees/Service Charges | \$4 monthly paper statement charge \$0.40 per item over 150 per statement cycle Cash handling fee of \$1.00 per thousand after the first \$10,000 per statement cycle | \$15 monthly service charge if average daily balance falls below \$5,000 \$0.40 per item over 500 per statement cycle Cash handling fee of \$1.00 per thousand after the first \$10,000 per statement cycle. | Interest earnings credit on collected balance less 10% reserve on this account offsets service charges \$20 maintenance fee per statement cycle Cash handling fee and item charges may apply ² | \$9 monthly service charge if ledger balance drops below \$2,500 Item charges apply ² | No monthly maintenance fee or minimum balance required | \$6 service charge if ledger balance falls below \$100 during statement cycle An excessive withdrawal fee may apply to each withdrawal or debit after 6 per statement cycle ² | \$10 monthly service charge if ledger balance falls below \$2,500 or average daily balance falls below \$10,000 An excessive withdrawal fee may apply to each withdrawal or debit after 6 per statement cycle ² | Penalty may be imposed for early withdrawal An excessive withdrawal fee may apply to each withdrawal or debit after 6 per statement cycle ² |

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

Your time and energy are precious and shouldn't be spent on hurried trips to the bank or bouncing between accounts. We provide an array of Treasury Services to streamline your business needs and make your life easier.

ACH Manager

ACH Manager reduces your need for checks by directly depositing payroll into your employees' accounts and by debiting monthly fees from your customers' bank accounts.

Business 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.

Business Online Banking

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

Electronic Federal Tax Payment System (EFTPS)

Make federal tax payments securely from your office or home, 24 hours a day, 7 days a week with MidSouth Bank's EFTPS.

Merchant Services

It's our goal to improve your business efficiency through smart technologies focused on providing an exceptional customer experience.

Positive Pay & Reverse Positive Pay

MidSouth Bank's Positive Pay and Reverse Positive Pay are powerful fraud prevention tools used to combat check fraud.

Remote Deposit Capture

Our Remote Deposit Capture service allows you to deposit checks electronically and can make your funds available faster. It's like having a 24-hour teller right in your office.

Wire Manager

Sending payments worldwide on tight deadlines becomes fast and easy with Wire Manager.

Please call our Treasury Services team at **888.643.0111** or email **treasuryservices@bankmidsouth.com** to learn more. We will be happy to assist you.

¹Messaging and data rates may apply. ²Specific fees can be found in our Charges Common to All Accounts and our Analysis Fee Schedule. **Dormant Account Service Charge** An account is considered dormant if there has been no deposit to or withdrawal from the account for a period of twelve (12) months. All regular service charges apply to dormant accounts. Statements may not be sent more than once per year on 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.