

how: Call us at 601-961-6000 (in the Jackson, Mississippi area) or 1-800-CHECK-24 (1-800-243-2524) (outside the Jackson, Mississippi area) or write to us at Trustmark National Bank, Attn: Customer Contact Center, P.O. Box 291, Jackson, MS 39205-0291 in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call. (We will charge you for each stop payment order you give. The amount of the stop payment charge is disclosed in our Miscellaneous Service Fees schedule. You may not stop payment on a point-of-sale transaction, ATM Item, ITM Item or debit card Item.)

**Notice of Varying Amounts.** If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment or when the amount would fall outside certain limits that you set.)

**Liability for Failure to Stop Payment of Preauthorized Transfer.** If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

#### X. OUR LIABILITY FOR FAILURE TO MAKE TRANSFERS.

If we do not complete a transfer to or from your Account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

1. if, through no fault of ours, you do not have enough money in your Account to make the transfer.
2. if you have an agreement with us for overdraft protection and the transfer would go over the available limit on your overdraft line (which is determined in advance by Trustmark in an amount that is in Trustmark's sole discretion).
3. if the transfer would exceed the applicable limit on frequency or dollar amount of transfers.
4. if the automated teller machine or interactive teller machine where you are making the transfer does not have enough cash.
5. if the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
6. if circumstances beyond our control (such as fire, flood or system failure) prevent the transfer, despite reasonable precautions that we have taken.
7. if funds are subject to legal process or other encumbrance or a hold restricting such transfer.
8. if the transfer was not completed because you reported to us that your access device was stolen or that the transfer was without your permission, or because we otherwise believed that a security breach occurred or was occurring on the use of your Account or electronic funds transfer services.
9. if you gave improper instructions or tried to use an access device in an unauthorized fashion.
10. if you did not give us the correct information necessary to complete the

transfer, such as the name, address of the party to receive payment, the transfer amount, and the applicable Account information.

11. if you did not follow the instructions for transfer or if you did not use proper hardware or software.
12. for postal delays or processing delays by a payee.
13. if the software, hardware, electronic device (telephone, computer, modem, etc.), communication lines, networks, etc., were not working properly and you knew about the malfunction when you initiated a request for transfer.
14. if a technical malfunction happened at the time a preauthorized transfer should have occurred.
15. if your account was closed.

There may be other exceptions stated in our Deposit Account Agreement or another agreement with you.

#### XI. CONFIDENTIALITY – DISCLOSURE OF ACCOUNT INFORMATION TO THIRD PARTIES.

Unless prohibited by our privacy policy, we will disclose information to third parties about your Account or the transfer you make:

1. where it is necessary for completing transfers; or
2. in order to verify the existence and condition of your Account for a third party, such as a credit bureau or merchant; or
3. in order to comply with government agency or court orders; or
4. if you give us your written permission; or
5. as is otherwise provided in other agreements you have with us regarding your deposit Account.

#### XII. ERROR RESOLUTION PROCEDURE.

In Case of Errors or Questions about your Electronic Funds Transfers, telephone us at 601-961-6000 (in the Jackson, Mississippi area) or 1-800-CHECK-24 (1-800-243-2524) (outside the Jackson, Mississippi area) or write to us at Trustmark National Bank, Attn: Customer Contact Center, P.O. Box 291, Jackson, MS 39205-0291 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

1. Tell us your name and Account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your Account within 10 business days for the amount you think is in error, so that you

will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your Account.

For errors involving point-of-sale transactions or foreign-initiated Items, we may take up to 90 days to investigate your complaint or question. For new Accounts, we may take up to 20 business days to credit your Account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

If a Trustmark Business ATM and/or a Trustmark Business Debit card is issued on your Account, you understand and agree that you are a business, and you further understand and agree that you are not a "consumer" within the meaning of the Federal Electronic Funds Transfer Act and Federal Reserve Regulation E, neither of which shall apply to any dispute arising between you and the Bank under this Agreement.

#### XIII. ADDITIONAL TERMS GOVERNING YOUR TRUSTMARK ATM, TRUSTMARK DEBIT, TRUSTMARK BUSINESS ATM AND/OR TRUSTMARK BUSINESS DEBIT CARD.

By requesting an access device or initiating an electronic funds transfer on your Account, you acknowledge the application of this Notice. An electronic funds transfer not covered by the Electronic Fund Transfer Act is not subject to this Notice.

**Access Devices; Unauthorized use; Termination of Use.** Keep your access device confidential. If you give your access device to another person, he or she is authorized to debit or credit your account until you notify Trustmark that you have withdrawn the authority and you change your access device. Access devices can be used only in a manner and for purposes we authorize. If your access device is used in an unauthorized manner by you or anyone else, we may reject the Item or, at our sole option, may honor the Item without a duty to do so in the future. We reserve the right to terminate access device privileges with or without cause or notice to you unless otherwise required by law. We do not have to reissue a lost or stolen access device. Without prior notice, we may cancel an access device and/or any agreement you may have with us for electronic funds transfers. If we cancel your access device or an agreement for electronic funds transfers, you remain liable for funds you owe as a result of prior electronic funds transfers and/or prior use of an access device.

**Holds; Account Balance.** As explained more fully in the Overdraft Disclosure section of Trustmark's Deposit Account Agreement, when you use your Trustmark Debit card or Trustmark Business Debit card to pay for goods or services or obtain cash, the withdrawal from your Account may not be immediately processed and posted to (deducted from) your Account. Likewise, other electronic funds transfers may not be deducted from your Account until the transfer is processed by us. The merchant or service provider may request an initial authorization for the dollar amount of your purchase. If authorization is given, we may place a hold on your Account for the amount of the purchase. The funds that are held, if any, may not be available to pay other withdrawals on your Account. The hold may not be reflected in the Account balance shown (1) on an ATM or ITM receipt or balance inquiry, (2) on myTrustmark® online

banking screens, (3) by a telephone inquiry, (4) on your monthly account statement, or (5) in a balance inquiry made with a teller, financial services representative, or other bank employee. Holds for authorized Items will remain until the earlier of (a) three (3) business days or (b) the business day that the authorized purchase actually posts to your Account and we pay it. If any of the information provided to us for the authorization hold does not match the information provided to us for the actual pre-authorized purchase, such as card number, merchant number, preauthorization key number, or purchase amount, our computer may not be able to match the actual purchase with the authorization hold, and the authorization hold may remain on your Account for up to three business days, even if the authorized purchase has actually posted to your Account. This means that the amount of any funds on hold may continue to be unavailable that Business Day for withdrawal, transfer, or payment. You agree we are dependent upon our computer system for processing authorizations, purchases, and other Items (as defined in the Deposit Account Agreement) and that we will not be liable to you for wrongful dishonor if any Item, check, electronic funds transfer, or other transfer or withdrawal on your Account is not authorized by us or is refused or returned by us unpaid due to an authorization hold, even if the authorized purchase or Item has posted to your account.

Any Item or other transfer or withdrawal, including any electronic funds transfer processed on your Account at a time when you do not have sufficient available funds in your Account, whether due to an authorization hold for a debit card or business debit card Item or some other reason, will be considered drawn against non-sufficient funds and may incur a non-sufficient funds fee or overdraft fee. You agree to pay those fees, which are set forth in the Miscellaneous Service Fees schedule. You are responsible for keeping sufficient available funds in your Account and for knowing when an Item, transfer, check, ATM, ITM or debit card Item, or other withdrawal will exceed the balance in your Account. We may refuse (not pay) an electronic funds transfer request for an amount greater than the balance in your Account; however, at our option but without any duty to do so in the future, we may pay a transfer which exceeds your Account balance. Repeated overdrafts may result in cancellation of any agreement you may have with us for electronic funds transfer services. Our Funds Availability Disclosure provides information about when your funds are available for withdrawal.

**Currency Conversion Rate.** You may make a purchase or obtain a cash advance in a foreign country or in a currency other than U.S. dollars. If you do, the card association will charge an International Services Assessment fee, and when necessary, convert the purchase or cash advance into U.S. dollars. Any conversion rate between the foreign currency and the billing currency will be either (i) a rate selected by the card association from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate the card association itself receives, or (ii) the government-mandated rate in effect for the applicable central processing date. The conversion rate the card association uses may differ from any published rate in effect on the day you made the purchase or cash advance or it was posted to your Account. You agree to pay us the International Service Assessment fee in addition to any amount converted into U.S. dollars according to card association procedure.



#### NOTICE TO TRUSTMARK ATM, DEBIT, BUSINESS ATM AND BUSINESS DEBIT CARDHOLDERS

This document gives important information about the rights and duties of Trustmark ATM, Debit, Business ATM and Business Debit cardholders and those of Trustmark™ National Bank. By requesting or using a Trustmark ATM card, Trustmark Debit card, Trustmark Business ATM card or a Trustmark Business Debit card, you acknowledge application of this Notice and agree to its terms.

As used herein, **ATM** means automated teller machine. **Account** means with regard to a Trustmark ATM card or Debit card, a consumer checking or savings account established primarily for personal, family or household purposes; and with regard to a Trustmark Business ATM card or Trustmark Business Debit card, a business or commercial checking or savings account established only for business usage and not for personal, family or household purposes. The term "savings account" includes a money market account. The term "account" includes a "payroll card account" directly or indirectly established by an employer on behalf of a consumer to which electronic funds transfers of the consumer's wages, salary, or other employee compensation are made on a recurring basis, whether the account is operated or managed by the employer, a third-party payroll processor, a depository institution or any other person. The term "account" does not include an account held by Trustmark under a bona fide trust agreement. **Access device** means a card, code, or other means of access to your Account, or a combination thereof, that may be used to initiate an electronic funds transfer; examples of an access device include, but are not limited to, a Trustmark ATM card, a Trustmark Debit card, a Trustmark Business ATM card, a Trustmark Business Debit card and an ATM personal identification number ("PIN"). **Bank, we, our, or us** means Trustmark™ National Bank. **Business day**, as defined in the Deposit Account Agreement, means any day we are open for carrying on substantially all of our banking business other than Saturday, Sunday, or Federal Reserve Bank holidays. **Card** means a Trustmark ATM card, Trustmark Debit card, Trustmark Business ATM card or Trustmark Business Debit card, as appropriate. **Card User** means a person authorized by the account holder(s) to use a Trustmark Business ATM or Trustmark Business Debit card. **CST** means central standard time. **Electronic funds transfer** means a transfer of funds initiated through an electronic terminal, telephone, or computer that instructs the Bank to debit (withdraw funds from) or credit (deposit funds to) an account or otherwise transfer funds between accounts; examples include an ATM or ITM transfer or a point-of-sale terminal transfer. **ITM** means interactive teller machine. **Preauthorized** means an electronic funds transfer authorized in advance to recur at substantially regular intervals. **Terminal** means an electronic device, other than a telephone operated by a consumer, through which an electronic funds transfer can be initiated. Examples include, but are not limited to, a point of sale terminal and an ATM or ITM terminal. **Unauthorized electronic funds transfer** means an electronic funds transfer from your Account initiated by a person



other than you without actual authority to initiate the transfer and from which you receive no benefit. The term does not include an electronic funds transfer initiated (1) by a person to whom you gave your access device, unless you have notified our Customer Contact Center that transfers by that person are no longer authorized, (2) by you with fraudulent intent or by another acting in concert with you, or (3) by us. **You or Yours** means the account holder(s), individually and collectively.

#### I. TRANSACTIONS AVAILABLE.

Listed below are some of the types of electronic funds transfers we are capable of handling, some of which may not apply to your Account.

**Trustmark ATM Card.** You may use your Trustmark ATM card with your personal identification number ("PIN") at any Trustmark ATM or ITM and other ATMs or ITMs that are not owned by Trustmark ("terminals") to:

1. withdraw cash from your Trustmark checking account(s) or savings account(s),
2. make deposits to your Trustmark checking account(s) or savings account(s),
3. transfer funds between your Trustmark checking account(s) and savings account(s),
4. check balances in your Trustmark checking account(s) or savings account(s),
5. make payments (by cash or check) on loans or credit cards you have with us,
6. pay for purchases at any retail terminal that displays a debit/ATM option.

Some of these services may not be available at all terminals. You can make deposits to your Trustmark account(s) only at a Trustmark ATM or ITM specifically set up to take deposits. You can make payments on loans or credit cards you have with us only at a Trustmark ATM or ITM specifically set up to handle such a payment. You may pay a bill without your personal identification number ("PIN") at participating vendors.

**Trustmark Debit Card.** You may use your Trustmark Debit card (with your PIN) to do the same things a Trustmark ATM card can do. (See "Trustmark ATM Card" for an explanation of which services are available at which terminals.) And, you may use your Trustmark Debit card to:

1. obtain a cash advance from participating financial institutions which display the MasterCard® logo.
2. purchase goods or pay for services anywhere a MasterCard® "debit" card is accepted.

You may also pay a bill without your personal identification number ("PIN") at participating vendors. Trustmark Debit cards are not available if you only have a savings account with us. If you have an active checking account with us and you have a Trustmark Debit card on that checking account, your savings account with us can be added to your Trustmark Debit card as a secondary account only.

**Trustmark Business ATM or Trustmark Business Debit Card.** You may use your Trustmark Business ATM card and Trustmark Business Debit card (with your PIN) to do the same things a Trustmark ATM card can do. (See "Trustmark ATM Card" for an explanation of which services are available at which terminals.) And, you may use your Trustmark Business Debit card to:

1. obtain a cash advance from participating financial institutions which display the MasterCard® logo.
2. purchase goods or pay for services anywhere a MasterCard® "debit" card is accepted.

You may also pay a bill without your personal identification number ("PIN") at participating vendors. Trustmark Business Debit cards are not available if you only have a savings account with us. If you have an active checking account with us and you have a Trustmark Business Debit card on that checking account, your savings account with us may be added to your Trustmark Business Debit card as a secondary account only.

#### II. LIMITATIONS ON TRANSFERS.

**Limitations on Frequency (Number) of Transfers.** For security reasons, there are limits on the number of transfers you can make each 24-hour period using ATMs, ITMs and the point-of-sale transfer service.

**Restrictions on Savings Accounts.** Under federal regulations, transfers from a savings account to another account belonging to you at Trustmark or to a third party by preauthorized, automatic or telephone transfers (including fax or with Trustmark's online or mobile banking services) are limited to six per calendar month or statement cycle (depending on the type of account you have), with no more than three of the six (by check, draft, debit card or similar order made by you or any authorized signer) and payable to third parties. If you violate or attempt to violate this limitation, we may reject or reverse the transfer, may close your Account, or may transfer your funds to a non-interest bearing account.

**Limitations on Dollar Amounts of Transfers: Trustmark ATM and Debit Cards** ATM and ITM withdrawals are limited to a maximum of \$800 each business day. ATMs and ITMs owned by other financial institutions or third parties (i.e., non-Trustmark ATMs and ITMs) may have different limits. There is a combined maximum limitation of \$5,000 per business day for the following Items (as defined in your Deposit Account Agreement) which have been authorized but not yet posted to your account: Point-of-sale transactions to buy goods or services, or to obtain cash, where permitted, using either a Trustmark ATM card or a Trustmark Debit card (with your PIN); and Trustmark Debit card transactions (without your PIN) to buy goods or services anywhere a MasterCard® "debit" card is accepted or to obtain cash from participating financial institutions displaying the MasterCard® logo. Some merchants may establish a lower limit. These limits may be different if we have separately notified you of a different limit. Also, there is a maximum limitation of \$2,500 per business day for point-of-sale transactions using your Trustmark ATM card.

Items (such as withdrawals, transfers, payments, and purchases) may not exceed the lesser of (1) your available Account balance or (2) the maximum amounts stated above, except that Items exceeding your available account balance may be approved if your account is tied to an overdraft protection agreement with us or we decide, in our discretion, to approve payment of an overdraft on your Account. As discussed more fully in the Overdraft Disclosure section of Trustmark's Deposit Account Agreement, Trustmark assesses overdraft fees when the overdraft Item is actually presented to Trustmark for payment, and Trustmark posts the Item to your account and not at the

time of authorization. Trustmark assesses overdraft fees based on the account's ledger balance after the close of each Business Day and not based on the available balance at the time a transaction is authorized. Each Item resulting in an overdraft on your account will incur an overdraft fee, the amount of which is disclosed in our Miscellaneous Service Fees schedule. You may, at any time, obtain a current list of fees by contacting any of our branch representatives or by calling 1-800-243-2524 or, in Jackson, Mississippi, 601-961-6000. See our Deposit Account Agreement (or the Terms and Conditions of your Account) for more information about non-sufficient funds and overdrafts.

#### Limitations on Dollar Amounts of Transfers: Trustmark Business ATM and Trustmark Business Debit Cards

ATM and ITM withdrawals are limited to a maximum of \$800 each business day. ATMs and ITMs owned by other financial institutions or third parties (i.e., non-Trustmark ATMs and ITMs) may have different limits. There is a combined maximum limitation of \$5,000 per business day for the following Items (as defined in your Deposit Account Agreement) which have been authorized but not yet posted to your account: Point-of-sale transactions to buy goods or services, or to obtain cash, where permitted, using either a Trustmark Business ATM card or a Trustmark Business Debit card (with your PIN); and Trustmark Business Debit card transactions (without your PIN) to buy goods or services anywhere a MasterCard® "debit" card is accepted or to obtain cash from participating financial institutions displaying the MasterCard® logo. Some merchants may establish a lower limit. These limits may be different if we have separately notified you of a different limit. Also, there is a maximum limitation of \$2,500 per business day for point-of-sale transactions using your Trustmark Business ATM card.

Items (such as withdrawals, transfers, payments, and purchases) may not exceed the lesser of (1) your available Account balance or (2) the maximum amounts stated above, except that Items exceeding your available account balance may be approved if your Account is tied to a line of credit or an overdraft protection agreement with us or we decide, in our discretion, to approve payment of an overdraft on your Account. As discussed more fully in the Overdraft Disclosure section of Trustmark's Deposit Account Agreement, Trustmark assesses overdraft fees when the overdraft Item is actually presented to Trustmark for payment, and Trustmark posts the Item to your account and not at the time of authorization. Trustmark assesses overdraft fees based on the account's ledger balance after the close of each Business Day and not based on the available balance at the time a transaction is authorized. Each Item resulting in and overdraft on your account will incur an overdraft fee, the amount of which is disclosed in our Miscellaneous Service Fees Schedule. You may, at any time, obtain a current list of fees by contacting any of our branch representatives or by calling 1-800-243-2524 or, in Jackson, Mississippi, 601-961-6000.

#### Other Limitations Applicable to Transfers.

**Down Time.** Occasionally, an ATM, ITM or point-of-sale terminal may be unavailable.

**Processing Cutoff Time.** Transfers between your Trustmark accounts and payments on your Trustmark loans via a Trustmark ATM or ITM entered up to 6:00 pm CST on a business day will process that night; transfers and payments on a non-business day or after 6:00 pm CST on a business day will be processed on the night of the next business

day. Payments on your Trustmark credit cards via a Trustmark ATM or ITM may take up to 5 days to be processed and posted to your Account. This is subject to change.

**Funds Availability.** Our Funds Availability Disclosure addresses when deposits are available for withdrawal.

#### III. CONSUMER'S LIABILITY FOR UNAUTHORIZED TRANSFERS AND WHY YOU SHOULD PROMPTLY REPORT LOSS, THEFT, OR UNAUTHORIZED USE OF AN ACCESS DEVICE.

#### THIS SECTION APPLIES TO TRUSTMARK ATM CARDS AND TRUSTMARK DEBIT CARDS ISSUED ON CONSUMER ACCOUNTS ONLY. A CONSUMER ACCOUNT IS AN ACCOUNT ESTABLISHED PRIMARILY FOR PERSONAL, FAMILY OR HOUSEHOLD PURPOSES.

Tell us AT ONCE if you believe your access device (for example, Trustmark ATM card, Trustmark Debit card, or PIN) has been lost or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your Account (plus the maximum of an overdraft protection limit, if any, you may have with us). If you tell us within 2 business days after you learn of the loss or theft of your access device, you can lose no more than \$50 if someone used your access device without permission.

If you do NOT tell us within 2 business days after you learn of the loss or theft of your access device, and we can prove we could have stopped someone from using your access device without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, including those made by your access device or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed or sent to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

#### IV. HOW TO CONTACT US ABOUT AN UNAUTHORIZED TRANSFER OR THE LOSS OR THEFT OF AN ACCESS DEVICE.

If you believe your access device (for example, Trustmark ATM card, Trustmark Debit card, Trustmark Business ATM card, Trustmark Business Debit card or PIN) has been lost or stolen or that someone has transferred or may transfer money from your Account without your permission, call us at 601-961-6000 (in the Jackson, Mississippi area) or 1-800-CHECK-24 (1-800-243-2524) (outside the Jackson, Mississippi area) or write to us at Trustmark National Bank, Attn: Customer Contact Center, P.O. Box 291, Jackson, MS 39205-0291.

**Trustmark Business ATM Cards and Trustmark Business Debit Cards Only:** If you give us notice of a lost or stolen Card or disclosed PIN by calling the phone number or writing to the Bank at the address listed above, you will not be liable for unauthorized transactions occurring after we receive your notice and have had a reasonable opportunity to act on it. Any oral notice must be confirmed immediately afterwards in writing and is subject to these same terms and conditions.

#### V. LIABILITY FOR USE OF CARDS

#### THIS SECTION APPLIES TO TRUSTMARK BUSINESS ATM AND TRUSTMARK BUSINESS DEBIT CARDS

You are liable for, and agree that we may charge the Account for the amount of each Item for which a Card is used, whether or not you have authorized the use. You are solely responsible for selecting Card Users. You agree to indemnify us and hold us harmless from any and all losses, liabilities, claims of any party, damages, and expenses (including legal fees and expenses) arising from or relating to the issuance of a Card to you or selected Card Users or the use of any Card.

You will require Card Users and others in your employ to comply with all provisions of this agreement and all other applicable agreements, rules and regulations, and you guarantee that they will do so. You are fully responsible for the failure of any Card User or any person in your employ to comply with your agreements with us.

Whenever a Card User leaves your employ or you revoke a Card User's authorization to use a Card, you must obtain the Card from the Card User and return it to us immediately. You agree to notify us of such termination or revocation within 2 business days of the Notification of Termination Date, as defined below. You must deliver to the employee or send by certified mail, return receipt, a written notice stating that the Card has been cancelled and that the employee must discontinue use of the Card and return the Card to you. You remain responsible for all use of the Card occurring before the Card is actually returned to us. "Notice of Termination Date" means the date the Card User gives or receives oral or written notice of immediate or pending termination of the Card User's employment with you, or the date the Card User leaves your service, whichever is earlier.

#### VI. BUSINESS DAYS OF TRUSTMARK NATIONAL BANK.

For purposes of these disclosures, our business days are Monday through Friday. Holidays are not included.

#### VII. FEES.

**ATM or ITM Charge.** When you use a Trustmark ATM card, a Trustmark Debit card, a Trustmark Business ATM card or a Trustmark Business Debit card at an ATM or ITM not owned by us or an ATM or ITM that is not part of Trustmark's network ("non-Trustmark ATM or ITM"), Trustmark may charge you a fee for any electronic funds transfer (including but not limited to a deposit, withdrawal, or transfer of funds between accounts), and Trustmark may also charge you a separate fee for a balance inquiry, regardless of whether you also make an electronic funds transfer before or after the balance inquiry. To be clear, when you perform both a balance inquiry and a cash withdrawal during the same use of a non-Trustmark ATM or ITM, we will charge you two out-of-network ATM/ITM fees, even if the ATM or ITM owner does not charge you a fee for the balance inquiry and even if the ATM or ITM owner does not warn you that a fee for the balance inquiry will result. In addition to the fees charged by Trustmark, when you use a Trustmark ATM card, a Trustmark Debit card, a Trustmark Business ATM card or a Trustmark Business Debit card at a non-Trustmark ATM or ITM, you may be charged one or more fees by the ATM or ITM owner or operator and/or by any network used, including but not limited to fees for withdrawals and separate fees for balance inquiries, even if you do not complete a funds transfer. We will not charge you a fee for your use of a Trustmark ATM card, a

Trustmark Debit card, a Trustmark Business ATM card or a Trustmark Business Debit card at other Trustmark ATMs and ITMs unless a notice of fee is posted on the Trustmark ATM or ITM being used by you. The current and applicable amounts of such ATM/ITM fees charged by Trustmark, as well as all other fees Trustmark may charge you, are set forth in Trustmark's Miscellaneous Service Fees schedule.

**Replacement Fee.** We may, at our sole option, charge you a fee for a replacement access device.

**Service Fee.** If an electronic funds transfer results in an assessment of a service fee (such as a minimum-balance fee, stop-payment fee, Non-Sufficient Funds fee, overdraft fee, etc.) under the Truth-in-Savings disclosure, if applicable to your Account or other disclosures applicable to your account, you will be charged the applicable fee.

**Per Transfer Charge.** If you have an Account on which we charge an excess deposit fee, we will charge you a per-item deposit fee if the number of deposits exceeds the permissible number of deposits per statement cycle. If you have an Account on which we charge an access withdrawal fee, we will charge you a per-item withdrawal fee if the number of withdrawals exceeds the permissible number of withdrawals per statement cycle. To determine the amount of the per-item withdrawal fee or the per-item deposit fee, when such a fee is charged and if such a fee is applicable to your Account, see the Truth-in-Savings disclosure, if applicable to your Account or other disclosures applicable to your account.

**Change in Fees.** With prior notice to you, fees are subject to change at our sole discretion.

**Amount of Fees.** For a complete listing of our service fees, please refer to our Miscellaneous Service Fees schedule, or you may, at any time, obtain a current list of fees by contacting any of our branch representatives or by calling 1-800-243-2524 or, in Jackson, Mississippi, 601-961-6000.

#### VIII. DOCUMENTATION OF TRANSFERS.

**Terminal Transfers.** You can get a receipt at the time you make any transfer to or from your Account using one of our Trustmark automated teller machines (ATMs) or Trustmark interactive teller machines (ITMs), if you request a receipt, or a point-of-sale terminal.

**Preauthorized Credits.** If you have arranged to have direct deposits made to your Account at least once every 60 days from the same person or company, you can call us at 601-961-6000 (in the Jackson, Mississippi area) or 1-800-CHECK-24 (1-800-243-2524) (outside of the Jackson, Mississippi area) to find out whether or not the deposit has been made.

**Periodic Statements.** You will get a monthly Account statement if you have a checking account. If you have a savings account, you will get a monthly statement unless there are no electronic funds transfers during the month; in any case, you will get a statement at least quarterly.

#### IX. PREAUTHORIZED PAYMENTS.

**Right to Stop Payment and Procedure for Doing So.** If you have told us in advance to make regular payments out of your Account, you can stop any of these payments. Here's