BancorpSouth
Member FDIC
Right Where You Are

Online Banking Guide

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Online Banking Guide

Welcome! Whether you're at home, at work or on the road, we are here for you 24 hours a day, 7 days a week with our Online Banking & Bill Pay services.

This guide is designed to help answer your questions about how Online Banking can help manage your finances online. In addition to accessing your account information and transferring funds online, you'll also be able to export account information to financial management software, such as Quicken® or Quickbooks®, and pay your bills online. After becoming an Online Banking customer, you'll find you are able to reduce the amount of time spent managing your finances.

Welcome, and we hope you enjoy this quick and convenient guide to Online Banking.

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www.mcompany.com

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Security

By following our tips, Online Banking can be a safe and efficient method for handling your banking needs.

User ID and Password

Security starts at your computer. Never share your user ID or password with anyone. Make sure your password is hard to guess; combine random numbers and letters instead of using your birth date, pet's name or other obvious clues.

Secure Sockets Layer Encryption (SSL)

BancorpSouth uses this technology to scramble data as it travels between your computer and us, making it difficult for anyone to access your account information. SSL is a trusted method of securing Internet transactions.

Browser Registration

In addition to your personal password security, BancorpSouth has added additional safety measures with Browser Registration. Although these security enhancements benefit you and your peace of mind, you probably will not notice them during your regular day-to-day experience.

Extended Authentication

BancorpSouth provides additional security that allows you to use your phone to receive authentication codes in order to verify yourself when logging into Online Banking.

Online Banking Safety Tips

- Ensure your web browser, operating system, anti-virus software and other applications are current and support 128-bit encryption.
- Memorize your passwords.
- Exit your Online Banking session when finished.
- Do not leave your computer unattended when logged in to Online Banking.
- Do not use public computers or unsecured Wi-Fi when accessing Online Banking.
- If you receive an error when logged in to your Online Banking account, report the error to Customer Service.

Security

BancorpSouth will never send unsolicited emails asking you to provide, update, or verify personal or confidential information via return email. If you receive a questionable email inquiry allegedly from BancorpSouth, please report the incident to a Customer Service Representative as quickly as possible. You have the ability to receive messages through Online Banking to securely attend to personal and confidential information.

To mitigate the risk of online fraud and identity theft, your first and best protection is awareness.

Phishing

Phishing is an online scam tactic that is used to lure users into unknowingly providing personal data, such as credit card information or user IDs and passwords. Using spoof (look-a-like) emails and websites, the tactic attempts to gain the trust of unsuspecting targets and convince them that vital information is being requested by a vendor they may already have a relationship with, such as their bank.

Identity Theft

It is important that our customers are aware of the dangers of identity theft. Identity theft can occur when criminals find a way to steal your personal or other identifying information and assume the use of that data to access your personal accounts, open new accounts, apply for credit in your name, purchase merchandise and commit other fraud or related crimes using your identity.

Fraud Prevention Tips

- Do not open email attachments or click on a link from unsolicited sources.
- Avoid completing email forms or messages that ask for personal or financial information.
- Do not trust an email asking you to use a link for verification of login or account details.
- Monitor your account transactions for unauthorized use.
- Shred old financial information, invoices, charge receipts, checks, unwanted pre-approved credit offers and expired charge cards before disposing of them.
- Contact the sender by phone if you are suspicious of an email attachment.

Getting Started & Logging In

Begin your Online Banking experience with us by simply visiting our website!

1 In your browser's address bar, enter **bancorpsouth.com**.

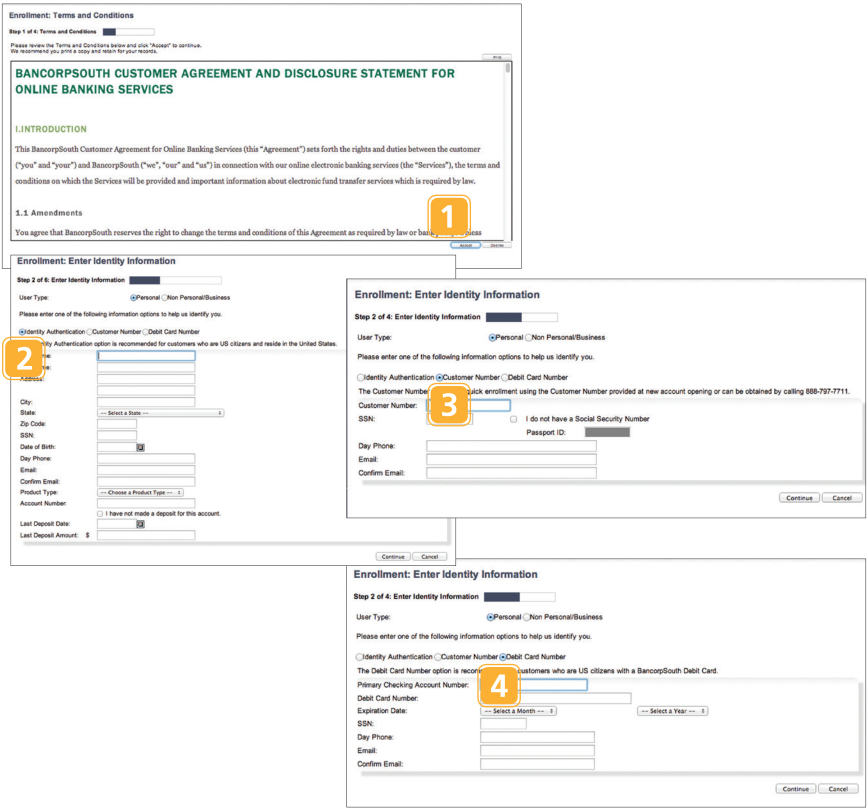
2 If it is your first time signing in, select **enroll**. You will then be directed as to how to proceed with setting up your new account(s). See the next page for further assistance.

3 If you are a returning customer, enter your user ID and password in the fields provided. Then, click **Login**.

4 Utilize the links to log in to other accounts you may have or to apply for a new account.

Enrollment

If you have not yet enrolled for our Online Banking services, a few clicks and bits of personal information will do the trick!



1 First, review the Customer Agreement and Disclosure Statement. When finished, click **Accept** to proceed.

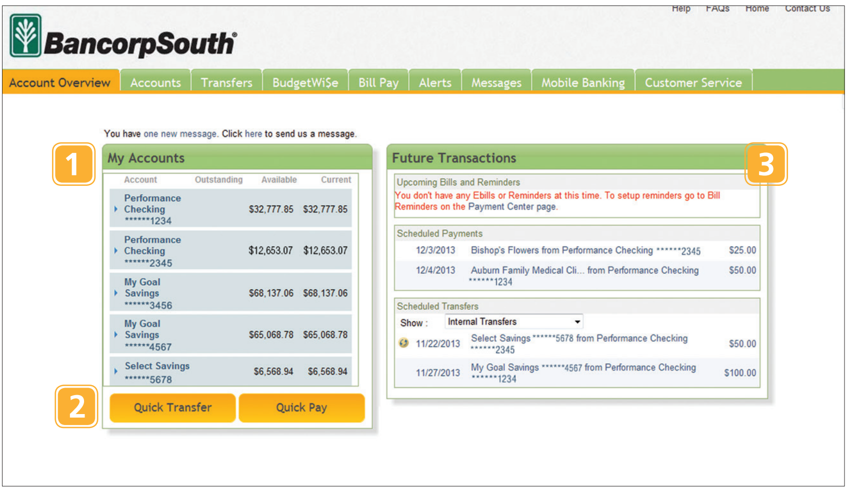
2 Utilize one of the three provided options for identification purposes and enter the requested information in the provided fields. Click **Continue** when finished: The **Identity Authentication** option is recommended for United States citizens.

3 The **Customer Number** option is for quick enrollment using a number provided at new account opening; a number can also be obtained by calling **1.888.797.7711**.

4 The **Debit Card Number** option is for customers who are United States citizens with a BancorpSouth Debit Card.

Account Overview

Account Overview will provide you with a quick view of your accounts and balances. Here you can make a quick transfer between accounts, view pending transactions and even check your secure messages.



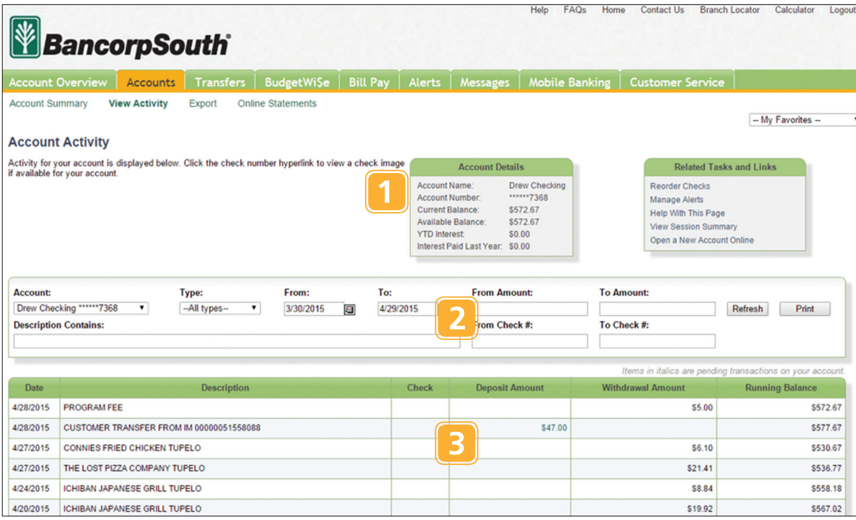
1 Your active accounts will be displayed within the My Accounts panel, as well as details regarding the funds that are available for each. Click on any account entry to view specific information and recent activity.

2 The Quick Transfer and Quick Pay buttons are located under the account entries panel for safe and swift completion of the process you choose.

3 Review the Future Transactions panel for upcoming bills and important reminders, as well as scheduled payments and transfers.

Account Activity

Online Banking allows you to conveniently access a history of your account transactions, always keeping you current with your account balances.

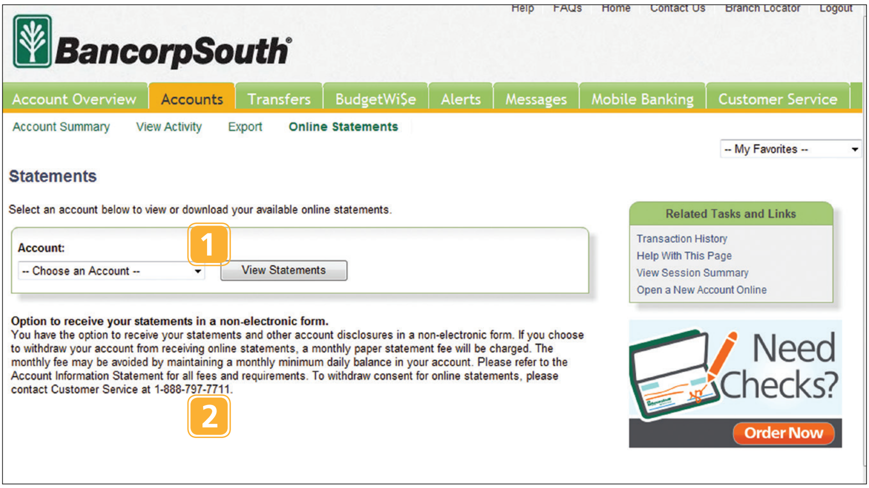


1 Notice above in the main Account Activity table, the account details and links are displayed for quick references and additional tasks.

2 To refresh the Account Activity table, simply populate the provided fields and drop-down menus, located above, with the specific information being requested. Next, click **Refresh**.

3 The table should then refresh to display the account details attached to the account you have chosen. Simply repeat Step 2 to view activity on another account.

Save paper and space in your home or office by viewing your statements electronically.



1 To begin viewing or downloading your online statements, choose the desired account from the drop-down menu, then click **View Statements**.

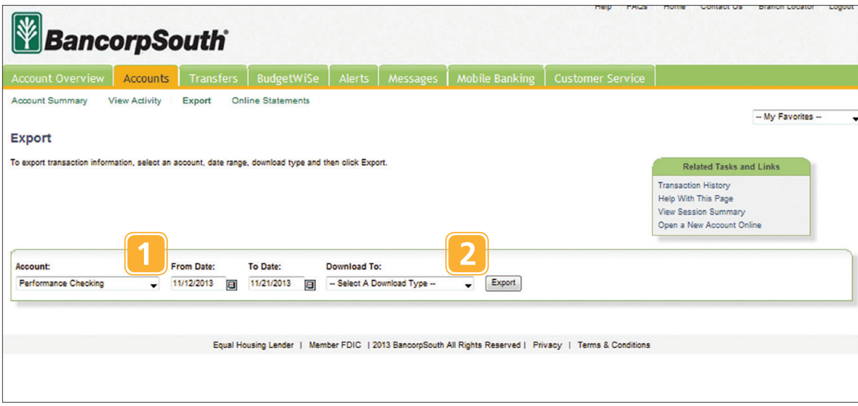
1a Select the statement date you wish to view.

2 If you wish to receive non-electronic statements in the mail, please review the information provided as shown. You may contact Customer Service at **1.888.797.7711** to complete this request. Please note that a monthly paper statement fee may be charged.

Export

Click Export, located
under the Accounts tab

Download account information to a source that is readily available for your financial records and documents.

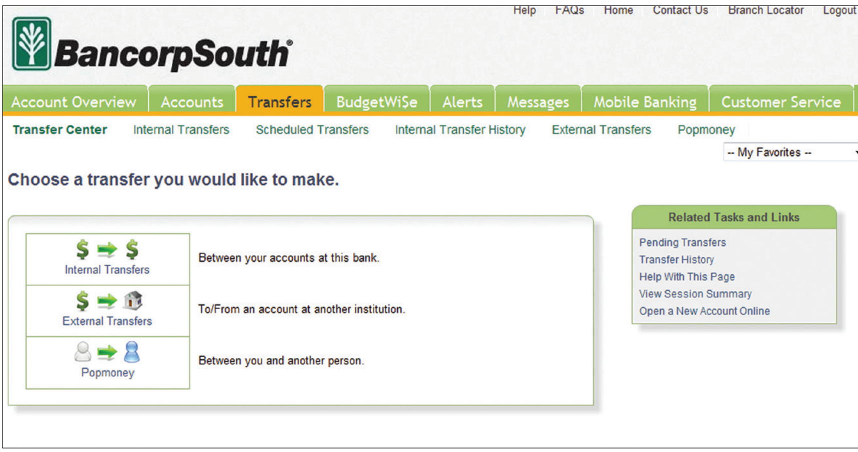


1 To begin exporting transaction information, first select an account from the drop-down menu, then the date range.

2 Next, select the download type and click **Export**.

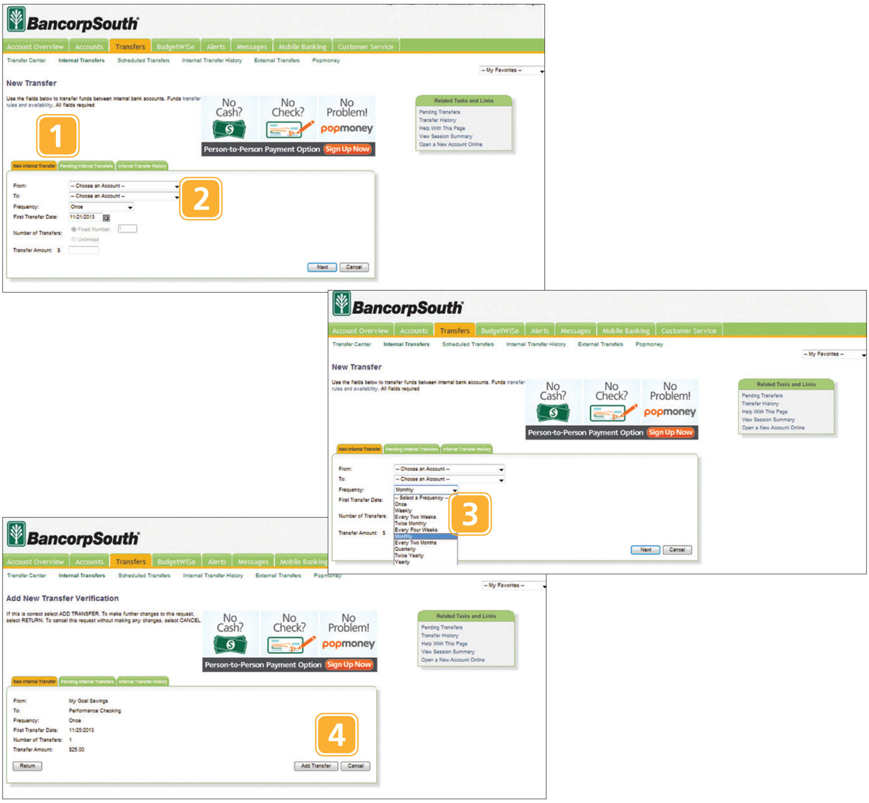
Transfers

Online Banking enables you to transfer funds between accounts quickly and easily. From the main window, choose whether you would like to complete a transfer between accounts at this bank, To or From an account at another financial institution, or simply to another person using Popmoney®. Please go to **page 14** to review additional information and details about Popmoney.



Internal Transfers

Quickly transfer funds between accounts at this bank at any time!



1 Once on the Internal Transfers screen, notice you have three tabs to aid you: New Internal Transfer, Pending Internal Transfers and Internal Transfer History. To begin a new Internal Transfer, be sure that the appropriate tab is selected and highlighted.

2 From the drop-down menus, select the From and To accounts that will take part in the transfer.

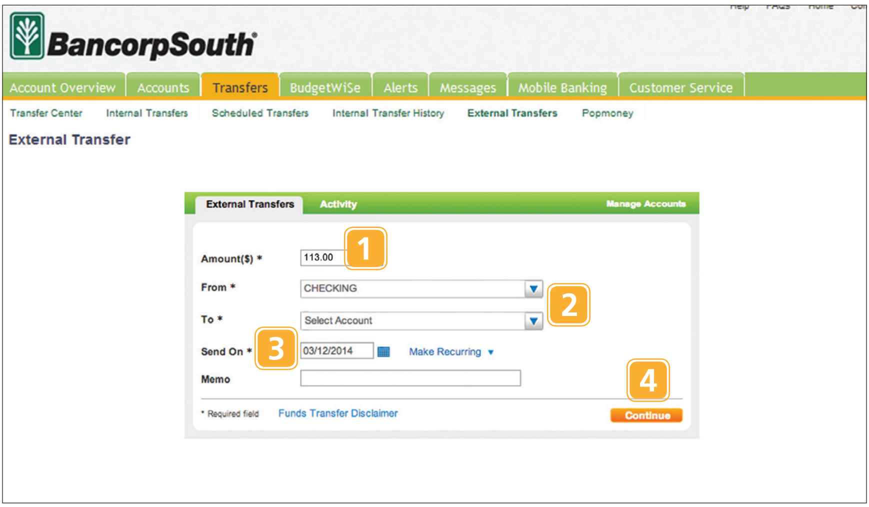
3 Choose how frequently you would like the transfers to take place using the next drop-down menu. Next, complete the rest of the criteria, which includes the date when you would like the transfers to begin, how many times you would like the transfers to occur within the chosen Frequency, and finally, the Amount of the transfer. Click the **Next** button to proceed.

4 Next, verify the transfer information and simply click **Add Transfer**.

External Transfers

Click External Transfers, located under the Transfers tab

Schedule and complete a transfer between your personal account and a separate personal account at another financial institution. The process for completing an External Transfer is identical to an Internal Transfer, but must first be registered and have an external account added.



1 To begin, enter an amount you wish to transfer.

2 From the drop-down menus, select the From and To accounts that will take part in the transfer.

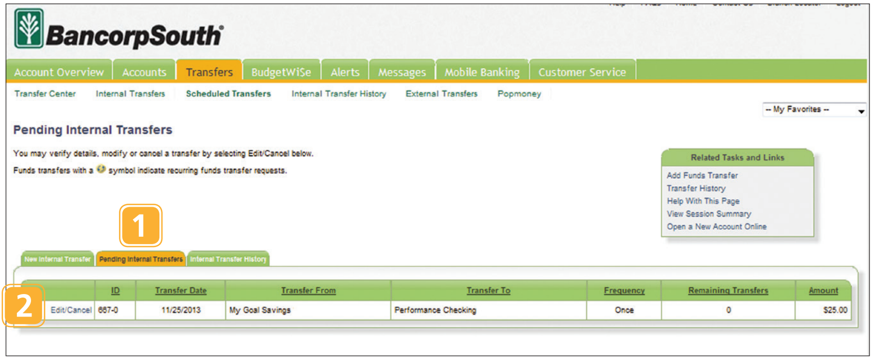
3 Provide a date you wish for the transfer to be executed. Select **Make Recurring** if you wish for the transfer to occur more than once.

4 Click **Continue**. You will then need to verify the transfer information in the next window and simply click **Continue**.

Scheduled Transfers

Click Scheduled Transfers, located under the Transfers tab

Verify details, modify, or cancel a transfer in no time, using the Scheduled Transfers window.

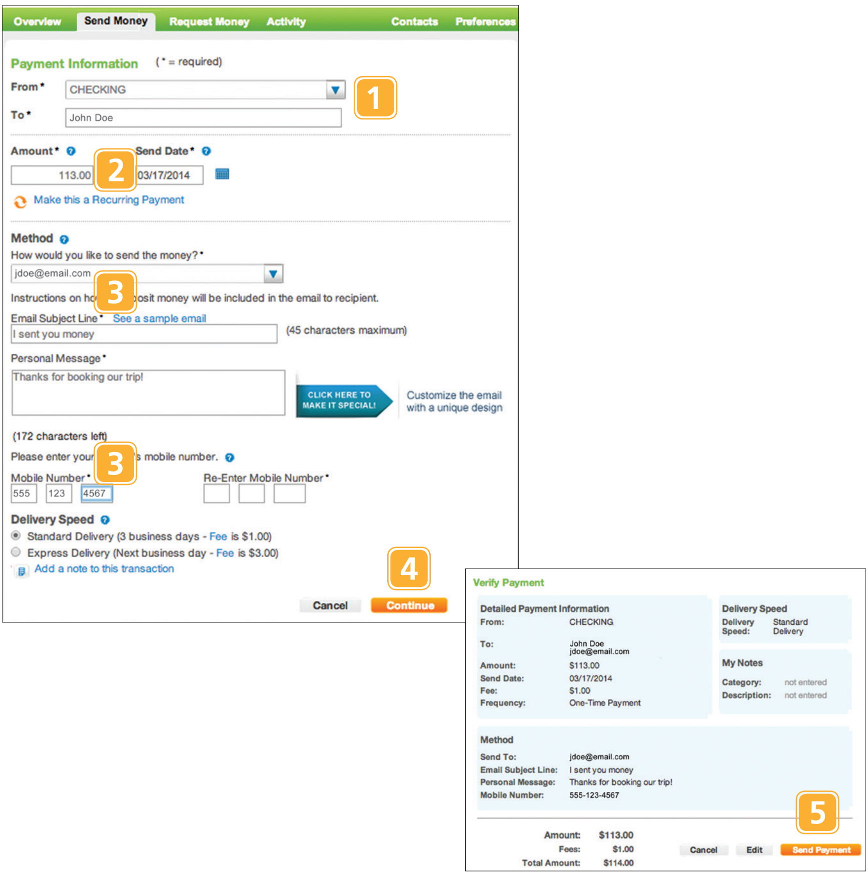


1 To view pending Internal Transfers, click the **Pending Internal Transfers** tab to highlight and view Scheduled Transfers.

2 Utilize the Edit/Cancel links to guide you with editing a transfer or to prevent a transfer from taking place.

Popmoney®

Popmoney® is an innovative new way to send and receive money. Even better, registering only takes a few minutes! Just make sure you have access to your email or phone, as we'll use those to verify your information.



1 To send money, select the From and To accounts from the drop-down menus that will take part in the transfer.

2 Provide an amount and the date you wish for the funds to be sent.

3 From the options provided in the drop-down menu, choose how you would like to send the funds. Next, provide information that is to be sent on your behalf with instructions on how to deposit the funds. Next, choose the Delivery Speed.

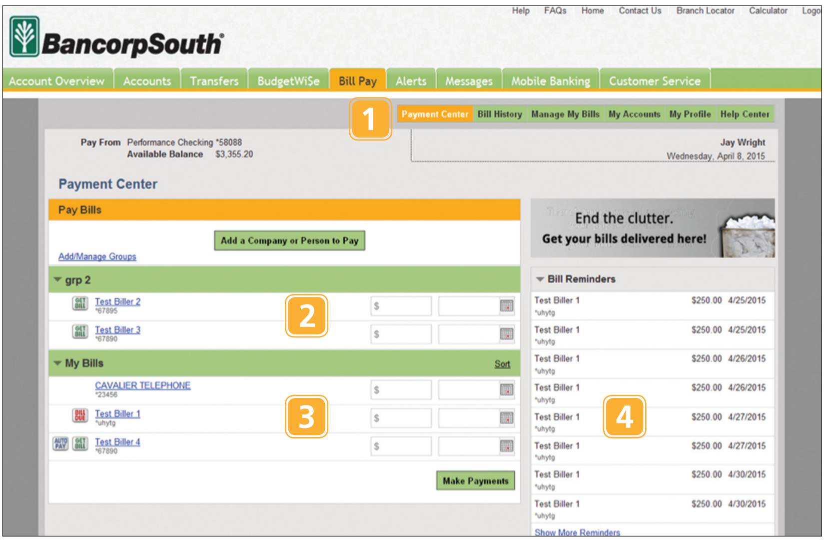
4 Click **Continue** to verify and send the payment.

5 When you have finished verifying the information, click **Send Payment**.

Bill Pay Overview

Click the Bill Pay tab

What is more reassuring than being in control of your finances? Staying in control of your bills! With Online Bill Pay, you have the ability to stay on top of your monthly finances with utmost ease and turnkey efficiency. Free yourself from the hassle of writing checks and the clutter that comes with traditional ways of paying bills. Online Bill Pay makes a quick and easy alternative to paying your bills online.



1 Right away, it is key to become comfortable with your Online Bill Pay experience and features. Review the menu displayed at the top of the window. Included in the menu is your guide to accessing the Payment Center (as shown), viewing your Bill History and managing your Bills, Accounts and Profile.

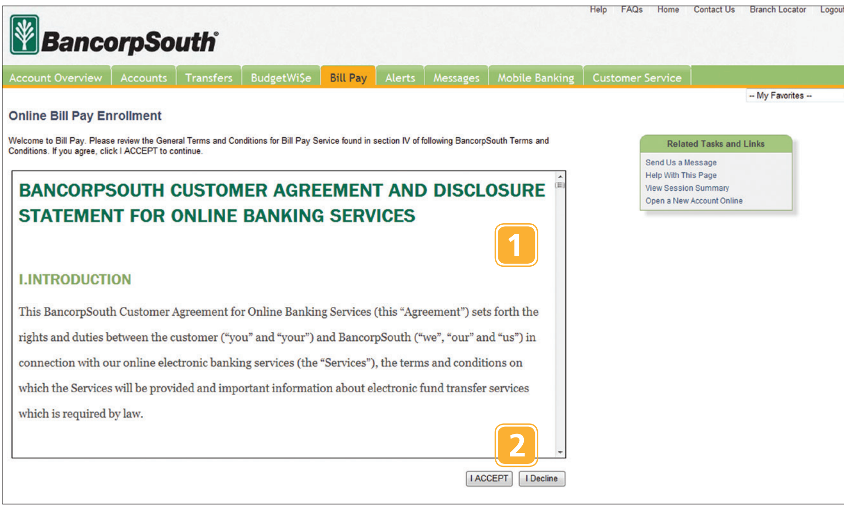
2 This main Payment Center panel will be your "headquarters" in viewing bill information, adding payees, as well as paying your bills.

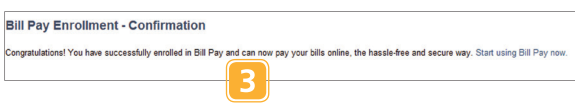
3 With a list of payees added to Online Bill Pay, paying bills only takes a couple clicks of your mouse!

4 Utilize the right-side panel for viewing Bill Reminders, Pending Payments and Recent Payments. Here you may view, edit and cancel pending payments.

Bill Pay Enrollment

Enrolling in Online Bill Pay is not only easy, but speedy! Be on your way to paying your bills online in the same amount of time it takes you to read this!





1 In order to enroll in Online Bill Pay, you must first review and understand the presented disclosure.

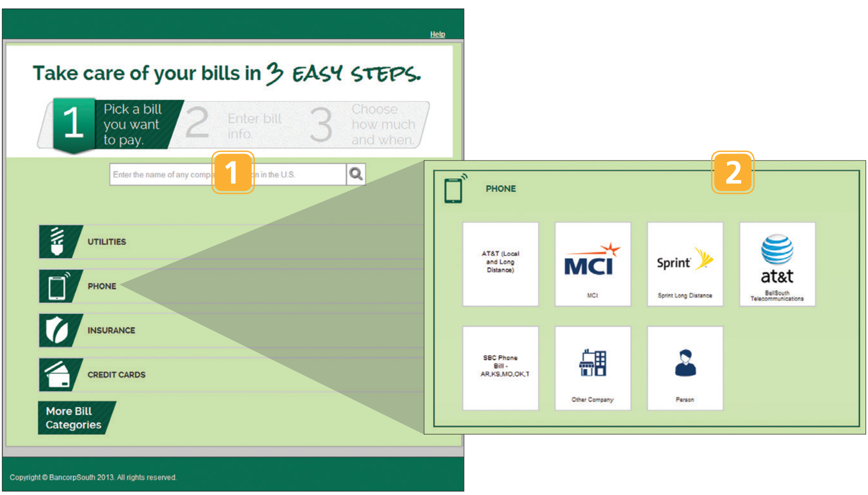
2 If you accept the terms within the disclosure, click **I ACCEPT**.

3 You may then be asked to provide additional information. You will receive a confirmation message when you are successfully enrolled in Online Bill Pay.

Payee Setup

The first step in the Online Bill Pay process is to add one or more payee(s) by entering their information. A payee can be almost any company or person you would send a check, like an auto finance company, a cable TV provider or even a lawn care service. A recent bill or statement should have all the necessary details. Many major payees are set up in a predetermined list of payees within the system, so that you may use the search option.

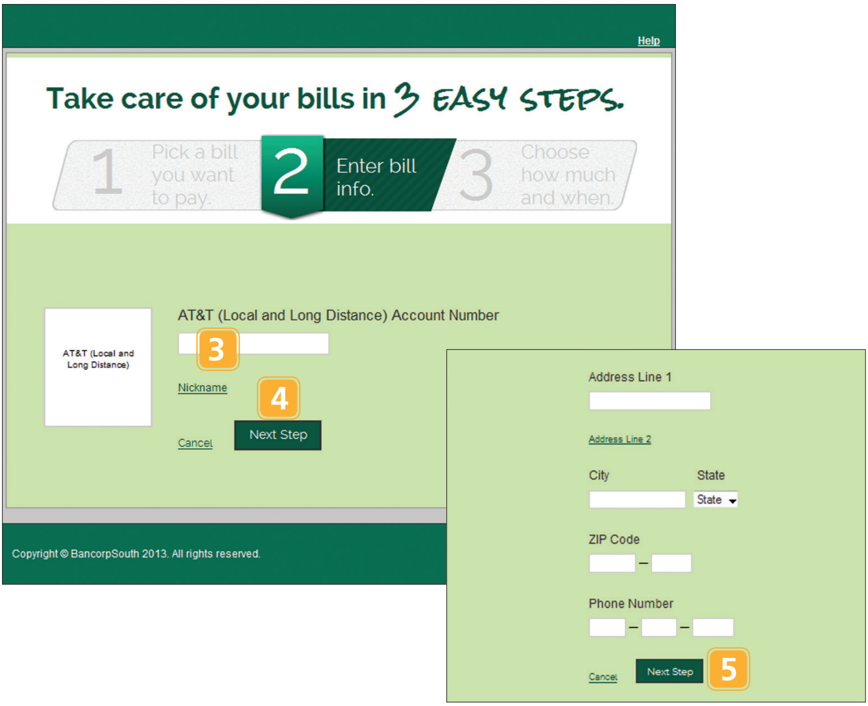
When a search is initiated, just a few pieces of info will be needed to finish. Once a payee is set up, you can begin processing payments, and ultimately access billing and history details for the specified payee.



1 The first step for adding a new payee can be completed by either typing the name of the payee in the search space provided or choosing from the predetermined list featured for you.

2 A drop-down window will appear to give you additional payee options to choose from.

Please have a recent bill or statement for reference.



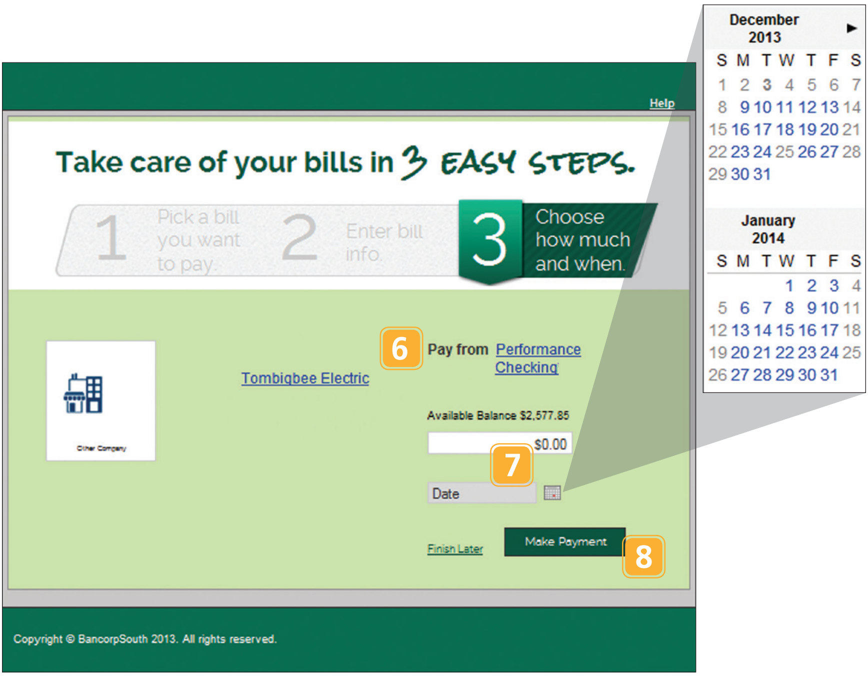
3 Next, enter your payee's Account Number. You may also assign a nickname to this payee account by clicking **Nickname**.

4 Click **Next Step**.

5 You will then be prompted to enter the payee's address information, including a phone number. Click **Next Step** to continue.

Payee Setup (continued)

The last step in adding a new payee includes setting up a payment to be processed immediately or in the future.



6 Click the **Pay from** link to view additional details about the account or to assign a different account to process the bill.

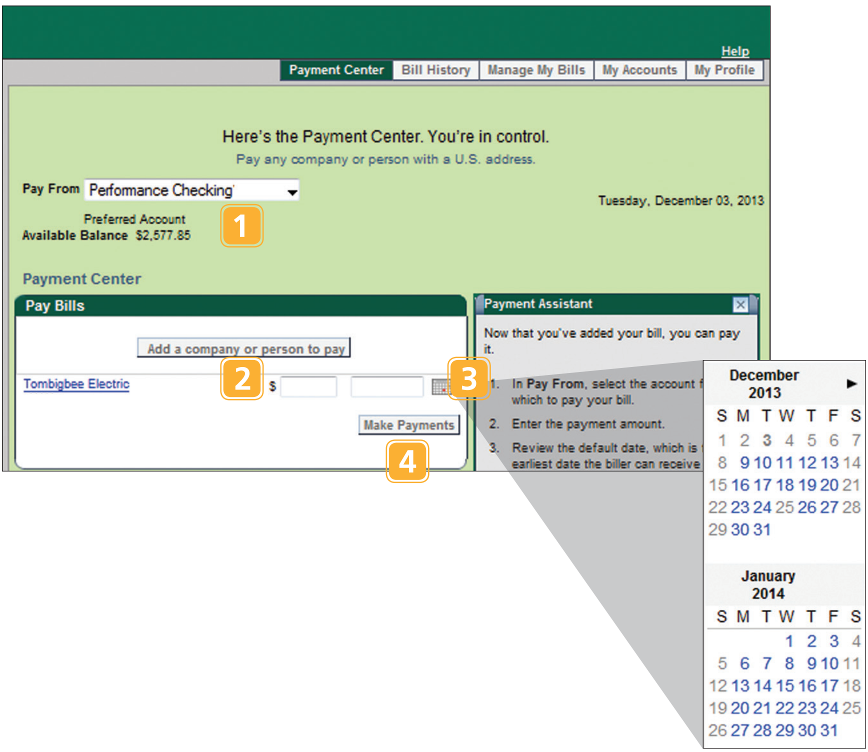
7 Enter the amount you wish to pay and enter a date for processing. Use the convenient calendar feature for further ease.

8 To process the new payment, click **Make Payment**.

Make a Payment

Click the Payment Center tab

With our quick payment option, you can remain confident that your bills can be paid in no time!



1 Choose the Pay From account from the drop-down menu.

2 Enter the amount of the bill you wish to pay.

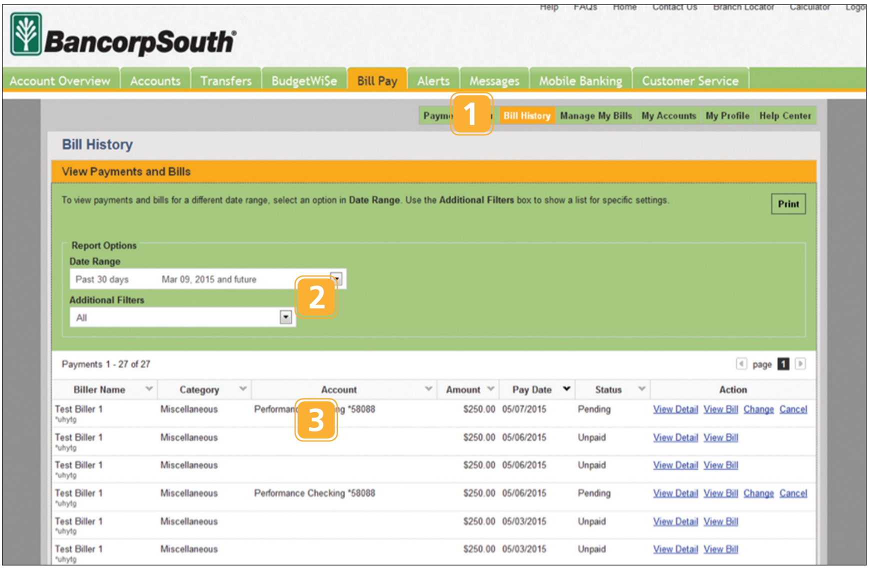
3 Next, enter the process date. Use the convenient calendar feature for further ease.

4 When finished, click **Make Payments**.

View Bill History

Click the Bill History tab

View a list of payments that have been processed recently or on a previous date.



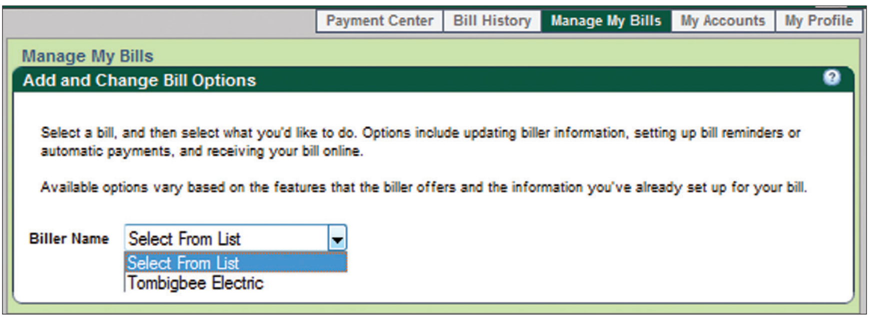
1 To begin, select **Bill History** within the Payment Center menu.

2 From the drop-down menu, choose the date range you would like to view.

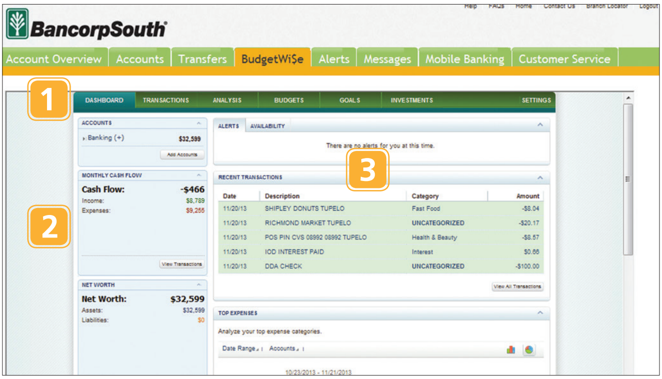
3 Payment history and details will then display in the window below.

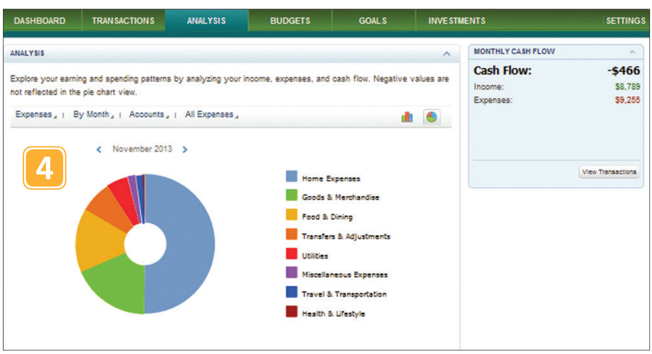
Manage Bills

Once you have selected Manage My Bills from the Payment Center menu, choose the payee account you wish to either update, set up a reminder, automatic payments or to receive your bill online.



BudgetWi$e is an online computer software for managing and performing data analysis on checking, savings and other accounts, as well as viewing and managing transactional records.





1 Review the menu bar at the top of the window to understand the features and options that are available to you: Dashboard, Transactions, Analysis, Budgets, Goals and Investments.

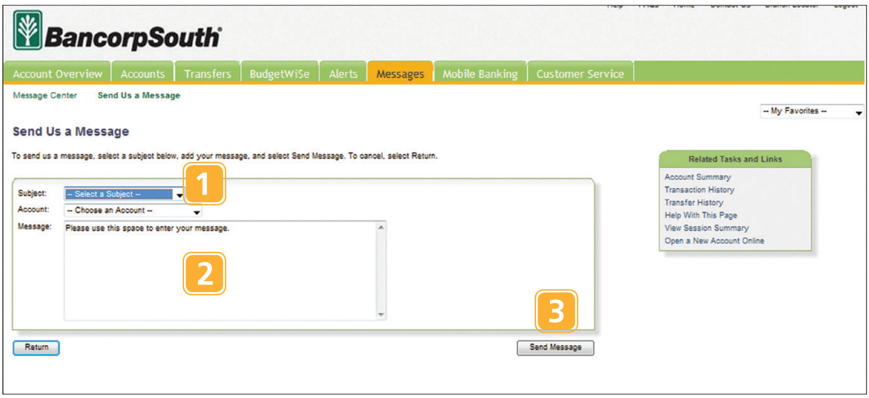
2 The left-hand side of the window will display information on your accounts, monthly cash flow and net worth.

3 Several panels are also available to assist you, including Alerts and Availability, your Recent Transactions and an analysis of your Top Expenses.

4 Analyze your income, expenses and cash flow by using the dynamic and convenient graph. Adjust the time frame or criteria by using the guide arrows or links displayed above the graph.

Secure Messages

Quickly send us a secure message regarding any inquiry you may have about your accounts, account information or transaction status. We'll provide the solution you need quickly, no matter where you may be!



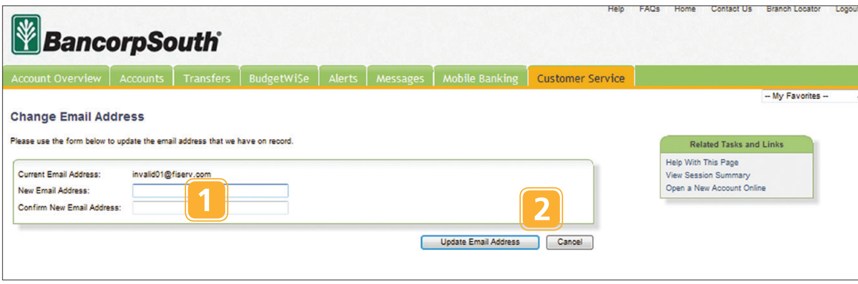
1 Once on the Messages screen, select a subject from the drop-down menu regarding the relevance of your message. Next, choose the account that is pertinent to the subject.

2 Type your message or inquiry within the space provided.

3 When your message is complete, click **Send Message**.

Change Email

Keeping your email address current is essential so that we may reach you with new updates and information as quickly as possible.



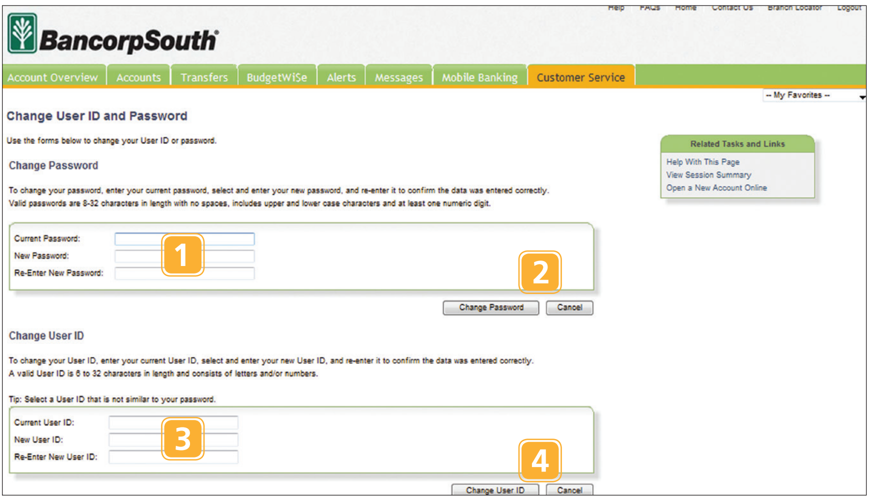
1 Begin by entering your new email address in the field provided. Confirm your new email address by re-entering.

2 Click **Update Email Address** to save and activate the new address within the system.

Change User ID & Password

Located under the
Customer Service tab

Occasionally changing your user ID and password ensures that maximum security is on your side. Do away with possible online threats by following the given instructions and providing new information within the fields displayed.



1 To change your password, simply enter the current password in the first field provided, enter the new password in the second field and re-enter the new password to confirm accuracy in the third field. Valid passwords are 8-32 characters in length with no spaces, includes upper and lowercase characters and at least one numeric digit.

2 Click **Change Password**. Select **Cancel** to proceed without changes.

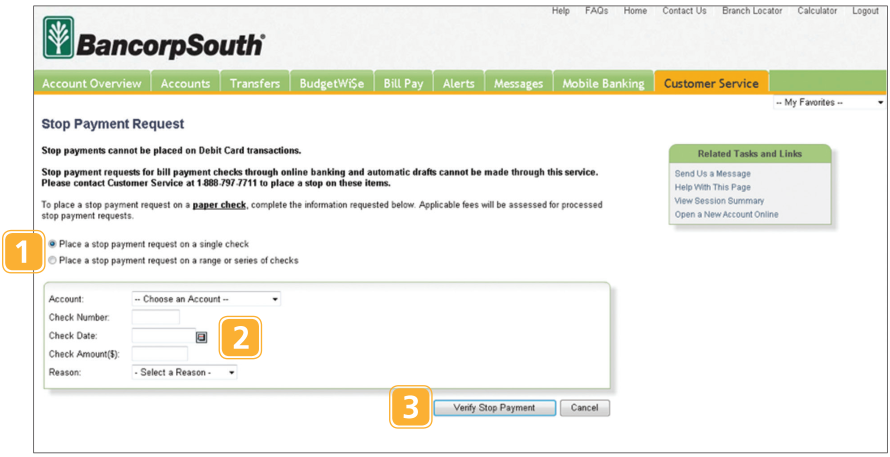
3 To change your user ID, simply enter the current user ID in the first field provided, enter the new user ID in the second field and re-enter the new user ID to confirm accuracy in the third field. A valid user ID is 6-32 characters in length including letters and/or numbers. Spaces are not allowed.

4 Click **Change User ID**. Select **Cancel** to proceed without changes.

Stop Payment

Located under the
Customer Service tab

Placing a Stop Payment* for individual or multiple checks is a great option with Online Banking. If you notice you are missing checks, please contact us as quickly as possible so that we can take the proper precautions to maintain the highest level of security against identity theft and fraud.



1 To place a stop payment on a check or a series of checks, click the appropriate radial selection.

2 From the drop-down menus and provided spaces, include the Payee details attached to the check (including the Account, Check Number, Check Date, Check Amount, Payee and a reason for the stop payment).

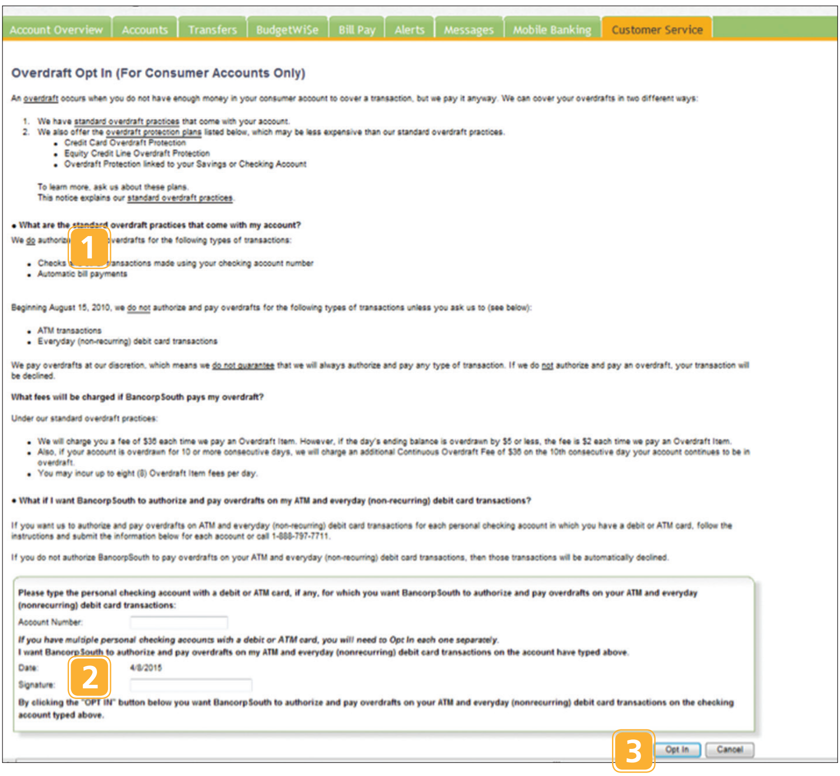
3 To request the stop payment, click **Verify Stop Payment**. A stop payment fee will be assessed. Select **Cancel** to proceed without stopping a payment.

* Stop Payments are for paper checks only and cannot be placed on debit card transactions. Stop Payment requests for bill payment checks through Online Banking and automatic drafts can be made through this service. Please contact Customer Service at 1-888-797-7711 to place a Stop Payment on these items.

Overdraft Protection

If you would like to opt in for Overdraft Protection, please review the important information on the Overdraft Opt In screen to educate your yourself on the options we offer in case you withdraw more funds than your accounts possess.

For Consumer Accounts Only



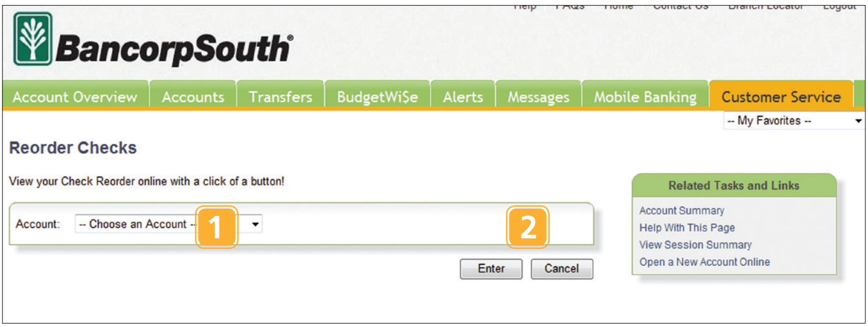
1 Once you have reviewed and understood all the information provided, enter the **personal** checking account that you wish BancorpSouth to authorize and pay in the nonrecurring event of an overdraft. If you have multiple accounts, you will need to Opt In each account separately.

2 Next, review the date and enter your name for verification.

3 To authorize and begin Overdraft Protection, click **Opt In**.

Check Reorder

Before you write your last check, save yourself a trip to the branch by placing your check order request online.

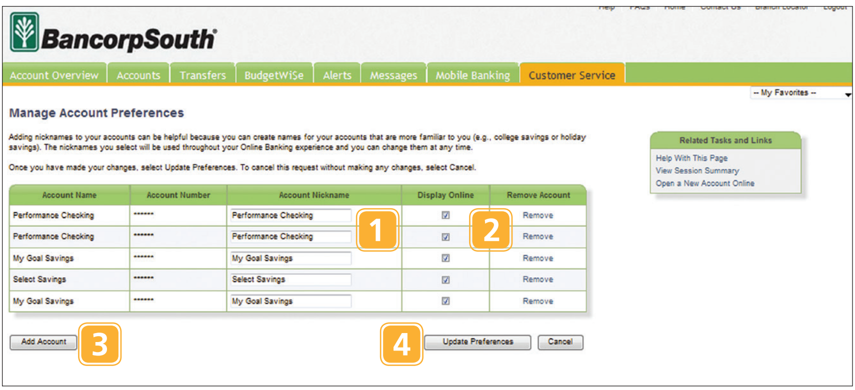


1 Choose the account for which you would like to place an order for new checks.

2 Click **Enter**. You will then be directed to a new window to complete your purchase(s).

Manage Account Preferences

The Manage Account Preferences feature allows you to add and delete accounts within your Online Banking experience, as well as change the way your accounts are displayed. Here you can create "nicknames" for your accounts, like "Payroll Account" or "Johns Checking Account".



1 Adding a nickname to an account is helpful to keep you familiar with your Online Banking information without having to remember cumbersome numbers and default account titles. To edit or change a nickname, simply enter the new nickname in the space provided under Account Nickname. You may use a combination of letters, numbers, spaces, periods, underscores and symbols.

2 Choose whether you would like an account to be visible within your Online Banking experience by checking or unchecking the box located in the appropriate row. Remove an account altogether by clicking **Remove**.

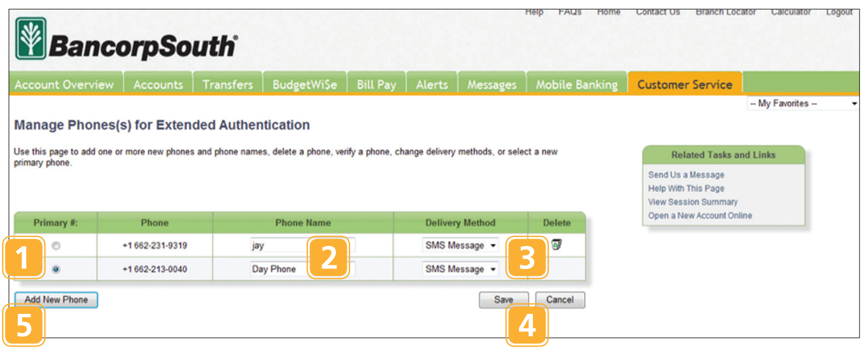
3 To add a new account, select **Add Account**.

4 When you are ready to save your preferences, click **Update Preferences**.

Manage Phones for Extended Authentication

Located under the Customer Service tab

Manage or add phone information to ensure added security when logging into Online Banking. When you log in, you will be sent an authentication code to your chosen primary phone and can store additional phone information for accessing the code on other devices if necessary.



1 Choose your primary phone or the phone you would like to receive authentication codes by selecting the corresponding radio button.

2 Edit or change the Phone Name using the provided fields. This name will mask sensitive phone information and numbers as another security measure when requesting authentication codes.

3 From the drop-down menu, choose your desired delivery method. To remove a phone entry, simply click the icon located under **Delete**.

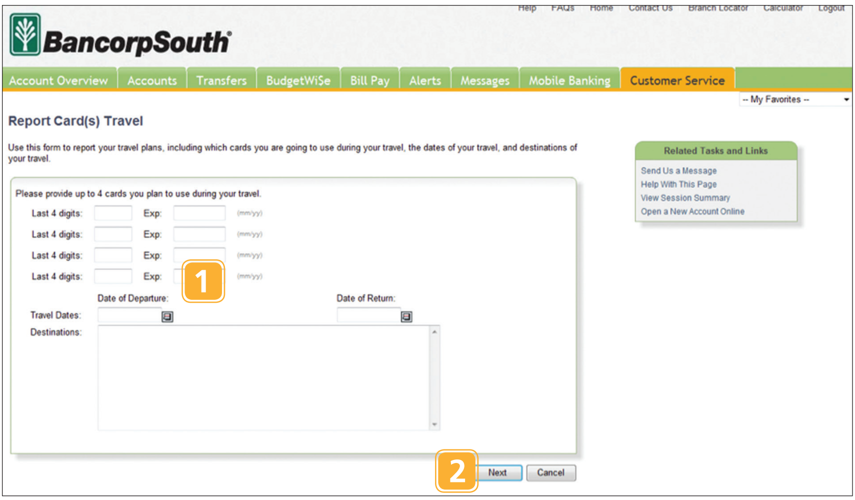
4 Click **Save** to finish.

5 To add a new phone, simply click **Add New Phone**.

Report Card(s) for Travel

Located under the Customer Service tab

When traveling, it is important to keep us notified of which bank card(s) you plan to use. This helps us remain confident that you are the primary user of the card during the length of your trip, to any destination. This process will greatly increase your security, preventing possible charges on your bank card from an unknown individual, or even theft.



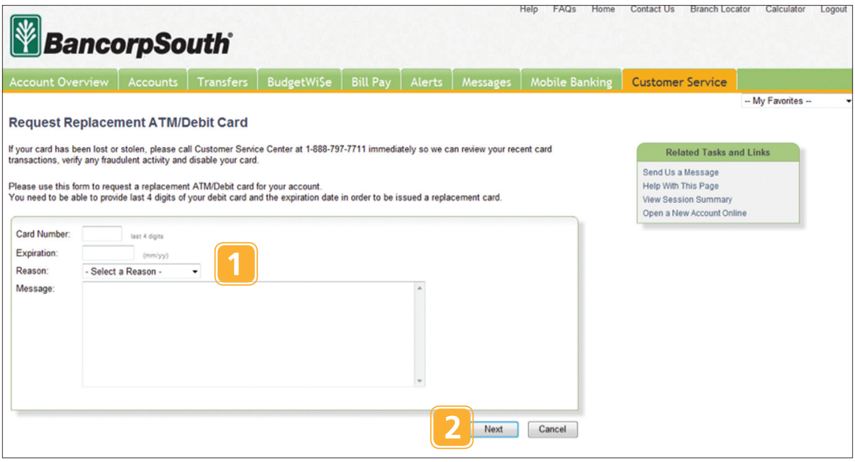
1 From this screen, enter the last 4 digits of the card number that you plan to use, along with the expiration date. Next, enter the departure and return dates of your travels in the provided fields, as well as your destination.

2 Click **Next** to continue and verify this information.

Request Replacement ATM/Debit Card

Located under the Customer Service tab

In the unfortunate event that a bank card has been misplaced or stolen, please contact Customer Service at **1.888.797.7711** immediately so we can review recent card transactions, verify any fraudulent activity and disable your card. From this screen, you can then request a new card for your account.



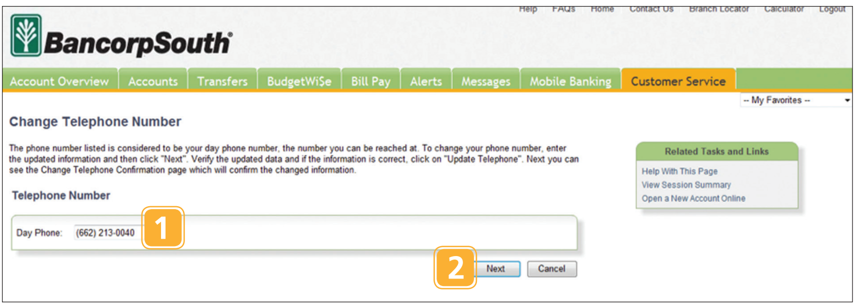
1 First, enter the last 4 digits of the misplaced card number, as well as the expiration date. From the drop-down menu, select a reason for the card being misplaced, then enter a detailed message if necessary in the provided field.

2 Click **Next** to continue and verify this information.

Change Telephone Number

Located under the Customer Service tab

Keeping your bank updated with a phone number from which you can be reached during business hours is vital in providing you with important information and alerts about your account as soon as possible. This may be a mobile phone or your employer's phone number.

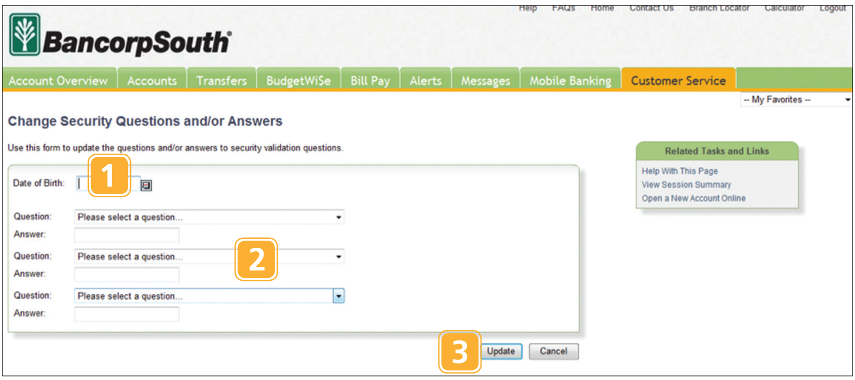


1 Simply enter the phone number you can be reached at during the day in the provided field.
2 Click **Next** to continue and verify this information.

Change Security Questions and/or Answers

Located under the Customer Service tab

Updating the security questions you receive prior to logging in will keep your sensitive banking information further protected during the authentication process.



1 Enter your birthdate in the provided field. This may be used as a security question in the future.

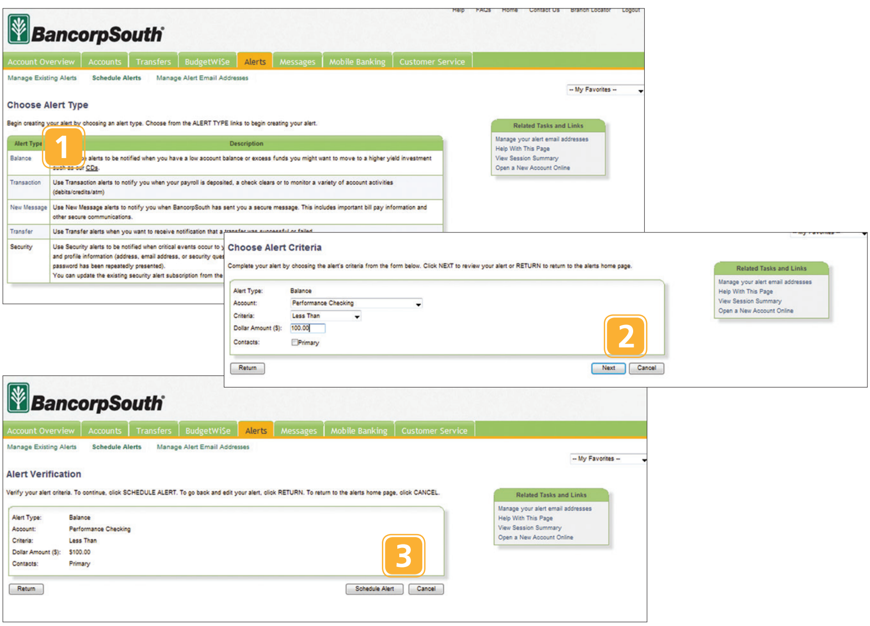
2 From each drop-down menu, choose a question from the list that displays. In the field below each chosen question, provide an answer you will remember easily and others will not.

3 Click **Update** to update this information.

Schedule Alerts

Click Schedule Alerts, located under the Alerts tab

Alerts allow you to be connected with your account balances, transactions and other details that are pertinent to your banking experience. Choose and verify your own criteria to schedule the alert type you have requested.



1 To begin creating a new alert, select the type of alert you wish to set up from the list provided.

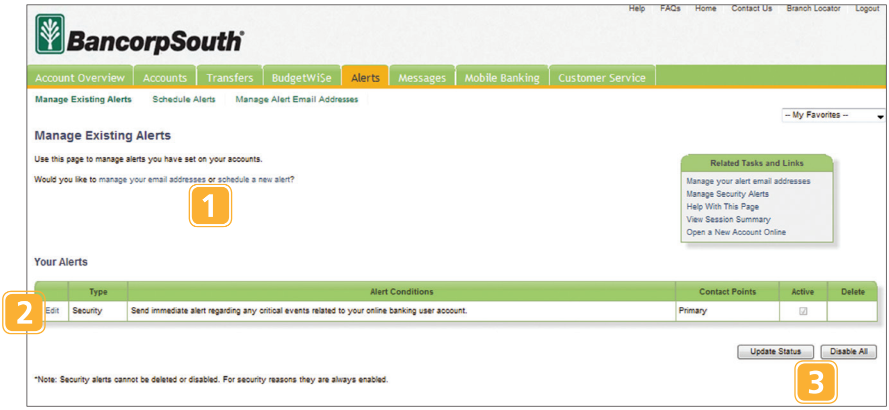
2 From the next window, select the desired destination Account for the new alert and enter the rest of the criteria. Click **Next**.

3 Verify the alert criteria for accuracy. Click **Schedule Alert** when finished.

Manage Existing Alerts

Click Manage Existing Alerts, located under the Alerts tab

Use this window to manage any alerts that have been applied to your account(s).



1 Use the links provided if you wish to manage your email addresses or schedule a new alert.

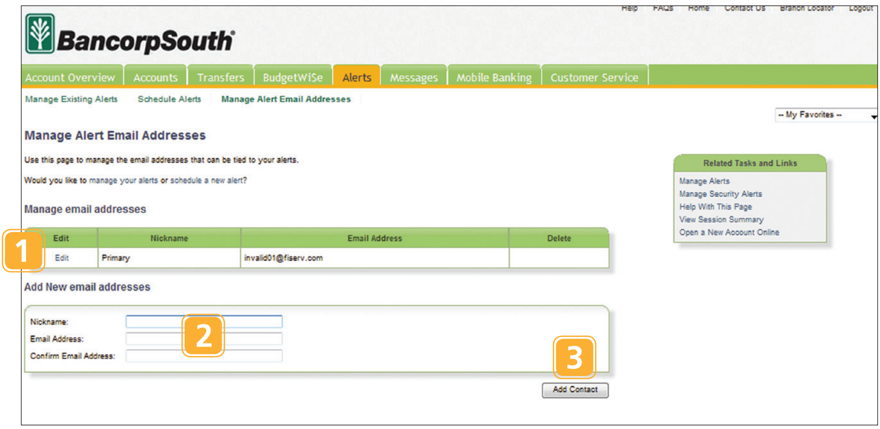
2 Select **Edit** to modify criteria attached to an existing alert.

3 Click **Update Status** when finished. Select **Disable All** to deactivate all existing account alerts.

Manage Alert Email

Click Manage Alert Email Addresses, located under the Alerts tab

Manage your alert email address or addresses that are tied to any account to ensure that important account information and possible alarms are received immediately.



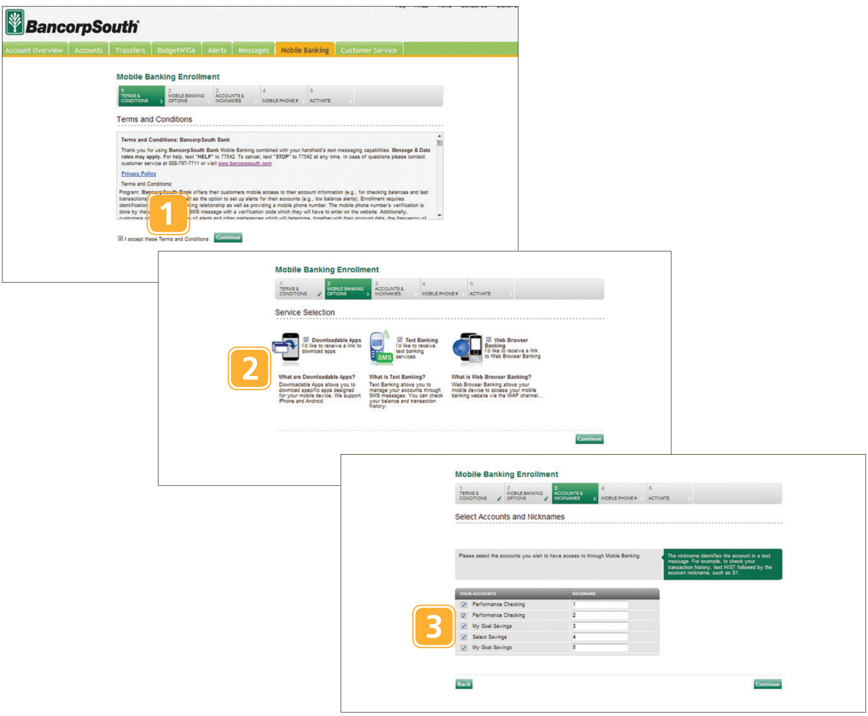
1 If you wish to update an email address that you have previously provided to us, select **Edit**.

2 To add a new email address to the system, enter a nickname, along with the new email address in the spaces provided. Next, confirm by re-entering the new address.

3 When finished, click **Add Contact**.

Mobile Banking Enrollment

We go where you go. With our Mobile Banking, you can access your accounts in just moments. Any web-enabled device with internet access will do. So instead of spending precious time running to the nearest computer or preferred branch, we give you the control to manage your finances on your own terms.

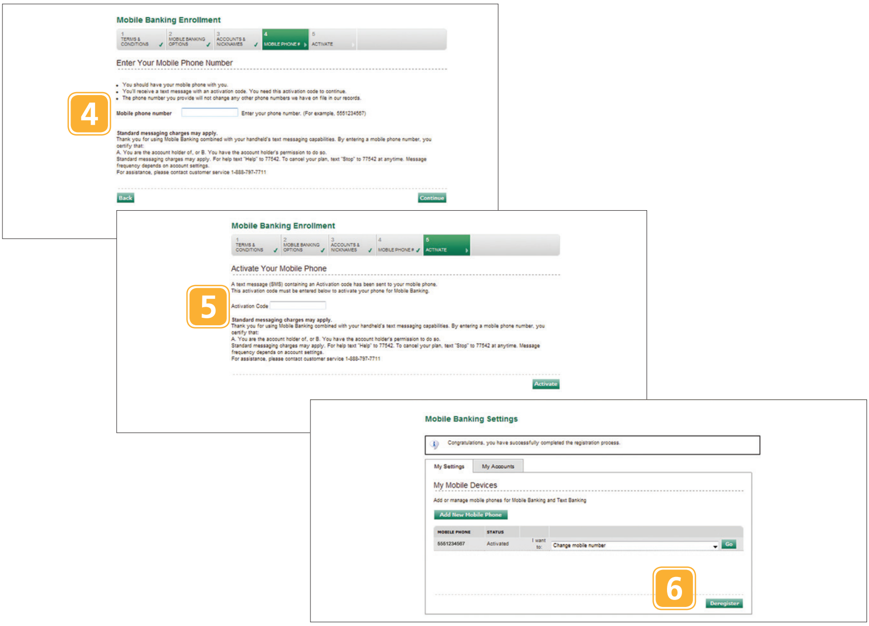


1 To begin Mobile Banking Enrollment, first review and understand the given Terms and Conditions. When finished, check the box next to "**I accept**..." Then, click **Continue**.

2 Select the services you would like to utilize with Mobile Banking by checking the box next to those you prefer, or all three: Downloadable Apps, Text Banking or Web Browser Banking. Click **Continue** to proceed to the next step.

3 Check the box next to the accounts you wish to have access to through Mobile Banking. Enter a nickname in the spaces provided for added ease and familiarity. Click **Continue** to proceed to the next step.

Mobile Banking Enrollment



4 To complete this step, you must have your mobile phone available so that you may receive the activation code. Enter your mobile phone number in the space provided. Click **Continue** to proceed to the next step.

5 You should then receive an activation code on your mobile phone via SMS text. Enter the code in the space provided to activate your phone for Mobile Banking. Click **Activate**.

6 Once activated, you are able to edit your settings, as well as add an additional mobile phone line. To deregister your phone, simply click **Deregister**.

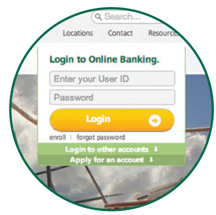
Text Command Options To 77542 For The Following Information:	
BAL or **BAL** <account nickname>	Request account balance
HIST <account nickname>	Request account history
ATM <zip code> **BRANCH** <zip code>	Receive ATM or branch listings in zip code entered
HELP	Receive a list of commands
STOP	Stop all text messages to the mobile device (for text banking and SMS alerts/notifications)
TFR <nickname – from> <nickname – to> <amount>	Transfer amount from account to account

Mobile Deposit

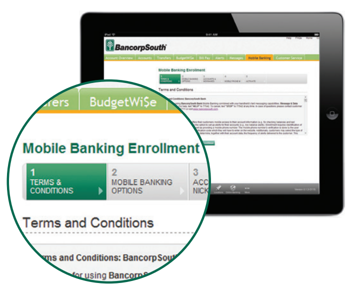
Mobile Deposit allows users to deposit funds into their account by simply snapping a photo of a paper check with their mobile device. It is as secure as Online Banking and saves yourself a trip to the bank!

Quick steps to begin using our Mobile Deposit feature:

1 Login to Online Banking
If you are a current BancorpSouth Online Banking customer, go to BancorpSouth.com, login to Online Banking and select the **Mobile Banking** tab.



2 Enroll in Mobile Banking
After logging in to Online Banking, follow the instructions to enroll in Mobile Banking.



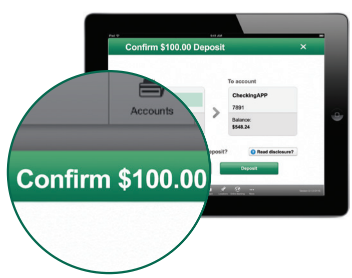
3 Download the MyBXS app
Next, download the **MyBXS** app from the iPhone App Store or Google play.

Available on the App Store
GET IT ON Google play

4 Select Deposits
Once downloaded, open the MyBXS app and select **Deposits** from the Main Menu bar.

5 Take Photos
Simply follow the instructions to make a deposit.

6 Confirm Your Deposit
Don't forget to **confirm** all information is correct about your deposit!



Notes

2910 West Jackson Street
Tupelo, MS 38801
888.797.7711

Contact BancorpSouth Today!