



BancorpSouth[®]

Member FDIC

Right Where You Are

Online Banking Guide





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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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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

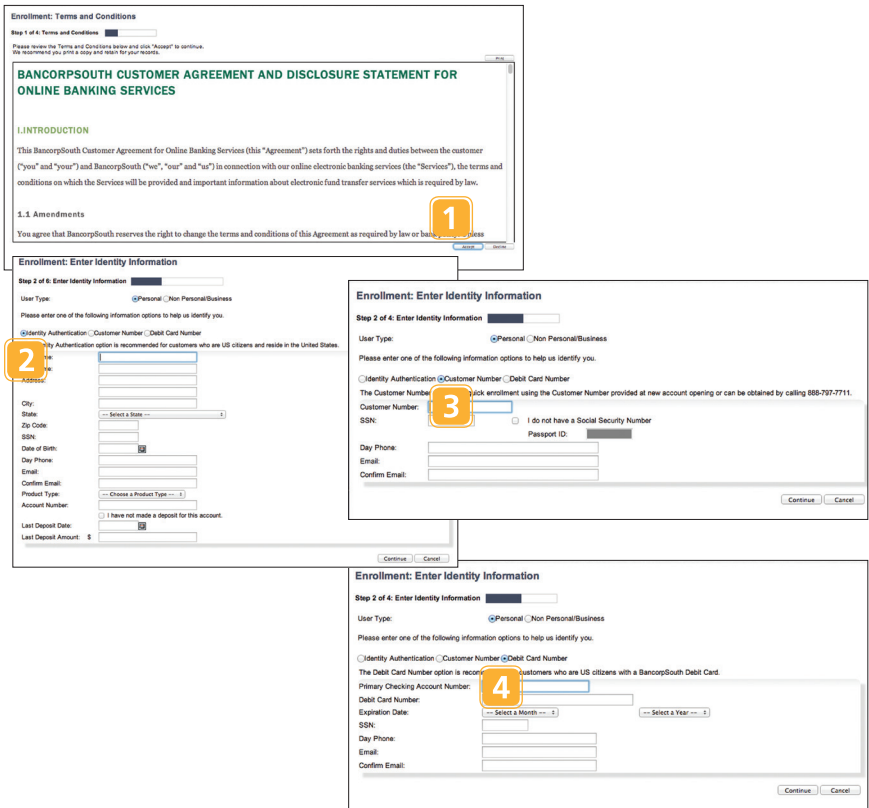
Begin your Online Banking experience with us by simply visiting our website!



- 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!



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 My Accounts

Account	Outstanding	Available	Current
Performance Checking *****234		\$32,777.85	\$32,777.85
Performance Checking *****2345		\$12,653.07	\$12,653.07
My Goal Savings *****3456	\$68,137.06	\$68,137.06	
My Goal Savings *****4567	\$65,068.78	\$65,068.78	
Select Savings *****5678	\$6,568.94	\$6,568.94	

2 Quick Transfer Quick Pay

3 Future Transactions

Upcoming Bills and Reminders
You don't have any Eblis or Reminders at this time. To setup reminders go to Bill Reminders on the Payment Center page.

Scheduled Payments

Date	Description	Amount
12/3/2013	Bishop's Flowers from Performance Checking *****2345	\$25.00
12/4/2013	Aubum Family Medical Cli... from Performance Checking *****1234	\$50.00

Scheduled Transfers

Show: Internal Transfers

Date	Description	Amount
11/22/2013	Select Savings *****5678 from Performance Checking *****2345	\$50.00
11/27/2013	My Goal Savings *****4567 from Performance Checking *****1234	\$100.00

- 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

Click View Activity, located under the Accounts tab

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

The screenshot shows the BancorpSouth online banking interface. At the top, there is a navigation bar with links for Help, FAQs, Home, Contact Us, Branch Locator, Calculator, and Logout. Below this is a menu bar with tabs for Account Overview, Accounts, Transfers, BudgetWise, Bill Pay, Alerts, Messages, Mobile Banking, and Customer Service. The 'Accounts' tab is selected, and the 'View Activity' option is highlighted. The main content area is titled 'Account Activity' and includes a sub-header 'Activity for your account is displayed below. Click the check number hyperlink to view a check image if available for your account.' To the right of this header are two boxes: 'Account Details' and 'Related Tasks and Links'. The 'Account Details' box contains information for a 'Draw Checking' account, including the account number, current balance, available balance, YTD interest, and interest paid last year. The 'Related Tasks and Links' box lists options like Reorder Checks, Manage Alerts, Help With This Page, View Session Summary, and Open a New Account Online. Below the header is a search and filter section with fields for Account (set to 'Draw Checking *****7368'), Type ('All types'), From date ('3/30/2015'), To date ('4/29/2015'), From Amount, To Amount, From Check #, and To Check #. There are 'Refresh' and 'Print' buttons. Below this is a table of account activity with columns for Date, Description, Check, Deposit Amount, Withdrawal Amount, and Running Balance. The table shows several transactions, including a PROGRAM FEE, a CUSTOMER TRANSFER, and several purchases from CONNIES FRIED CHICKEN TUPELO, THE LOST PIZZA COMPANY TUPELO, and ICHIBAN JAPANESE GRILL TUPELO. Callout 1 points to the 'Account Details' box, callout 2 points to the 'Refresh' button, and callout 3 points to the 'Deposit Amount' column in the table.

Date	Description	Check	Deposit Amount	Withdrawal Amount	Running Balance
4/28/2015	PROGRAM FEE			\$5.00	\$572.67
4/28/2015	CUSTOMER TRANSFER FROM IM 00000051558088		\$47.00		\$577.67
4/27/2015	CONNIES FRIED CHICKEN TUPELO			\$6.10	\$530.67
4/27/2015	THE LOST PIZZA COMPANY TUPELO			\$21.41	\$536.77
4/24/2015	ICHIBAN JAPANESE GRILL TUPELO			\$8.84	\$558.18
4/20/2015	ICHIBAN JAPANESE GRILL TUPELO			\$19.92	\$567.02

- 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.

Help FAQs Home Contact Us Branch Locator Logout

BancorpSouth

Account Overview Accounts Transfers BudgetWi\$e Alerts Messages Mobile Banking Customer Service

Account Summary View Activity Export **Online Statements**

-- My Favorites --

Statements

Select an account below to view or download your available online statements.

Account: -- Choose an Account -- View Statements

Option to receive your statements in a non-electronic form.
You have the option to receive your statements and other account disclosures in a non-electronic form. If you choose to withdraw your account from receiving online statements, a monthly paper statement fee will be charged. The monthly fee may be avoided by maintaining a monthly minimum daily balance in your account. Please refer to the Account Information Statement for all fees and requirements. To withdraw consent for online statements, please contact Customer Service at 1-888-797-7711.

Related Tasks and Links

- Transaction History
- Help With This Page
- View Session Summary
- Open a New Account Online

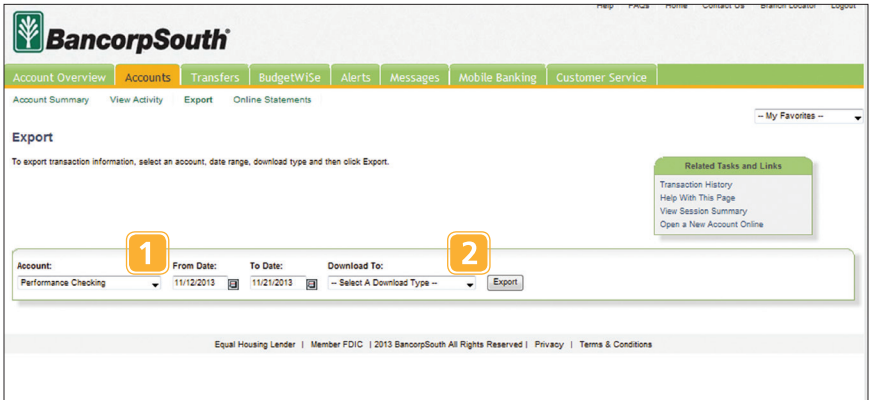
Need Checks?
[Order Now](#)

- 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**.

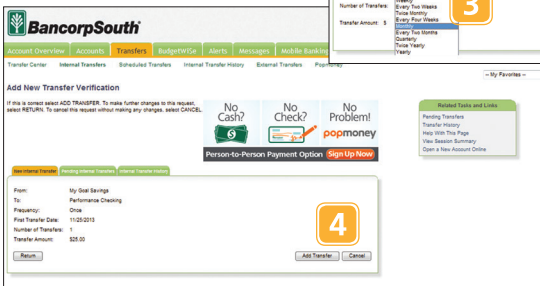
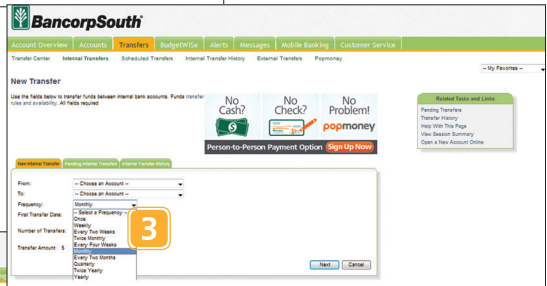
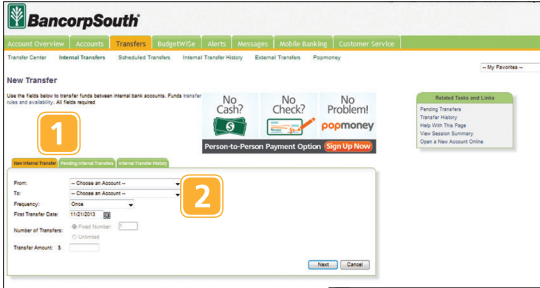
Online Banking enables you to transfer funds between accounts quickly and easily. From the main window, choose whether you would like to complete a transfer between accounts at this bank, To or From an account at another financial institution, or simply to another person using Popmoney®. Please go to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

The screenshot displays the BancorpSouth online banking interface. At the top right, there are links for Help, FAQs, Home, Contact Us, Branch Locator, and Logout. The main navigation bar includes Account Overview, Accounts, Transfers (highlighted), BudgetWise, Alerts, Messages, Mobile Banking, and Customer Service. Below this, the 'Transfer Center' is active, with sub-links for Internal Transfers, Scheduled Transfers, Internal Transfer History, External Transfers, and Popmoney. A dropdown menu shows '-- My Favorites --'. The main heading reads 'Choose a transfer you would like to make.' Below this are three options: 'Internal Transfers' (Between your accounts at this bank.), 'External Transfers' (To/From an account at another institution.), and 'Popmoney' (Between you and another person.). To the right, a 'Related Tasks and Links' box lists: Pending Transfers, Transfer History, Help With This Page, View Session Summary, and Open a New Account Online.

Internal Transfers

Click Internal Transfers, located under the Transfers tab

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.

The screenshot shows the BancorpSouth website interface. At the top is the BancorpSouth logo. Below it is a navigation bar with tabs: Account Overview, Accounts, Transfers (highlighted), BudgetWise, Alerts, Messages, Mobile Banking, and Customer Service. Under the Transfers tab, there are sub-links: Transfer Center, Internal Transfers, Scheduled Transfers, Internal Transfer History, External Transfers (highlighted), and Popmoney. The main heading is "External Transfer". Below this is a form titled "External Transfers" with sub-tabs "Activity" and "Manage Accounts". The form contains the following fields and options:

- Amount(\$)***: Input field with "113.00" and callout 1.
- From***: Drop-down menu with "CHECKING" and callout 2.
- To***: Drop-down menu with "Select Account" and callout 2.
- Send On***: Input field with "03/12/2014" and callout 3. Next to it is a checkbox for "Make Recurring" with a downward arrow.
- Memo**: Input field with callout 4.
- At the bottom left: "* Required field" and "[Funds Transfer Disclaimer](#)".
- At the bottom right: "Continue" button.

- 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.

BancorpSouth

Account Overview | Accounts | **Transfers** | BudgetWise | Alerts | Messages | Mobile Banking | Customer Service

Transfer Center | Internal Transfers | **Scheduled Transfers** | Internal Transfer History | External Transfers | Popmoney

-- My Favorites --

Pending Internal Transfers

You may verify details, modify or cancel a transfer by selecting Edit/Cancel below.
Funds transfers with a indicate recurring funds transfer requests.

1

View Internal Transfer | **Pending Internal Transfers** | Internal Transfer History

2

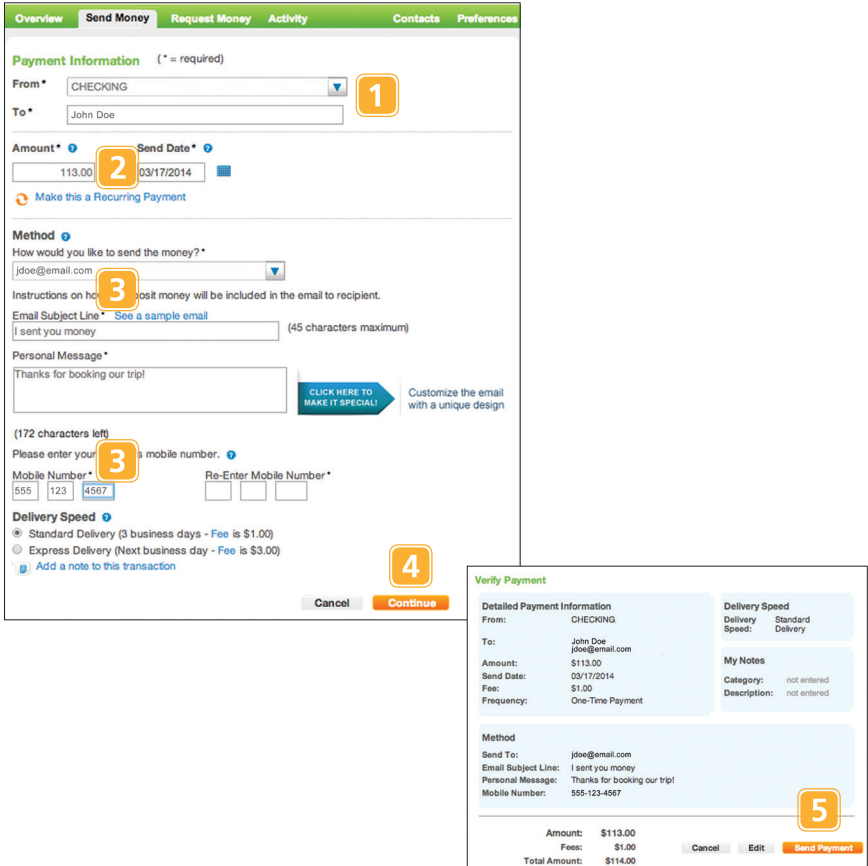
	ID	Transfer Date	Transfer From	Transfer To	Frequency	Remaining Transfers	Amount
Edit/Cancel	087-0	11/25/2013	My Goal Savings	Performance Checking	Once	0	\$25.00

Related Tasks and Links

- Add Funds Transfer
- Transfer History
- Help With This Page
- View Season Summary
- Open a New Account Online

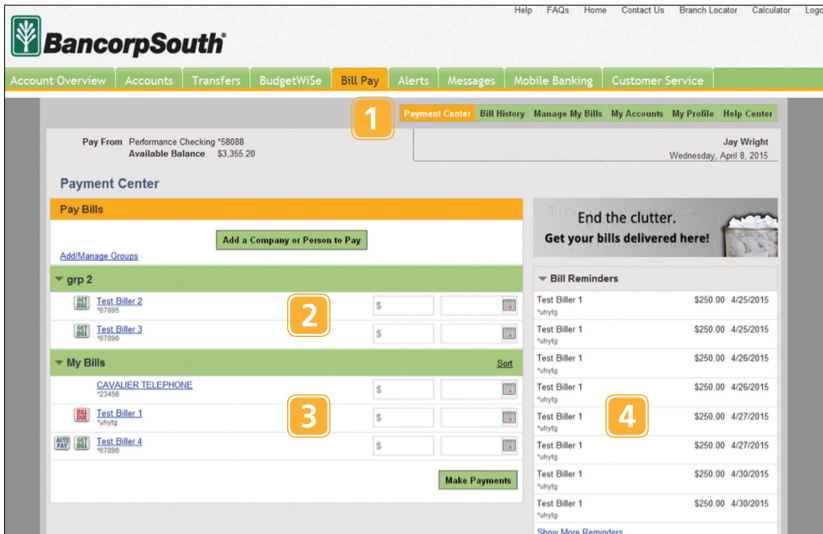
- 1 To view pending Internal Transfers, click the **Pending Internal Transfers** tab to highlight and view Scheduled Transfers.
- 2 Utilize the Edit/Cancel links to guide you with editing a transfer or to prevent a transfer from taking place.

Popmoney® 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**.

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!

BANCORPSOUTH CUSTOMER AGREEMENT AND DISCLOSURE STATEMENT FOR ONLINE BANKING SERVICES

1

I. INTRODUCTION

This BancorpSouth Customer Agreement for Online Banking Services (this "Agreement") sets forth the rights and duties between the customer ("you" and "your") and BancorpSouth ("we", "our" and "us") in connection with our online electronic banking services (the "Services"), the terms and conditions on which the Services will be provided and important information about electronic fund transfer services which is required by law.

2

Bill Pay Enrollment - Confirmation

Congratulations! You have successfully enrolled in Bill Pay and can now pay your bills online, the hassle-free and secure way. Start using Bill Pay now.

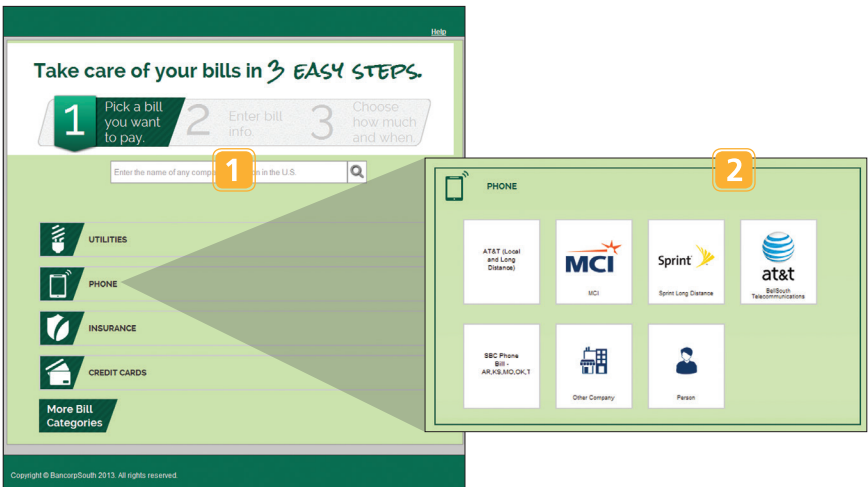
3

- 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.

Payee Setup (continued)

Please have a recent bill or statement for reference.

The screenshot displays a web interface for setting up a payee. At the top, a green banner reads "Take care of your bills in 3 EASY STEPS." Below this, three numbered steps are shown: 1. Pick a bill you want to pay, 2. Enter bill info., and 3. Choose how much and when. The main form area is divided into two sections. The first section, labeled "AT&T (Local and Long Distance) Account Number", contains a text input field with a "3" icon, a "Nickname" label with a "4" icon, and a "Next Step" button. A "Cancel" link is also present. The second section, titled "Address Line 1" and "Address Line 2", includes fields for "City" and "State" (with a dropdown arrow), "ZIP Code", and "Phone Number". A "Next Step" button with a "5" icon and a "Cancel" link are at the bottom of this section. A footer at the bottom left of the page reads "Copyright © BancorpSouth 2013. All rights reserved."

- 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.

Take care of your bills in 3 EASY STEPS.

- 1 Pick a bill you want to pay.
- 2 Enter bill info.
- 3 Choose how much and when.

6 Pay from [Performance Checking](#)

Tombiqbee Electric

Available Balance \$2,577.85

7

Date

[Finish Later](#) **Make Payment** **8**

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December 2013						
S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

January 2014						
S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

- 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!

Payment Center | Bill History | Manage My Bills | My Accounts | My Profile | Help

Here's the Payment Center. You're in control.
Pay any company or person with a U.S. address.

Pay From: Performance Checking (1)
Preferred Account
Available Balance: \$2,577.85

Tuesday, December 03, 2013

Payment Center

Pay Bills

Add a company or person to pay (2)

Tombigbee Electric (2) \$ (3)

Make Payments (4)

Payment Assistant

Now that you've added your bill, you can pay it.

1. In Pay From, select the account from which to pay your bill.
2. Enter the payment amount.
3. Review the default date, which is the earliest date the biller can receive payment.

December 2013

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

January 2014

S	M	T	W	T	F	S	
				1	2	3	4
5	6	7	8	9	10	11	
12	13	14	15	16	17	18	
19	20	21	22	23	24	25	
26	27	28	29	30	31		

- 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.

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Account Overview | Accounts | Transfers | BudgetWise | **Bill Pay** | Alerts | Messages | Mobile Banking | Customer Service

Payment **1** | **Bill History** | Manage My Bills | My Accounts | My Profile | Help Center

Bill History

View Payments and Bills

To view payments and bills for a different date range, select an option in **Date Range**. Use the **Additional Filters** box to show a list for specific settings. Print

Report Options

Date Range
Past 30 days Mar 05, 2015 and future **2**

Additional Filters
All

Payments 1 - 27 of 27 page 1 | 1

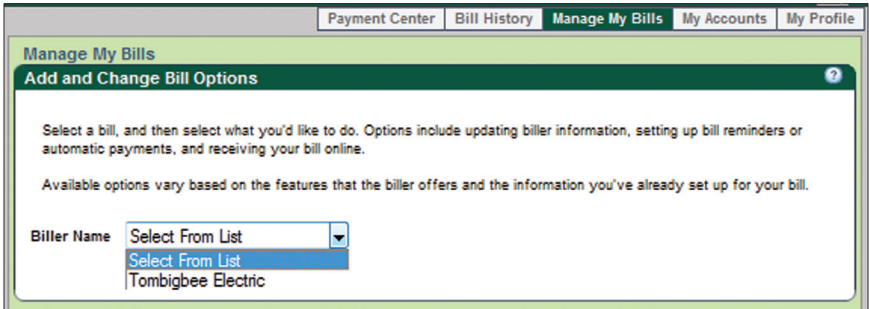
Bill Name	Category	Account	Amount	Pay Date	Status	Action
Test Biller 1	Miscellaneous	Performance Checking *58088	\$250.00	05/07/2015	Pending	View Detail View Bill Change Cancel
Test Biller 1	Miscellaneous		\$250.00	05/06/2015	Unpaid	View Detail View Bill
Test Biller 1	Miscellaneous		\$250.00	05/06/2015	Unpaid	View Detail View Bill
Test Biller 1	Miscellaneous	Performance Checking *58088	\$250.00	05/06/2015	Pending	View Detail View Bill Change Cancel
Test Biller 1	Miscellaneous		\$250.00	05/03/2015	Unpaid	View Detail View Bill
Test Biller 1	Miscellaneous		\$250.00	05/03/2015	Unpaid	View Detail View Bill

- 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

Click the Manage My Bills tab

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.



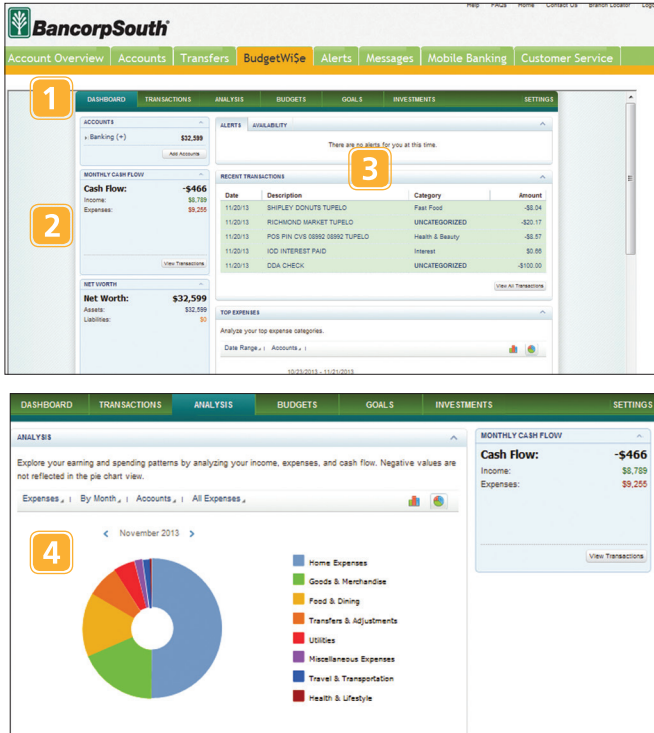
The screenshot shows a web interface for managing bills. At the top, there is a navigation bar with tabs: "Payment Center", "Bill History", "Manage My Bills" (which is highlighted), "My Accounts", and "My Profile". Below the navigation bar is a section titled "Manage My Bills" with a sub-header "Add and Change Bill Options" and a help icon. The main content area contains the following text:

Select a bill, and then select what you'd like to do. Options include updating biller information, setting up bill reminders or automatic payments, and receiving your bill online.

Available options vary based on the features that the biller offers and the information you've already set up for your bill.

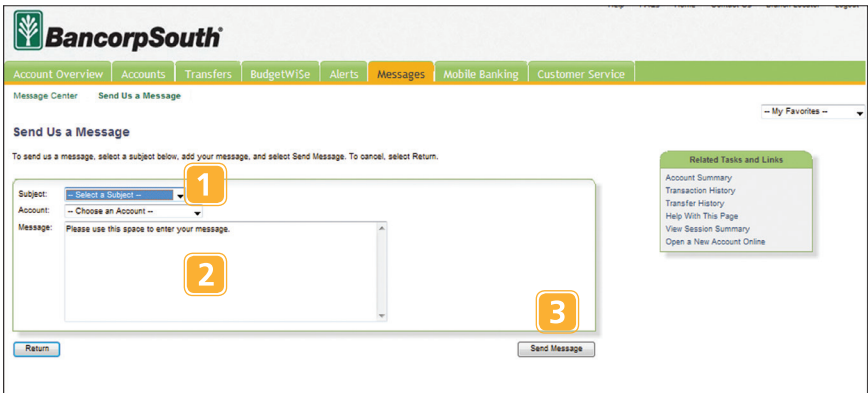
Below this text is a form labeled "Biller Name" with a dropdown menu. The dropdown menu is open, showing three options: "Select From List" (the top option), "Select From List" (the second option, which is highlighted in blue), and "Tombigbee Electric" (the third option).

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.

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

Located under the Customer Service tab

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

The screenshot shows the BancorpSouth website interface for changing an email address. At the top, there is a navigation bar with tabs for 'Account Overview', 'Accounts', 'Transfers', 'BudgetWise', 'Alerts', 'Messages', 'Mobile Banking', and 'Customer Service'. Below the navigation bar, the 'Change Email Address' form is displayed. The form includes a 'Current Email Address' field with the value 'invalid01@feery.com', a 'New Email Address' field, and a 'Confirm New Email Address' field. A red '1' is placed over the 'New Email Address' field, and a red '2' is placed over the 'Confirm New Email Address' field. Below the fields are 'Update Email Address' and 'Cancel' buttons. To the right of the form, there is a 'Related Tasks and Links' box with links for 'Help With This Page', 'View Season Summary', and 'Open a New Account Online'.

- 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.

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.

BancorpSouth

Account Overview Accounts Transfers BudgetWISE Alerts Messages Mobile Banking **Customer Service** - My Favorites -

Change User ID and Password

Use the forms below to change your User ID or password.

Change Password

To change your password, enter your current password, select and enter your new password, and re-enter it to confirm the data was entered correctly. Valid passwords are 8-32 characters in length with no spaces, includes upper and lower case characters and at least one numeric digit.

Current Password: **1**

New Password: **2**

Re-Enter New Password: **3**

Change User ID

To change your User ID, enter your current User ID, select and enter your new User ID, and re-enter it to confirm the data was entered correctly. A valid User ID is 6 to 32 characters in length and consists of letters and/or numbers.

Tip: Select a User ID that is not similar to your password.

Current User ID: **4**

New User ID: **5**

Re-Enter New User ID: **6**

Related Tasks and Links

- Help With This Page
- View Session Summary
- Open a New Account Online

- 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.

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

For Consumer Accounts Only

Account Overview | Accounts | Transfers | BudgetWise | Bill Pay | Alerts | Messages | Mobile Banking | **Customer Service**

Overdraft Opt In (For Consumer Accounts Only)

An **overdraft** occurs when you do not have enough money in your consumer account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have **standard overdraft practices** that come with your account.
2. We also offer the **overdraft protection plans** listed below, which may be less expensive than our standard overdraft practices.
 - Credit Card Overdraft Protection
 - Equity Credit Line Overdraft Protection
 - Overdraft Protection linked to your Savings or Checking Account

To learn more, ask us about these plans.
This notice explains our [standard overdraft practices](#).

• **What are the standard overdraft practices that come with my account?**
We **do** authorize overdrafts for the following types of transactions:

- Checks
- Automatic bill payments

Beginning August 15, 2010, we **do not** authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- Everyday (non-recurring) debit card transactions

We pay overdrafts at our discretion, which means we **do not guarantee** that we will always authorize and pay any type of transaction. If we **do** authorize and pay an overdraft, your transaction will be declined.

What fees will be charged if BancorpSouth pays my overdraft?
Under our standard overdraft practices:

- We will charge you a fee of \$35 each time we pay an Overdraft Item. However, if the day's ending balance is overdrawn by \$5 or less, the fee is \$2 each time we pay an Overdraft Item.
- Also, if your account is overdrawn for 10 or more consecutive days, we will charge an additional Continuous Overdraft Fee of \$30 on the 10th consecutive day your account continues to be in overdraft.
- You may incur up to eight (8) Overdraft Item fees per day.

• **What if I want BancorpSouth to authorize and pay overdrafts on my ATM and everyday (non-recurring) debit card transactions?**
If you want us to authorize and pay overdrafts on ATM and everyday (non-recurring) debit card transactions for each personal checking account in which you have a debit or ATM card, follow the instructions and submit the information below for each account or call 1-888-797-7711.

If you do not authorize BancorpSouth to pay overdrafts on your ATM and everyday (non-recurring) debit card transactions, then those transactions will be automatically declined.

Please type the personal checking account with a debit or ATM card, if any, for which you want BancorpSouth to authorize and pay overdrafts on your ATM and everyday (nonrecurring) debit card transactions:

Account Number:

If you have multiple personal checking accounts with a debit or ATM card, you will need to Opt In each one separately.
I want BancorpSouth to authorize and pay overdrafts on my ATM and everyday (nonrecurring) debit card transactions on the account have typed above.

Date: 4/8/2015

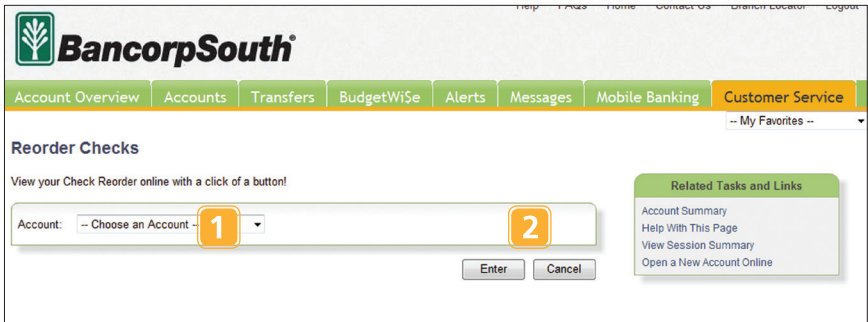
Signature:

By clicking the "Opt In" button below you want BancorpSouth to authorize and pay overdrafts on your ATM and everyday (nonrecurring) debit card transactions on the checking account typed above.

3

- 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**.

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

Located under the Customer Service tab

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”.

Manage Account Preferences

Adding nicknames to your accounts can be helpful because you can create names for your accounts that are more familiar to you (e.g., college savings or holiday savings). The nicknames you select will be used throughout your Online Banking experience and you can change them at any time.

Once you have made your changes, select **Update Preferences**. To cancel this request without making any changes, select **Cancel**.

Account Name	Account Number	Account Nickname	Display Online	Remove Account
Performance Checking	*****	Performance Checking	<input checked="" type="checkbox"/>	Remove
Performance Checking	*****	Performance Checking	<input checked="" type="checkbox"/>	Remove
My Goal Savings	*****	My Goal Savings	<input checked="" type="checkbox"/>	Remove
Select Savings	*****	Select Savings	<input checked="" type="checkbox"/>	Remove
My Goal Savings	*****	My Goal Savings	<input checked="" type="checkbox"/>	Remove

Add Account **Update Preferences** **Cancel**

Related Tasks and Links

- Help With This Page
- View Session Summary
- Open a New Account Online

- 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.

Primary #	Phone	Phone Name	Delivery Method	Delete
<input checked="" type="radio"/>	+1 662-231-9319	jay	SMS Message	
<input type="radio"/>	+1 662-213-0040	Day Phone	SMS Message	

[Add New Phone](#)

Related Tasks and Links

- [Send Us a Message](#)
- [Help With This Page](#)
- [View Session Summary](#)
- [Open a New Account Online](#)

- 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.

BancorpSouth

Account Overview | Accounts | Transfers | BudgetWise | Bill Pay | Alerts | Messages | Mobile Banking | **Customer Service** | My Favorites

Report Card(s) Travel

Use this form to report your travel plans, including which cards you are going to use during your travel, the dates of your travel, and destinations of your travel.

Please provide up to 4 cards you plan to use during your travel

Last 4 digits: Exp: (mm/yy)
Last 4 digits: Exp: (mm/yy)
Last 4 digits: Exp: (mm/yy)
Last 4 digits: Exp: (mm/yy)

Date of Departure: Date of Return:

Travel Dates:

Destinations:

1 **2** Next Cancel

Related Tasks and Links

- Send Us a Message
- Help With This Page
- View Session Summary
- Open a New Account Online

- 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.

The screenshot shows the BancorpSouth website interface. At the top, there is a navigation bar with links for Help, FAQs, Home, Contact Us, Branch Locator, Calculator, and Logout. Below this is a green navigation bar with tabs for Account Overview, Accounts, Transfers, BudgetWiSe, Bill Pay, Alerts, Messages, Mobile Banking, and Customer Service (which is highlighted). The main content area is titled 'Request Replacement ATM/Debit Card'. It contains instructions: 'If your card has been lost or stolen, please call Customer Service Center at 1-888-797-7711 immediately so we can review your recent card transactions, verify any fraudulent activity and disable your card.' and 'Please use this form to request a replacement ATM/Debit card for your account. You need to be able to provide last 4 digits of your debit card and the expiration date in order to be issued a replacement card.' The form itself has several fields: 'Card Number' with a text input and a 'last 4 digits' label; 'Expiration' with a text input and a '(mm/yy)' label; 'Reason' with a dropdown menu labeled '- Select a Reason -'; and 'Message' with a large text area. A '1' in a yellow circle highlights the Reason dropdown menu. At the bottom of the form, there is a 'Next' button and a 'Cancel' button. A '2' in a yellow circle highlights the Next button. To the right of the form is a 'Related Tasks and Links' box with links for 'Send Us a Message', 'Help With This Page', 'View Session Summary', and 'Open a New Account Online'.

- 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.

The screenshot shows the BancorpSouth website interface. At the top, there is a navigation bar with links for Help, FAQs, Home, Contact Us, Branch Locator, Calculator, and Logout. Below this is a green navigation menu with tabs for Account Overview, Accounts, Transfers, BudgetWise, Bill Pay, Alerts, Messages, Mobile Banking, and Customer Service. The 'Customer Service' tab is selected. The main content area is titled 'Change Telephone Number'. Below the title, there is a paragraph of instructions: 'The phone number listed is considered to be your day phone number, the number you can be reached at. To change your phone number, enter the updated information and then click "Next". Verify the updated data and if the information is correct, click on "Update Telephone". Next you can see the Change Telephone Confirmation page which will confirm the changed information.' Below this text is a form section titled 'Telephone Number'. It contains a text input field with the placeholder '(662) 213-0040' and a '1' in a yellow circle next to it. To the right of the input field are two buttons: 'Next' and 'Cancel', with a '2' in a yellow circle next to the 'Next' button. On the right side of the form, there is a 'Related Tasks and Links' sidebar with a dropdown arrow and three links: 'Help With This Page', 'View Session Summary', and 'Open a New Account Online'.

- 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.

The screenshot shows the BancorpSouth website interface. At the top, there is a navigation bar with links for Help, FAQs, Home, Contact Us, Branch Locator, Calculator, and Logout. Below this is a green menu bar with options: Account Overview, Accounts, Transfers, BudgetWise, Bill Pay, Alerts, Messages, Mobile Banking, and Customer Service (which is highlighted). The main heading is 'Change Security Questions and/or Answers'. Below the heading is a sub-heading: 'Use this form to update the questions and/or answers to security validation questions.' The form contains a 'Date of Birth' field with a calendar icon, followed by three sets of 'Question' and 'Answer' fields. Each 'Question' field is a drop-down menu with the text 'Please select a question...'. At the bottom right of the form are 'Update' and 'Cancel' buttons. A 'Related Tasks and Links' box on the right side contains links for 'Help With This Page', 'View Session Summary', and 'Open a New Account Online'. Three orange callout boxes with numbers 1, 2, and 3 are overlaid on the form: 1 points to the Date of Birth field, 2 points to the second question drop-down menu, and 3 points to the Update button.

- 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 kept 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.

Choose Alert Type

Begin creating your alert by choosing an alert type. Choose from the ALERT TYPE links to begin creating your alert.

Alert Type	Description
Balance	Alerts to be notified when you have a low account balance or access funds you might want to move to a higher yield investment
Transaction	Use Transaction alerts to notify you when your payroll is deposited, a check clears or to monitor a variety of account activities
New Message	Use New Message alerts to notify you when BancorpSouth has sent you a secure message. This includes important bill pay information and other secure communications.
Transfer	Use Transfer alerts when you want to receive notification that a transfer has been made from one of your accounts to another.
Security	Use Security alerts to be notified when critical events occur and profile information (address, email address, or security question/answer) has been recently presented. You can update the existing security alert subscription from the alert page.

Choose Alert Criteria

Complete your alert by choosing the alert's criteria from the form below. Click NEXT to review your alert or RETURN to return to the alerts home page.

Alert Type: Balance
Account: Performance Checking
Criteria: Less Than
Dollar Amount (\$): 100.00
Contact: Primary

Alert Verification

Verify your alert criteria. To continue, click SCHEDULE ALERT. To go back and edit your alert, click RETURN. To return to the alerts home page, click CANCEL.

Alert Type: Balance
Account: Performance Checking
Criteria: Less Than
Dollar Amount (\$): 100.00
Contact: Primary

- 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).

The screenshot shows the BancorpSouth website interface. At the top, there is a navigation bar with the BancorpSouth logo and several menu items: Account Overview, Accounts, Transfers, BudgetWISE, Alerts (highlighted), Messages, Mobile Banking, and Customer Service. Below the navigation bar, there are sub-links for Manage Existing Alerts, Schedule Alerts, and Manage Alert Email Addresses. The main content area is titled 'Manage Existing Alerts' and includes instructions on how to use the page. A callout box labeled '1' points to the 'Manage Existing Alerts' link. Below the instructions, there is a 'Your Alerts' section with a table. A callout box labeled '2' points to the 'Edit' link in the first row of the table. At the bottom of the table, there are 'Update Status' and 'Disable All' buttons, with a callout box labeled '3' pointing to the 'Update Status' button. A note at the bottom of the page states: '*Note: Security alerts cannot be deleted or disabled. For security reasons they are always enabled.'

	Type	Alert Conditions	Contact Points	Active	Delete
Edit	Security	Send immediate alert regarding any critical events related to your online banking user account.	Primary	<input type="checkbox"/>	

- 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.

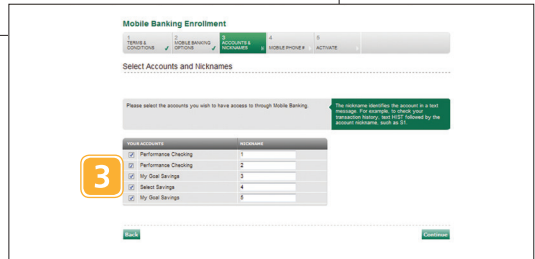
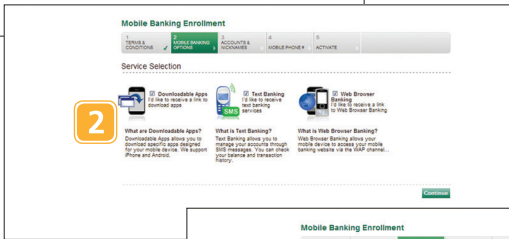
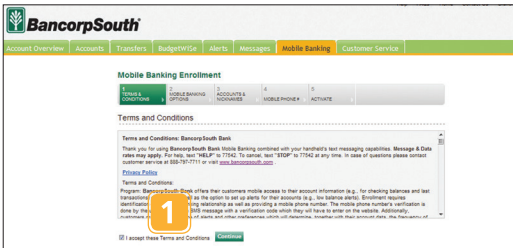
The screenshot shows the BancorpSouth website interface for managing alert email addresses. At the top, there is a navigation bar with tabs for Account Overview, Accounts, Transfers, BudgetWise, Alerts (selected), Messages, Mobile Banking, and Customer Service. Below the navigation bar, there are links for Manage Existing Alerts, Schedule Alerts, and Manage Alert Email Addresses. The main heading is 'Manage Alert Email Addresses'. A sub-heading says 'Use this page to manage the email addresses that can be tied to your alerts. Would you like to manage your alerts or schedule a new alert?'. Below this, there is a section 'Manage email addresses' with a table:

Edit	Nickname	Email Address	Delete	
1	Edit	Primary	invalid01@faerv.com	

Below the table is a section 'Add New email addresses' with a form containing three input fields: Nickname, Email Address, and Confirm Email Address. The form has an 'Add Contact' button. A 'Related Tasks and Links' sidebar is visible on the right, containing links for Manage Alerts, Manage Security Alerts, Help With This Page, View Session Summary, and Open a New Account Online. Numbered callouts 1, 2, and 3 are placed on the 'Edit' button, the 'Email Address' field, and the 'Add Contact' button respectively.

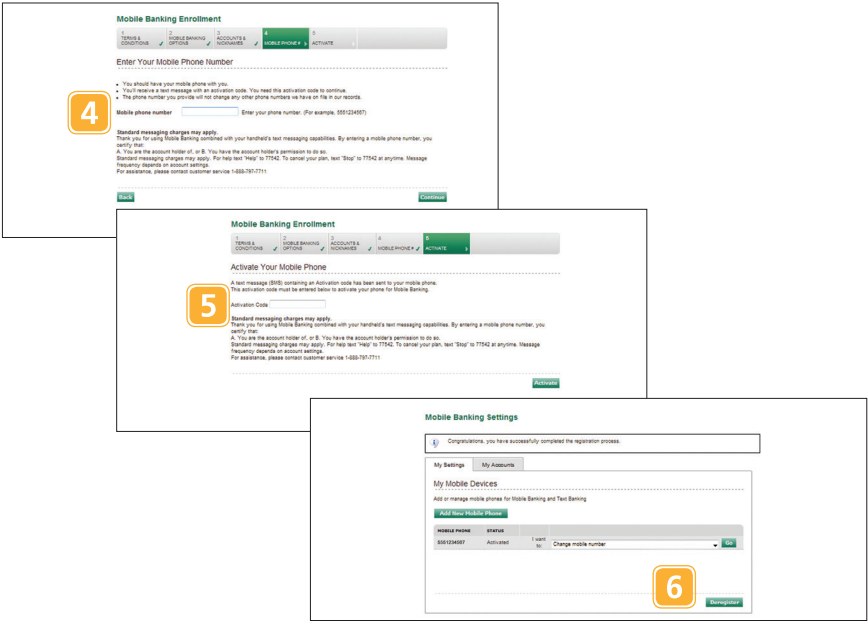
- 1 If you wish to update an email address that you have previously provided to us, select **Edit**.
- 2 To add a new email address to the system, enter a nickname, along with the new email address in the spaces provided. Next, confirm by re-entering the new address.
- 3 When finished, click **Add Contact**.

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

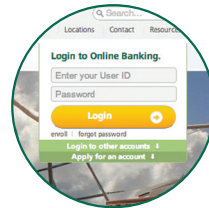
Mobile Deposit allows users to deposit funds into their account by simply snapping a photo of a paper check with their mobile device. It is as secure as Online Banking and saves yourself a trip to the bank!



Quick steps to begin using our Mobile Deposit feature:

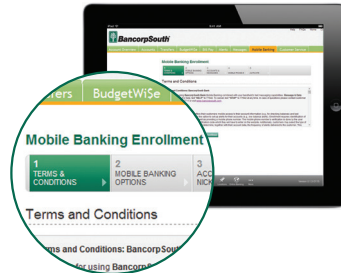
1 Login to Online Banking

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.



Mobile Deposit (continued)

4 Select Deposits

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



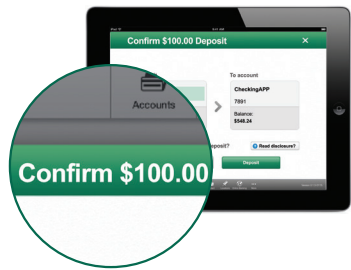
5 Take Photos

Simply follow the instructions to make a deposit.



6 Confirm Your Deposit

Don't forget to **confirm** all information is correct about your deposit!



2910 West Jackson Street
Tupelo, MS 38801
888.797.7711

Contact BancorpSouth Today!

