

1-ALL ACCOUNTS OFFERED BROCHURE

Unity Bank of Mississippi
P.O. Box 700
650 Highway 7 S
Holly Springs, MS 38635

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

PERSONAL CHECKING

Limitations: You must deposit \$200.00 to open this account.

Account Fees: A service charge fee of \$7.00 will be imposed each month that the daily balance falls below \$600.00 during a statement cycle.

PREMIER CHECKING

Limitations: You must deposit \$200.00 to open this account.

Account Fees: A service charge fee of \$7.00 will be imposed each month.

SENIOR CITIZEN CHECKING

Limitations: You must deposit \$200.00 to open this account.

Account Fees: No service charge. Must be at least 65 years of age or older to be eligible.

NOW CHECKING

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account variably. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest.

Balance Information: We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. You must maintain a minimum balance of \$1,000.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$1,000.00 to open this account.

Account Fees: A maintenance fee of \$8.00 will be imposed each month that the daily balance falls below \$1000.00 any day of the month.

SUPER NOW

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account variably. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest.

Balance Information: We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. You must maintain a minimum balance of \$2,500.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$2,500.00 to open this account.

Account Fees: A maintenance fee of \$6.00 will be imposed each month that the daily balance falls below \$2500.00 any day of the month.

MONEY MARKET

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account variably. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest. If this account is used as an IOLTA Trust Account, then Interest (less applicable fees and service charges) will be sent to the The Mississippi Bar .

Balance Information: We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. You must maintain a minimum balance of \$1,000.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$1,000.00 to open this account. You may make six (6) transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

Account Fees: A maintenance fee of \$8.00 will be imposed each month that the daily balance falls below \$1000.00 any day of the month. The following fee applies to this account: Excess Debit Fee: \$8.00 per debit/withdrawal if you exceed the withdrawal limitations on the account.

COMMERCIAL CHECKING

This account features an earning credit which is applied to reduce or eliminate fees on the account. If the earnings credit exceeds the fees for any period, you will be assessed no fees but you will not be paid, carry forward, or otherwise receive credit for any excess earnings credit. The earning credit will be calculated by applying the periodic earnings credit rate to the minimum balance in the account for the period. Currently, the periodic earnings credit rate for your account is 0.2%. At any time and at the bank's discretion, the periodic earning credit rate may change. The period we use is the monthly statement cycle. You are not required to maintain any minimum average daily balance during the monthly statement cycle in order to receive the credit.

Example:

Monthly Cycle Service Charge.....	\$6.00
10 Checks Written @ \$0.20.....	\$2.00
Total Monthly Service.....	\$8.00
Monthly Average Balance.....	\$4,000.00
Offset Earnings Allowance @ 0.2%.....	\$8.00
Net Service Charge.....	\$0.00

Limitations: You must deposit \$500.00 to open this account.

IOLTA

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account variably. Interest will not be compounded on the account. Interest will be credited to the account . If the account is closed before interest is credited, you will not receive the accrued interest. If this account is used as an IOLTA Trust Account, then Interest (less applicable fees and service charges) will be sent to the The Mississippi Bar .

Balance Information: We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Limitations: You must deposit \$1,000.00 to open this account.

Account Fees: A maintenance fee of \$8.00 will be imposed each month that the daily balance falls below \$1000.00 any day of the month.

STATEMENT SAVINGS

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account variably. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited to the account quarterly. If the account is closed before interest is credited, you will not receive the accrued interest.

Balance Information: We use the average daily balance method to calculate interest on your account. This method applies a

periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Limitations: You must deposit \$200.00 to open this account. You may make six (6) transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

Account Fees: If the daily balance of the account falls below \$25.00 on any day of the statement cycle the monthly maintenance fee of \$3.00 will be imposed every statement cycle. The following fee applies to this account: Stmt Savings Withdrawal Over Six: \$3.00 per debit/withdrawal over six per quarter-year cycle.

KID'S SAVINGS

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account variably. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited to the account quarterly. If the account is closed before interest is credited, you will not receive the accrued interest.

Balance Information: We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Limitations: You must deposit \$5.00 to open this account. You may make six (6) transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

Account Fees: No minimum balance fees. Must be under 18 years of age to be eligible. Account will be converted to Statement Savings at 18 years of age. The following fee applies to this account: Kids Savings Withdrawals: \$2.00 per debit/withdrawal over six per quarter-year cycle.

INVESTMENT SAVINGS

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account variably. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited to the account quarterly. If the account is closed before interest is credited, you will not receive the accrued interest.

Balance Information: We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Limitations: You must deposit \$10,000.00 to open this account. You may make six (6) transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

Account Fees: The following fee applies to this account: Investment Savings Withdrawals: \$15.00 per debit/withdrawal over three per quarter-year cycle.

CHRISTMAS CLUB

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account variably. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded annually and will be credited to the account annually. If the account is closed before interest is credited, you will not receive the accrued interest.

Balance Information: We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Limitations: You must deposit \$20.00 to open this account. You may not make withdrawals from your account until the maturity date.

Account Fees: If the daily balance of the account falls below \$10.00 any day of the statement cycle, a monthly maintenance fee of \$1.00 will be imposed every statement cycle. Club payouts are the first Friday of November.

VACATION CLUB

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account variably. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded annually and will be credited to the account annually. If the account is closed before interest is credited, you will not receive the accrued interest.

Balance Information: We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Limitations: You must deposit \$20.00 to open this account. You may not make withdrawals from your account until the maturity date.

Account Fees: If the daily balance of the account falls below \$10.00 any day of the statement cycle, a monthly maintenance fee of \$1.00 will be imposed every statement cycle. Club payouts are the first Friday of June.

ROTH IRA

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account variably. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited to the account quarterly. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$250.00 to open this account.

Time Account Information: Your account will mature in 18 Months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 3 months interest. We will use the rate in effect on the date of withdrawal. If the account is closed before interest is credited, you will not receive the accrued interest. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

VARIABLE IRA

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account variably. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited to the account quarterly. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$250.00 to open this account.

Time Account Information: Your account will mature in 18 Months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 3 months interest. We will use the rate in effect on the date of withdrawal. If the account is closed before interest is credited, you will not receive the accrued interest. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

1 MONTH CD <= 250M - AUTO RENEW

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account variably. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account at maturity.

Balance Information: We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. You must maintain a minimum balance of \$1,000.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 1 Month. We reserve the right to redeem the account Redeem within 10 days to be exempt from withdrawal penalty. If you withdraw any of the principal before the maturity date, we will impose a penalty of all interest earned. We will use the rate in effect on the date of withdrawal. If the account is closed before interest is credited, you will not receive the accrued interest. This account requires the distribution of interest and does not allow interest to remain in the account. This account will automatically renew. You will have 10 Days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

1 MONTH CD <= 250M - FIXED TERM

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account variably. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited at maturity. Per your choice, we will mail the interest in a check to you or deposit the interest in another account that you designate.

Balance Information: We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. You must maintain a minimum balance of \$1,000.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 1 Month. If you withdraw any of the principal before the maturity

date, we will impose a penalty of all interest earned. We will use the rate in effect on the date of withdrawal. If the account is closed before interest is credited, you will not receive the accrued interest. This account requires the distribution of interest and does not allow interest to remain in the account. This account will not renew automatically at maturity. If you do not renew the account, we will do the following with your deposit: Leave the account untouched without interest compounding until such dormant date requires the funds to be placed within the state of Mississippi treasury.

1 MONTH CD > 250M - AUTO RENEW

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account variably. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account at maturity.

Balance Information: We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. You must maintain a minimum balance of \$250,000.01 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$250,000.01 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 1 Month. We reserve the right to redeem the account Redeem within 10 days to be exempt from withdrawal penalty. If you withdraw any of the principal before the maturity date, we will impose a penalty of all interest earned. We will use the rate in effect on the date of withdrawal. If the account is closed before interest is credited, you will not receive the accrued interest. This account requires the distribution of interest and does not allow interest to remain in the account. This account will automatically renew. You will have 10 Days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

1 MONTH CD > 250M - FIXED TERM

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account variably. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited at maturity. Per your choice, we will mail the interest in a check to you or deposit the interest in another account that you designate.

Balance Information: We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the

principal in the account for each day of the period and dividing that figure by the number of days in the period. You must maintain a minimum balance of \$250,000.01 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$250,000.01 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 1 Month. If you withdraw any of the principal before the maturity date, we will impose a penalty of all interest earned. We will use the rate in effect on the date of withdrawal. If the account is closed before interest is credited, you will not receive the accrued interest. This account requires the distribution of interest and does not allow interest to remain in the account. This account will not renew automatically at maturity. If you do not renew the account, we will do the following with your deposit: Leave the account untouched without interest compounding until such dormant date requires the funds to be placed within the state of Mississippi treasury.

3 MONTH CD <= 250M - AUTO RENEW

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account variably. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account at maturity.

Balance Information: We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. You must maintain a minimum balance of \$1,000.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 3 Months. We reserve the right to redeem the account Redeem within 10 days to be exempt from withdrawal penalty. If you withdraw any of the principal before the maturity date, we will impose a penalty of all interest earned. We will use the rate in effect on the date of withdrawal. If the account is closed before interest is credited, you will not receive the accrued interest. This account requires the distribution of interest and does not allow interest to remain in the account. This account will automatically renew. You will have 10 Days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

3 MONTH CD <= 250M - FIXED TERM

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account variably. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited at maturity. Per your choice, we will mail the interest in a check to you or deposit the interest in another account that you designate.

Balance Information: We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. You must maintain a minimum balance of \$1,000.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 3 Months. If you withdraw any of the principal before the maturity date, we will impose a penalty of all interest earned. We will use the rate in effect on the date of withdrawal. If the account is closed before interest is credited, you will not receive the accrued interest. This account requires the distribution of interest and does not allow interest to remain in the account. This account will not renew automatically at maturity. If you do not renew the account, we will do the following with your deposit: Leave the account untouched without interest compounding until such dormant date requires the funds to be placed within the state of Mississippi treasury.

3 MONTH CD > 250M - AUTO RENEW

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account variably. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account at maturity.

Balance Information: We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. You must maintain a minimum balance of \$250,000.01 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$250,000.01 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 3 Months. We reserve the right to redeem the account Redeem within 10 days to be exempt from withdrawal penalty. If you

withdraw any of the principal before the maturity date, we will impose a penalty of all interest earned. We will use the rate in effect on the date of withdrawal. If the account is closed before interest is credited, you will not receive the accrued interest. This account requires the distribution of interest and does not allow interest to remain in the account. This account will automatically renew. You will have 10 Days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

3 MONTH CD > 250M - FIXED TERM

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account variably. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited at maturity. Per your choice, we will mail the interest in a check to you or deposit the interest in another account that you designate.

Balance Information: We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. You must maintain a minimum balance of \$250,000.01 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$250,000.01 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 3 Months. If you withdraw any of the principal before the maturity date, we will impose a penalty of all interest earned. We will use the rate in effect on the date of withdrawal. If the account is closed before interest is credited, you will not receive the accrued interest. This account requires the distribution of interest and does not allow interest to remain in the account. This account will not renew automatically at maturity. If you do not renew the account, we will do the following with your deposit: Leave the account untouched without interest compounding until such dormant date requires the funds to be placed within the state of Mississippi treasury.

6 MONTH CD <= 250M - AUTO RENEW

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account variably. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account at maturity.

Balance Information: We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing

that figure by the number of days in the period. You must maintain a minimum balance of \$1,000.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 6 Months. We reserve the right to redeem the account Redeem within 10 days to be exempt from withdrawal penalty. If you withdraw any of the principal before the maturity date, we will impose a penalty of Three months interest penalty. We will use the rate in effect on the date of withdrawal. If the account is closed before interest is credited, you will not receive the accrued interest. This account requires the distribution of interest and does not allow interest to remain in the account. This account will automatically renew. You will have 10 Days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

6 MONTH CD <= 250M - FIXED TERM

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account variably. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited at maturity. Per your choice, we will mail the interest in a check to you or deposit the interest in another account that you designate.

Balance Information: We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. You must maintain a minimum balance of \$1,000.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 6 Months. If you withdraw any of the principal before the maturity date, we will impose a penalty of Three months interest penalty. We will use the rate in effect on the date of withdrawal. If the account is closed before interest is credited, you will not receive the accrued interest. This account requires the distribution of interest and does not allow interest to remain in the account. This account will not renew automatically at maturity. If you do not renew the account, we will do the following with your deposit: Leave the account untouched without interest compounding until such dormant date requires the funds to be placed within the state of Mississippi treasury.

6 MONTH CD > 250M - AUTO RENEW

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account variably. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account at maturity.

Balance Information: We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. You must maintain a minimum balance of \$250,000.01 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$250,000.01 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 6 Months. We reserve the right to redeem the account Redeem within 10 days to be exempt from withdrawal penalty. If you withdraw any of the principal before the maturity date, we will impose a penalty of Three months interest penalty. We will use the rate in effect on the date of withdrawal. If the account is closed before interest is credited, you will not receive the accrued interest. This account requires the distribution of interest and does not allow interest to remain in the account. This account will automatically renew. You will have 10 Days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

6 MONTH CD > 250M - FIXED TERM

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account variably. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited at maturity. Per your choice, we will mail the interest in a check to you or deposit the interest in another account that you designate.

Balance Information: We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. You must maintain a minimum balance of \$250,000.01 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$250,000.01 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 6 Months. If you withdraw any of the principal before the

maturity date, we will impose a penalty of Three months interest penalty. We will use the rate in effect on the date of withdrawal. If the account is closed before interest is credited, you will not receive the accrued interest. This account requires the distribution of interest and does not allow interest to remain in the account. This account will not renew automatically at maturity. If you do not renew the account, we will do the following with your deposit: Leave the account untouched without interest compounding until such dormant date requires the funds to be placed within the state of Mississippi treasury.

18 MONTH CD <= 250M - AUTO RENEW

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account variably. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account at maturity.

Balance Information: We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. You must maintain a minimum balance of \$1,000.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 18 Months. We reserve the right to redeem the account Redeem within 10 days to be exempt from withdrawal penalty. If you withdraw any of the principal before the maturity date, we will impose a penalty of Three months interest penalty. We will use the rate in effect on the date of withdrawal. If the account is closed before interest is credited, you will not receive the accrued interest. This account requires the distribution of interest and does not allow interest to remain in the account. This account will automatically renew. You will have 10 Days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

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Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$1,000.00 in the account

each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 18 Months. If you withdraw any of the principal before the maturity date, we will impose a penalty of Three months interest penalty. We will use the rate in effect on the date of withdrawal. If the account is closed before interest is credited, you will not receive the accrued interest. This account requires the distribution of interest and does not allow interest to remain in the account. This account will not renew automatically at maturity. If you do not renew the account, we will do the following with your deposit: Leave the account untouched without interest compounding until such dormant date requires the funds to be placed within the state of Mississippi treasury.

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1 YEAR CD <= 250M - AUTO RENEW

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Balance Information: We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. You must maintain a minimum balance of \$1,000.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 1 Year. We reserve the right to redeem the account Redeem within 10 days to be exempt from withdrawal penalty. If you withdraw any of the principal before the maturity date, we will impose a penalty of Three months interest penalty. We will use the rate in effect on the date of withdrawal. If the account is closed before interest is credited, you will not receive the accrued interest. This account requires the distribution of interest and does not allow interest to remain in the account. This account will automatically renew. You will have 10 Days after the

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2 YEAR CD <= 250M - AUTO RENEW

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Balance Information: We use the average daily balance method to calculate interest on your account. This method applies a

periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. You must maintain a minimum balance of \$1,000.00 in the account each day to obtain the disclosed annual percentage yield.

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2 YEAR CD <= 250M - FIXED TERM

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3 YEAR CD <= 250M - AUTO RENEW

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Limitations: You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

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3 YEAR CD <= 250M - FIXED TERM

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3 YEAR CD > 250M - FIXED TERM

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