

<b>FACTS</b>	<b>WHAT DOES THE BANCORPSOUTH BANK FAMILY OF COMPANIES, AND ITS AFFILIATES, DO WITH YOUR PERSONAL INFORMATION?</b>
<b>WHY?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
<b>WHAT?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social Security number and income</li> <li>• Account history, transaction history, credit history and credit scores</li> <li>• Investment experience and insurance experience</li> </ul>
<b>HOW?</b>	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons the BancorpSouth Family of Companies chooses to share; and whether you can limit this sharing.

<b>REASONS WE CAN SHARE YOUR PERSONAL INFORMATION</b>	<b>DOES BANCORPSOUTH SHARE?</b>	<b>CAN YOU LIMIT THIS SHARING?</b>
<b>For our everyday business purposes –</b> Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
<b>For our marketing purposes –</b> To offer our products and services to you	YES	NO
<b>For joint marketing with other financial companies</b>	YES	NO
<b>For our affiliates' everyday business purposes –</b> Information about your transactions and experiences	YES	NO
<b>For our affiliates' everyday business purposes –</b> Information about your creditworthiness	YES	YES
<b>For our affiliates to market to you</b>	YES	YES
<b>For nonaffiliates to market to you</b>	YES	YES
<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• Mail the form below. Form is also available at <a href="http://www.bancorpsouth.com">www.bancorpsouth.com</a>.</li> </ul> <b>Please note:</b> If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.	
<b>Questions?</b>	Call toll-free 888-797-7711	

Cut out and mail this form.

**Mark any/all you want to limit:**

- Do not share my personal information with nonaffiliates to market their products and services to me.  
 Do not share information about my creditworthiness with your affiliates for their everyday business purposes.  
 Do not allow your affiliates to use my personal information to market to me.

Please print your name:

Street address:

City, State, ZIP:

**Mail to:**

BancorpSouth

Attn: Customer Privacy

2910 W. Jackson St.

Tupelo, MS 38801

## Who we are

Who is providing this notice?	The BancorpSouth Family of Companies. See list below under "Other Important Information."
-------------------------------	---

## What we do

How does BancorpSouth protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does BancorpSouth collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"><li>• Open an account or apply for a loan or insurance</li><li>• Make deposits or withdrawals from your account or use your debit or credit card</li><li>• Seek advice about your investments or insurance</li><li>• We also collect personal information from others, such as credit bureaus, affiliates, or other companies</li></ul>
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"><li>• sharing for affiliates' everyday business purposes – information about your creditworthiness</li><li>• affiliates from using your information to market to you</li><li>• sharing for nonaffiliates to market to you</li></ul> State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Choices made by one party to an account will affect all parties to an account.

## Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"><li>• Our affiliates within the BancorpSouth Family of Companies listed under "Other Important Information" below includes companies, dba's, and divisions with a common corporate identity of or subsidiary relationship with BancorpSouth Bank; financial companies such as an insurance agency or a broker dealer/investment advisory operation.</li></ul>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"><li>• Third parties that are not members of our corporate family, but with which we may have or develop business relationships, such as check printers, insurance companies, government agencies, brokerage firms, and direct marketing companies.</li></ul>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

## Other important information

The BancorpSouth Family of Companies includes BancorpSouth Bank, including its Asset Management and Trust, Credit Card Center, BancorpSouth Equipment Leasing divisions, BancorpSouth Investment Services, Inc., and BancorpSouth Insurance Services, Inc., including its Stewart Sneed Hewes; Wright & Percy; Ramsey, Krug, Farrell & Lensing; SMI Group; and JMG/IC divisions.