

Managing Your Checking Account



People you trust. Advice that works.

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About Trustmark Bank

Trustmark Bank has been meeting customers' financial needs since 1889. We believe building strong customer relationships is the result of knowing our customers, understanding their needs and providing appropriate financial solutions. We recognize the trust you place in your financial institution, and we want to honor your trust in us by sharing information that will help you manage your finances and maintain your Trustmark Bank accounts.

Advice that Works

Trustmark Bank wants to provide information and tips to help you better understand your checking account.

This document will explain how to:

- Keep track of account balances and transactions
- Manage deposits and payments
- Avoid overdraft fees
- Make your banking easier
- Bank on-the-go with Web, mobile and iPad® applications

Keeping in Check

Avoid unnecessary fees by staying in control of your checking account.

1. Record all transactions immediately and accurately.

Get into the habit of writing all transactions in your check register. Note the amounts for all checks, ATM/debit card transactions, and automatic bill payments. Also note the name of the person, vendor, company or business receiving the payment and the date of the transaction.

2. Review transaction history.

Double-check your records against Trustmark's TrustTouchWeb online banking records. View your pending and posted transaction history online, on your mobile phone, or with the Trustmark Bank iPhone® or iPad application.

3. Check your account balance regularly and before making large or important purchases.

Before writing a check or making a withdrawal or purchase, make sure the funds are available in your account by comparing the balance reflected online with your check register balance. If your account balance is less than the amount you need to spend or withdraw, you can choose to delay the purchase or make a deposit in order to avoid overdraft fees or other inconveniences.

4. Compare your monthly checking statement to your check register.

Every month, compare your checking statement with the transactions noted in your check register.

5. Balance your checkbook.

Follow the steps on your monthly statement to balance the information recorded in your check register with your checking statement.

When Your Deposits Become Available

Once you make a deposit into your checking account, you'll want to know when your funds will be available for withdrawal. An overview of Trustmark's policy is below. For complete details, see Trustmark's Deposit Account Agreement.

Same Day

- Cash
- Wire transfers
- Electronic direct deposits and transfers

The Next Business Day* After the Day of Deposit

- Checks drawn on Trustmark
- Checks drawn on other banks
- Federal Reserve Bank Checks, Federal Home Loan Bank Checks and U.S. Postal Service Money Orders
- U.S. Treasury Checks
- Cashier, certified and teller checks; state and local government checks

*Business Day: Every day except Saturdays, Sundays and federal holidays. Other conditions may apply. Please refer to the section of your Funds Availability Disclosure entitled "Your Ability to Withdraw Funds."

Additional Information About Deposits and Funds Availability

ATMs

Only certain Trustmark Express ATMs are set up to accept deposits. When you use a Trustmark ATM to make a deposit, the first \$100 of a business day's deposits will be available to use immediately. Deposits made after an ATM's cut-off time are considered to be made the next business day.

Checks

If a deposited check is returned to Trustmark from the paying bank marked "insufficient funds," we will deduct the full amount plus any applicable fees from your account.

Holds

Sometimes a hold may be placed on funds you deposit by check, delaying your ability to withdraw for a longer period, under the following circumstances:

- We believe a check you deposit will not be paid.
- You deposit a check of more than \$5,000 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of communications or computer equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. If your deposit is not made directly to one of our associates, or if we decide to take this action after you have left the premises, we will mail you the notice no later than the next business day after your deposit. Your funds will generally be available no later than the seventh business day after the day of your deposit.



Avoiding Unnecessary Fees

Trustmark provides several options that can help you avoid overdrafts.

Savings Overdraft Protection

This service links your Trustmark checking account to your Trustmark Daily Interest Savings account. In the event of an overdraft, funds transfer automatically in \$100 increments to cover an overdraft item.[†]

Money Market Overdraft Protection

This service links your Trustmark checking account to your Trustmark Money Market account. In the event of an overdraft, funds transfer automatically in \$100 increments to cover an overdraft item.[†]

Credit Card Overdraft Protection

Apply for a Trustmark credit card (subject to credit approval). Once established, funds are transferred automatically in \$100 increments, up to your available credit line, to cover overdraft items.[†]

Online and Mobile Banking

Manage your Trustmark checking and savings accounts—and transfer funds between accounts—any time, with secure and easy-to-use TrustTouchWeb Online Banking and Mobile Banking. Find more information about Trustmark's online and mobile banking below or by visiting www.Trustmark.com/eservices.

[†]A transfer fee may be assessed on certain account types.

Checking Account Services

Trustmark offers a variety of services that can help you manage your banking.

Direct Deposit

Save yourself a trip to the bank every pay day and enjoy same-day access to your funds by having payments automatically deposited to your account. Electronic direct deposit of your payroll checks, Social Security checks, pension and other payments are safely and conveniently deposited directly into your account the same day.

Online Banking

Review balances, track deposits and withdrawals, transfer funds between accounts, and set up automatic bill pay with secure and easy-to-use TrustTouchWeb Online Banking. Enroll today by visiting www.Trustmark.com/eservices.

Mobile Banking

Convenient access to your account goes where you go. Manage your checking accounts using your mobile or smart phone, even your iPad. SMS (text messages) and mobile applications let you check account balances, transactions and more—securely and on-the-go. Customers must be enrolled in Online Banking in order to use Mobile Banking.

e-Statements

Customers who enroll in TrustTouchWeb Online Banking can choose to have monthly statements delivered electronically. Whether you are concerned about privacy and security or about saving paper and reducing clutter, e-Statements are secure, convenient and free.

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If you ever have a question about a Trustmark Bank account or service, please visit your local branch, call our Customer Service line or visit our FAQ Page. For hours of a particular Trustmark branch, please contact Customer Service or use our Branch Locator.

Our automated telephone system is available
24 hours a day, seven days a week.

1-800-243-2524 (1-800-Check-24)

Customer Service Representatives are available
Monday through Friday, 7 a.m. – 7 p.m.,
and Saturday, 9 a.m. – 2 p.m.[†]

Internet Banking/TrustTouch Services Representatives
and Mortgage Representatives are available
Monday through Friday, 8 a.m. – 5 p.m.[†]

Check Order Representatives are available
Monday through Friday, 8 a.m. – 4:30 p.m.[†]

[†] Central Standard Time



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