



888-797-7711

<https://www.bancorpsouth.com/en/credit-cards/card-services/credit-card-terms-and-conditions>

Personal Credit Card Terms and Conditions

	Interest Rates and Interest Charges
Annual Percentage Rate (APR) for Purchases	0% introductory APR for 6 months from the date of account opening. After that, your APR will be 11.40% to 17.40% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	17.40% to 21% when you open your account based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	17.40% to 21% when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
Penalty APR and When It Applies	21% This APR may be applied to your account if you make a late payment. How Long Will the Penalty APR Apply?: If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$0.50.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau: http://www.consumerfinance.gov/learnmore .
	Fees
Annual Fee	None
Transaction Fees:	

Balance Transfer ¹	Either \$10 or 3% of the amount of each balance transfer, whichever is greater (maximum fee: \$60).
Cash Advance	Either \$10 or 3% of the amount of each cash advance, whichever is greater (maximum fee: \$60).
Foreign Transaction	2% of the U.S. dollar amount of transactions converted from a foreign currency.
Penalty Fees:	
Late Payment	Up to \$35
Over-the-Credit Limit	None
Returned Payment	Up to \$35

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."

Loss of Introductory APR: We may end your introductory APR and apply the Penalty APR if you make a late payment.

IMPORTANT TERMS AND CONDITIONS

All applicants less than 21 years old must provide either financial information sufficient to show an independent means to repay required minimum payments, or have a joint applicant at least 21 years of age who furnishes information sufficient to show ability to repay required minimum payments.

The disclosures are accurate as of January 3, 2017; however, terms are subject to change after the date of printing. For any changes after this date or for further information, please write to BancorpSouth Credit Card Center, P.O. Box 3370, Tupelo, MS 38803, or call 1-800-844-2723. There is a \$500 minimum credit limit requirement.

¹Your transferred balance will accrue interest at your APR for Balance Transfers. Balance Transfer offer applies only to new balances transferred to your BancorpSouth credit card account from other creditors. Minimum aggregate Balance Transfer amount is \$250. Please allow a minimum of 14 days for your request to be processed. See your Cardholder Agreement for all terms concerning the cost and repayment of a Cash Advance.

AUTOMATIC PAYMENT DRAFT

You can simplify your credit card payment process by making your payments electronically from any checking or savings account owned by you at BancorpSouth or at any other bank or financial institution. You can set your electronic payment amount to equal the minimum payment due or the full balance of your account.

OVERDRAFT PROTECTION SERVICES

BancorpSouth's Overdraft Protection Service uses cash advances from your credit card (subject to availability and Cash Advance Transaction Fees) as the source for deposits into the checking account when needed to cover overdrafts. Read the full BancorpSouth Overdraft Protection Terms and Conditions at:

<http://www.bancorpsouth.com/disclosures>.