

## Convenient Locations

### Alabama

#### Dothan: Main Office

2526 West Main St  
Dothan, AL 36301  
334.702.7774  
334.702.7815 Fax

#### Ashford

520 Broadway St  
Ashford, AL 36312  
334.899.3316  
334.899.4205 Fax

#### Dothan: Southside

2224 Ross Clark Circle  
Dothan, AL 36301  
334.699.7774  
334.699.7700 Fax

#### Eufaula

230 South Eufaula Ave  
Eufaula, AL 36027  
334.687.2406  
334.687.1412 Fax

#### Dothan: Westside

4015 West Main St  
Dothan, AL 36305  
334.699.7775  
334.699.6400 Fax

#### Clayton

16 South Midway  
Clayton, AL 36016  
334.775.3232  
334.775.3234 Fax

#### Dothan: Northside

3776 Montgomery Hwy  
Dothan, AL 36303  
334.699.7776  
334.699.7878 Fax

#### Auburn

519 E Glenn Ave  
Auburn, AL 36830  
334.887.6440  
334.887.6410 Fax

### Florida

#### Panama City

1418 West 23rd St  
Panama City, FL 32405  
850.215.5222  
850.215.5228 Fax

#### Fort Walton Beach

768 Beal Pkwy NW  
Fort Walton Beach, FL 32547  
850.586.7757  
850.586.7746 Fax

# Business Banking Services



**The friendliest and most helpful  
bank in town.**

**MidSouth  
Bank**

bankmidsouth.com

**The friendliest  
and most helpful  
bank in town.**

**MidSouth  
Bank**

## Growing your business.

As a business person, you have many banking choices... And we're pleased you've chosen MidSouth Bank for your banking needs.

Our banking promise to you is to be the most helpful bank in town. We're here to help you make money. We're here to help you save money. And we're here to make banking easy and convenient. With over 100 years of banking experience, we know the world is increasingly complex, but your banking shouldn't be that way.

That's why we offer a variety of business banking services, all designed to make your banking...and your life easier than ever before.

At MidSouth, we know there's much more to banking than just opening accounts and processing transactions. We embrace our customers and the communities in which they live. We forge strong relationships, as we remain committed to providing you a comprehensive array of financial services, delivered in a personal and professional setting.

Welcome to MidSouth Bank. You've made a great banking decision!

OUR PROMISE

To always treat you like family,  
with respect and honesty.

bankmidsouth.com

## For your business banking.

Business banking at MidSouth couldn't be simpler. We strive to offer a full spectrum of business banking services with easy to understand guidelines. We know you have goals, and we want to help you reach them with products tailored to your specific needs.

### Checking

We have a variety of checking accounts available to meet practically any requirement. And all of our accounts include FREE online banking, and FREE 24-hour telephone banking.

### Savings

Our savings plans range from simple statement savings to interest bearing money market accounts. You choose the one that best suits your needs.

### Certificates of Deposit

For those thinking more long range, our time-based CDs provide an excellent way to save.

### Money Market

A money market account is a great interest-earning alternative to traditional savings accounts.

### Treasury Services

We make doing business so much easier and more convenient with a wide variety of treasury services.

### Retirement Accounts

We have a variety of IRA options to suit your individual needs.

### Loans

From construction loans to fleet loans, our flexible loan programs can suit practically any need.

### Business Credit Lines

Tap into your assets with our flexible lines of credit.

	Checking					Savings	Money Market	CD
	eBusiness	Business	Commercial	Super NOW	Not-for-Profit	Regular Savings	Super Money Market	Liquid CD
<b>Opening Deposit</b>	\$100	\$100	\$100	\$2,500	\$100	\$100	\$2,500	\$2,500
<b>Earns Interest</b>	No	No	No	Yes	No	Yes	Yes	Yes
<b>Features</b>	<p>Low cost account for small business who have 150 or fewer items to process monthly</p> <p>Free Online Banking</p> <p>Free 24-hour telephone banking</p> <p>Business debit card available</p> <p>Free use of MidSouth ATMs at each location</p> <p>eStatements</p>	<p>No charge up to 500 items per month</p> <p>Free Online Banking</p> <p>Free 24-hour telephone banking</p> <p>Business debit card available</p> <p>Free use of MidSouth ATMs at each location</p> <p>eStatements or paper statement available</p>	<p>Balances offset charges for account activity</p> <p>Free Online Banking</p> <p>Free 24-hour telephone banking</p> <p>Business debit card available</p> <p>Free use of MidSouth ATMs at each location</p> <p>eStatements or paper statement available</p>	<p>Limited to Sole Proprietorships and Public Funds</p> <p>Free Online Banking</p> <p>Free 24-hour telephone banking</p> <p>Business debit card available</p> <p>Free use of MidSouth ATMs at each location</p> <p>eStatements or paper statement available</p>	<p>Designed for non-profit entities</p> <p>Free Online Banking</p> <p>Free 24-hour telephone banking</p> <p>Business debit card available</p> <p>Free use of MidSouth ATMs at each location</p> <p>eStatements or paper statement available</p>	<p>Free online banking</p> <p>Free 24-hour telephone banking</p> <p>See interest rate information for current rates</p>	<p>Free online banking</p> <p>Free 24-hour telephone banking</p> <p>See interest rate information for current rates</p>	<p>Free online banking</p> <p>Free 24-hour telephone banking</p> <p>One free withdrawal per quarter</p> <p>Additional deposits of at least \$500 allowed</p> <p>See interest rate information for current rates. Interest rate is variable and may change at anytime, at our discretion</p>
<b>Additional Benefits</b>	<p>No monthly maintenance fee</p> <p>Save time with Online Banking with Bill Pay</p> <p>MasterCard Debit Card</p> <p>Ease of eStatements</p> <p>Overdraft Protection available with approved credit</p> <p>eAlerts available for peace of mind</p> <p>Treasury services available</p>	<p>Higher item count sufficient for most business customers</p> <p>Save time with Online Banking with Bill Pay</p> <p>MasterCard Debit Card</p> <p>Overdraft Protection available with approved credit</p> <p>eAlerts available for peace of mind</p> <p>Convenience of eStatements or Paper Statement available</p> <p>Treasury services available</p>	<p>Earnings credit paid on collected daily balance to offset fees</p> <p>No maximum item count</p> <p>Save time with Online Banking with Bill Pay</p> <p>MasterCard Debit Card</p> <p>Overdraft Protection available with approved credit</p> <p>eAlerts available for peace of mind</p> <p>Convenience of eStatements or Paper Statement available</p> <p>eAlerts available for peace of mind</p> <p>Convenience of eStatements or Paper Statement available</p> <p>Treasury services available</p>	<p>No monthly maintenance fee</p> <p>Save time with Online Banking with Bill Pay</p> <p>MasterCard Debit Card</p> <p>Overdraft Protection available with approved credit</p> <p>eAlerts available for peace of mind</p> <p>Convenience of eStatements or Paper Statement available</p> <p>See interest rate information for current rates.</p> <p>Treasury services available</p>	<p>No monthly maintenance fee</p> <p>Save time with Online Banking with Bill Pay</p> <p>MasterCard Debit Card</p> <p>eAlerts available for peace of mind</p> <p>Convenience of eStatements or Paper Statement available</p> <p>Treasury services available</p>	<p>You may make six withdrawals or transfers from your savings account each statement cycle.</p> <p>Excess withdrawals will be service charged as indicated in our "Charges Common To All Accounts".</p> <p>eAlerts available for peace of mind</p>	<p>You may make six withdrawals or transfers from your money market account each statement cycle by check, draft or similar order to third parties.</p> <p>Excess withdrawals will be service charged as indicated in our "Charges Common To All Accounts".</p> <p>eAlerts available for peace of mind</p>	<p>eAlerts available for peace of mind</p>
<b>Fees, Minimum Balance and Requirements</b>	<p>No monthly service charge</p> <p>\$0.40 per item over 150 per cycle</p> <p>Cash handling fee may apply</p> <p>\$4 charge per month for paper statements</p>	<p>\$15 monthly service charge if avg daily balance falls below \$5,000</p> <p>\$0.40 per item over 500 per cycle</p> <p>Cash handling fee may apply.</p>	<p>Earnings credit on collected balance less 10% reserve</p> <p>Maintenance fee \$20</p> <p>Item charges apply*</p> <p>Cash handling fee may apply.</p>	<p>Minimum daily balance to avoid service charge *</p> <p>Service charge if ledger balance drops below \$2,500 during statement cycle is \$9</p> <p>Item charges apply*</p>	<p>No monthly maintenance fee</p> <p>No minimum balance requirement</p>	<p>Minimum daily balance to avoid service charge is \$100</p> <p>Service charge if ledger balance drops below \$100 during statement cycle is \$6</p>	<p>Minimum daily balance to avoid \$10 monthly service charge is \$2,500 or average daily balance of \$10,000</p>	<p>\$25 Fee for excess withdrawals</p> <p>Minimum balance of \$2,500 required to earn interest</p>

# Services to fit your banking needs.

### Telephone Banking

- 1-800-216-3158
- Access your account information 24 hours a day – Checking, Savings, CDs and Loans
- Transfer funds between accounts
- Verify deposits and withdrawals
- Make loan payments

### Treasury Services

- Internet banking (see below for full description)
- Remote deposit capture (scan and deposit checks at your business)
- Wire transfers
- ACH origination
- Work Perks

### Business Online Internet Banking

- Electronic Bill Pay service
- Account inquiry
- Transfer funds between accounts
- Make loan payments

### Business Debit Card

- Use our MasterMoney™ Card to make purchases from your checking account wherever you see the MasterCard™ logo and at MidSouth Bank ATMs or ATMs on our shared network.

### Business Credit Card

- Visa® or MasterCard™
- Annual fee may apply

### Safe Deposit Boxes

Safe deposit boxes are available at every branch in a variety of sizes and rates.

\*Specific fees can be found in our Charges Common to All Accounts and our Analysis Fee Schedule. **Dormant Account Service Charge** An account is considered dormant if there has been no deposit to or withdrawal from the account for a period of twelve (12) months. All regular service charges apply to dormant accounts. Statements may not be sent more than once per year on dormant accounts. Accounts which are considered dormant will be service charged an additional \$6 per statement cycle in addition to the routine service charge applicable to your particular account. This charge is applicable to all Checking and Savings accounts. **Interest Rate and Annual Percentage Yield** At our discretion, our interest rate and annual percentage yield may change at any time. You must maintain the minimum balance stated for your account each day to obtain the annual percentage yield listed under "Current Rate Information." Interest begins to accrue no later than the business day on which we receive credit for non-cash items (for example, checks). The daily balance method is used to calculate the interest on your account and the amount of interest you earn is based on the daily collected balance. The daily balance method applies a daily periodic rate to the full amount of principal in the account each day.