

	Recommend (1 year of service)				
BANK NAME	Trustmark National Bank	Cadence Bank	Renasant Bank	JPMorgan Chase Bank	Bank Plus
Location	Jackson, MS	Jackson, MS	Ridgeland, MS	Nashville, TN	Jackson, MS
Abbreviation	Trustmark	Cadence	Renasant	JP Morgan	Bank Plus
Interest Rate Fixed: 3 Years	3.250%	3.500%	3.00% APY	4.020%	Not Considered - Passed Deadline
Interest Rate Fixed: 2 Years	4.000%	3.850%	4.00% APY	4.020%	
Interest Rate Fixed: 1 Year	5.000%	4.250%	5.15% APY	4.020%	
Interest Rate Float: 3 Years	4.025%, calculated at the median of the Fed Funds Rate minus 1.35%	3.45% FFT Less 0.50 % = 5.00%	4.75% APY (Fed Funds Upper Target less 0.75%)	JPM offers a managed rate and float is n/a	
Interest Rate Float: 2 Years					
Interest Rate Float : 1 Year					
Number of Locations:	8	5	1	2	
Positive Pay: Monthly	\$ 75.00	Positive Pay Monthly fees are included below in per account field	\$28.125 monthly per account (check) and \$28.125 monthly per account (ACH).	\$ -	
Positive Pay: per Account	\$ 75.00	\$20.00 for ACH/ \$20.00 for Checks. This is include ub Fixed Monthly Cost of \$7,000/ Month for All Account and TM Services	\$28.125 monthly per account (check) and \$28.125 monthly per account (ACH).	\$ -	
Positive Pay: Per Check	\$ 0.06	\$ -	\$ 0.09	\$ -	
Positive Pay: per exec	N/A	\$ 2.50	\$2.50 per item over 10 per month	\$ -	
ACH Returns: Monthly	\$25.00 ACH Maintenance Fee	\$ -	\$0.00 per account monthly; \$9.00 per item	\$ 1.50	
ACH Returns: Per Account	\$6.00 per item	\$ 5.00	\$0.00 per account; \$9.00 per item	\$ 1.50	
ACH Returns: Per Account Unathorized	\$6.00 per item	\$ 7.50	\$0.00 per account; \$9.00 per item	\$ 1.50	