



ESIGN DISCLOSURE AND CONSENT

This ESIGN Disclosure and Consent (“Consent”) provides the customer who accepts this Consent (“Customer,” “you” and “your”) with information relating to your electronic receipt of and, where applicable, your electronic signature on certain documentation (“Documents”) in connection with your deposit account relationship with Renasant Bank (“we,” “us” and “our”). By clicking on the “I Agree” button associated with this Consent, you consent to the electronic delivery of the Documents and agree to the use of electronic records and electronic signatures in connection with your deposit account relationship with us.

- 1. Delivery & Availability of Documents.** When you open a deposit account with us online through our Online Account Opening process (“OAO”), we will provide you with one or more links to PDF files containing the Documents. You may access the Documents by clicking on the link(s) to open the PDF file(s). Once you have opened the Documents, you will be able to download and maintain physical or electronic copies of the Documents, and we recommend that you do so. The OAO process will require you to indicate that you have read, understood, and agreed to the Documents before you can proceed. At our option, we may also send an electronic copy of the Documents to your Designated E-mail Address (defined below in Section 6); however we are not required to do so, and you acknowledge and agree that it is your responsibility to print or save the Documents when they are made available to you in OAO if you wish to maintain a copy of them for your records. We reserve the right, in our sole discretion, to send you any of the Documents in paper form instead of, or in addition to, electronic form.
- 2. Types of Documents We May Provide in Electronic Form.** The Documents may include, without limitation, disclosures and notices that may be required under federal and/or state law; and information, agreements, disclosures, schedules, and notices that are being provided to you in connection with your deposit account relationship, even if the same are not required by applicable laws, rules, or regulations. Examples of the Documents we may provide include, without limitation, the Deposit Account Agreement, Arbitration Acknowledgement, Privacy Policy, Electronic Fund Transfers Disclosure, Truth in Savings Disclosure, Funds Availability Policy, Common Fee Schedule, and information about substitute checks and overdrafts.
- 3. Consent not Required; Your Option to Receive Paper Copies.** You are not required to provide your consent to receive and sign Documents electronically. If you do not agree

to this Consent, you will not be able to open a deposit account with us through OAO. After you provide your consent, you may receive a paper copy of any Documents provided to you electronically by contacting us using the contact information in Section 7 below and requesting a paper version. We do not currently charge a fee for such paper copies. If we decide to charge a fee for paper copies in the future, such fee will be disclosed on our Common Fee Schedule. You can also print copies of the Documents from your computer if it is connected to a printer.

- 4. Your Right to Withdraw Your Consent.** You have the right to withdraw your consent at any time. You will not be charged any fees as a result of withdrawing your consent. You may withdraw your consent by contacting us using the contact information in Section 7 below.
- 5. Scope of Your Consent.** Your consent applies only to your electronic receipt of and, if applicable, electronic signature on the Documents included in the same OAO session as this Consent. Your consent does not apply to other transactions that you may wish to enter into with us or any of our affiliates, including any future deposit account(s) opened through OAO. Any future electronic delivery of documents in connection with your deposit account relationship will require a separate consent.
- 6. Designated E-mail Address.** The e-mail address you provide us during OAO (“Designated E-mail Address”) must be a current, valid e-mail address that belongs to you. You must notify us promptly if there is a change in your Designated E-mail Address. You may update your Designated E-mail Address by contacting us using the contact information in Section 7 below. If you are enrolled in our Online Banking service, you may update your Designated E-mail Address from the “Customer Service” menu within Online Banking.
- 7. Contact Information.** You can contact us by calling-1-800-680-1601, write us at P.O. Box 709, Tupelo, MS 38802, or e-mail us at info @renasant.com. E-mail may not be a secure method of communication. Therefore, **DO NOT** send confidential personal or financial information to us by e-mail. You may also get contact information for your local branch by visiting <https://locations.renasantbank.com>.
- 8. Hardware and Software Requirements.** In order to receive, view, electronically sign, and retain Documents, you must have: (a) a current, valid e-mail address; (b) a Current Version (defined below) of an Internet browser (such as Microsoft Internet Explorer, Microsoft Edge, Mozilla Firefox, Google Chrome, or Apple Safari) that is capable of supporting 128 bit SSL encryption; (c) ability to connect to the Internet; (d) a Current Version of a program that accurately reads and displays PDF files (such as Adobe Acrobat Reader); (e) electronic storage media with sufficient memory available to download and save the Documents in electronic form; and (f) a computer and an operating system

capable of supporting all of the above. If you would like to print out and retain a physical copy of the Documents, you will also need a printer. As used above, “Current Version” means a version of the software that is currently being supported by its publisher.

9. **Consent to Electronic Signature.** You agree that any Documents provided electronically pursuant to this Consent that require a signature may be executed electronically in accordance with, as applicable, the Electronic Signatures in Global and National Commerce Act (15 U.S.C. § 7001 *et. seq.*) or the Uniform Electronic Transactions Act, or similar Act authorizing the use of electronic signatures, as adopted by the state in which your deposit account(s) is/are located. You acknowledge and agree that by agreeing to any such Documents electronically, you will be bound to the terms and conditions of such Documents to the same extent as if you executed a paper copy of such Documents with an original “wet ink” signature. You further acknowledge and agree that an electronic or printed copy of the Documents (together with any applicable screen captures or other records evidencing your electronic signature) will be admissible in a court of competent jurisdiction as evidence of your agreement to or acknowledgment of the terms and conditions contained therein to the same extent as if a paper copy of such Documents with an original “wet ink” signature had been produced.

By clicking on the “I Agree” button associated with this Consent (whether included below as a part of this document or as a separate web page acknowledgement) you agree that you have been able to use a computer, tablet, or mobile device that satisfies the hardware and software requirements set forth herein to view this Consent; that you have read and understood this Consent; that you accept this Consent without modification; that you agree to receive the Documents provided to you in connection herewith electronically; and that you will be bound by all terms and conditions of this Consent and any Documents you electronically agree to in connection herewith just as if you had signed physical documents with a handwritten signature.