

PEOPLES STATE BANK IS NOW MIDSOUTH BANK



Welcome to the family





C.R. (Rusty) Cloutier
*President & Chief Executive Officer,
MidSouth Bank*



Leonard Q. (Pete) Abington
*Board of Directors,
MidSouth Bancorp., Inc.*

Former Chairman, Peoples State Bank



John J. (JJ) Blake, III
*Regional President & Senior Vice President,
Timber Region*

*Former President & Chief Executive Officer,
Peoples State Bank*



Dear Valued Customer,

At the close of business December 28, 2012, MidSouth Bank based in Lafayette, Louisiana completed its merger with Peoples State Bank. On March 22, 2013, we will complete the final steps of our transition with the full integration of all operating systems. The same offices in which you are accustomed to banking will open for business as usual, staffed by the friends and neighbors you've known and worked with for years. The differences, you'll discover, will be in our ability to bring you an enhanced array of both personal and business products and services. You'll also gain the convenience of increased access through a wider banking center and ATM network as you travel throughout Texas and Louisiana.

The purpose of this packet is to explain how you may be affected by the transition. Although we have made every effort to minimize the inconvenience to you, there will be some changes to your accounts. However, no action is required on your part. We encourage you to carefully read the information to learn more about potential changes as well as the enhanced benefits of banking with MidSouth Bank.

If you have any questions that are not answered here or find that you have concerns regarding the transition, please stop by any of our banking center locations or give us a call at 800-213-BANK(2265) – we'll be glad to help. We value your relationship with us, and our ongoing mission is to provide you with problem-free banking while maintaining our own high standards of customer service: to know you by sight, greet you by name, and thank you for your business at every opportunity.

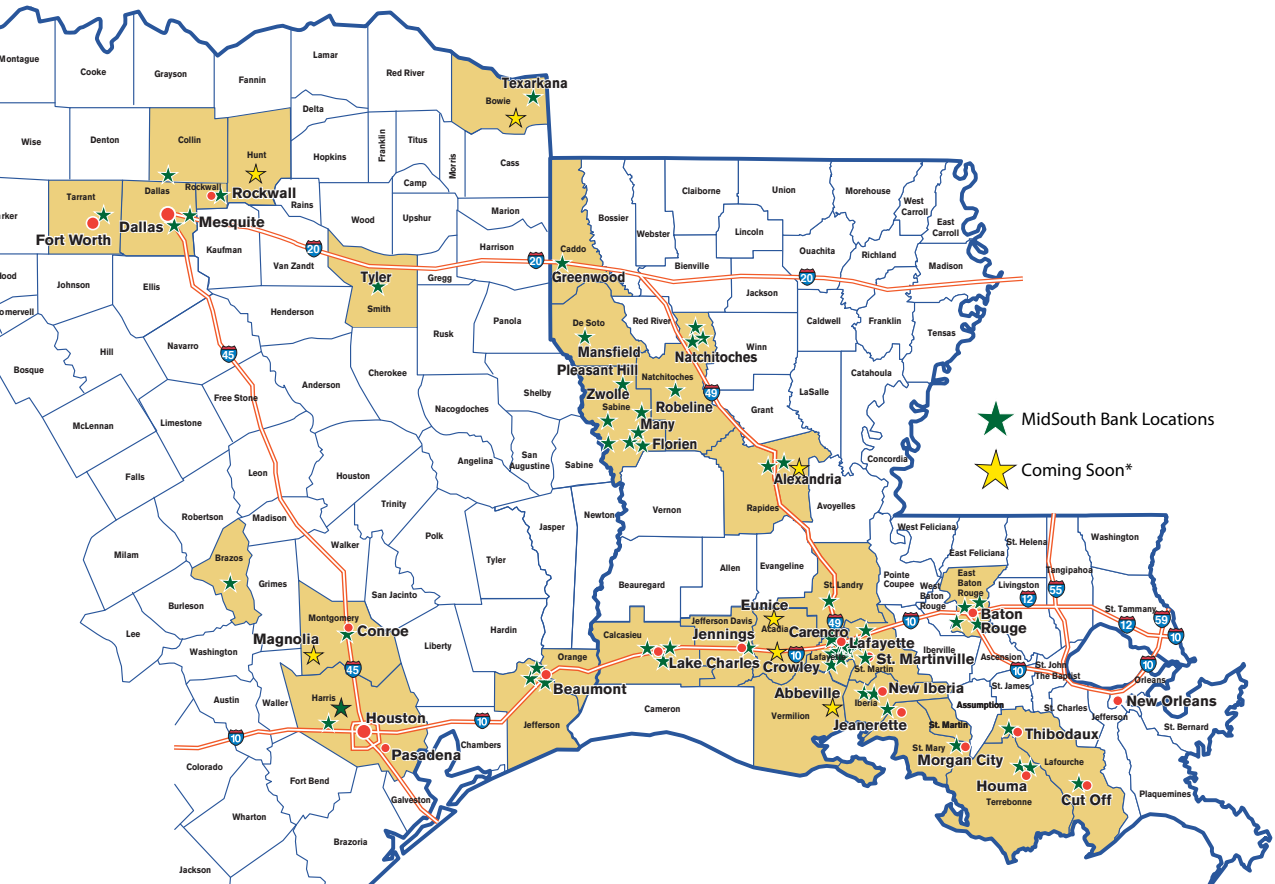
We look forward to continuing to serve you.

Sincerely,

Rusty Cloutier
President & Chief Executive Officer
MidSouth Bank

John J. (JJ) Blake, III
Regional President/SVP
MidSouth Bank

Our Banking Center Locations



TEXAS

LOUISIANA

Beaumont
College Station
Conroe
Dallas
Fort Worth
Houston
Texarkana
Tyler
Vidor

Alexandria
Baton Rouge
Breaux Bridge
Cecilia
Carencro
Cut Off
Florien
Greenwood
Houma

Lafayette
Lake Charles
Jeanerette
Jennings
Mansfield
Many
Morgan City
Natchitoches
New Iberia

Opelousas
Pleasant Hill
Robeline
St. Martinville
Sulphur
Toledo Bend
Thibodaux
Zwolle



MidSouth Bank

It's time to love your bank!

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Who is MidSouth Bank?

MidSouth Bank is one of the largest independent banks based in Lafayette, Louisiana. We have a 28-year tradition of local banking and local decision-making. Our 625 employees take pride in the communities we serve and are dedicated to providing the highest level of professionalism and customer service. As of December 31, 2012, we have assets of \$1.9 billion and a \$24 million legal lending limit to any one borrower. MidSouth Bank is a publicly traded company (NYSE:MSL). MidSouth Bank has 59 locations in Louisiana and Texas and is connected to a worldwide ATM network that provides customers with access to more than 50,000 surcharge-free ATMs.

MidSouth Bank is community-oriented and focuses primarily on offering commercial and consumer loan and deposit services to individuals and small-to-medium market businesses. Additional corporate information is available at MidSouthBank.com.

Will my account numbers change?

Every effort will be made to keep your account numbers the same, however, there may be isolated instances where a few account numbers will need to be changed. If you are affected by this, you will be contacted directly to discuss your new information.

Will office hours change?

Banking center hours will remain the same until further notice.

Will my deposits continue to be FDIC insured?

Yes. Your deposits will continue to be insured by the Federal Deposit Insurance Corporation, which insures each depositor up to \$250,000. Individual retirement accounts are also FDIC insured up to \$250,000.

Will there be any changes as to when my transactions will be posted?

At this time, there will be no changes.

DEPOSIT ACCOUNT QUESTIONS

When can I visit a MidSouth Bank location to conduct business?

You can conduct business at any of our MidSouth Banking Centers now.

Will my direct deposits, automatic transfers, or automatic payments continue without interruption?

Yes, we have taken special care to ensure that these services continue as always.

Do I need to notify my employer or any other companies that are drafting from or to my checking account (i.e. insurance, utilities, etc.) and inform them of my account conversion?

No, not unless you are notified that your account number will change.

Will my account features change?

In most cases, your accounts will offer equal or greater features than before. Please refer to the detailed Product Chart in this booklet for more information. If you have questions or would like to make changes to your account, please call one of our specially trained account representatives at 800-213-BANK(2265).

Can I continue to use my existing checks and deposit slips?

Yes. You can continue to use them until you need to reorder MidSouth Bank checks, unless you are notified that your account number has changed.

How do I get more information about the account(s) I have been moved to?

Please review the product brochure charts in the pages attached for all the features and benefits of each account type, or visit any of our banking center locations.

What if my MidSouth Bank account does not fit my financial lifestyle?

For help finding the account that is right for you, visit any of our banking centers and speak with a personal banker, or call us at 800-213-BANK(2265).

Will my account statement change?

You should notice little to no change in the appearance of your statement.

Will my statement date change?

We will do everything possible to keep your statement dates the same.

Will my account service charges change?

Please see the Product Chart in this booklet for service charges that will apply to your account.

Will the interest rates on my interest-bearing checking or Money Market account change?

Rates for your interest-bearing checking accounts, savings accounts, and Money Market accounts will continue to be subject to change relative to MidSouth Bank's current rates and market conditions. The current annual percentage yield (APY) earned for your accounts will continue to be printed on your statements.

Will the interest rates on my CDs and IRAs change?

Current rates on certificates of deposit (CDs) and individual retirement accounts (IRAs) will not change until renewal. The current annual percentage yield (APY) earned for your accounts will continue to be printed on your statements.

How will my safe deposit box be affected?

Your next billing will occur in June 2014. Prior to the next billing, you will receive information concerning pricing and exact billing information.

LOAN QUESTIONS

Will my loan payment due date change?

No. Payment due dates will remain exactly as they are now.

Will the amount of my loan payment change?

You will not see any changes to your payment amounts on fixed-rate loans. However, if you have a variable-rate loan, the payment amount may change in accordance with the terms stated in your original loan contract.

Will the rate on my loan change?

No. The rate on your existing loans will not change on fixed-rate loans.

Will any of my loan terms change?

No. Original loan terms will not change.

DEBIT CARD QUESTIONS

Can I continue to use my current Debit Card?

You may continue to use your current debit card and personal identification number (PIN) through March 22, 2013. Prior to that date, you will receive a new MidSouth Bank debit card and a new PIN in a separate mailing. Please follow the instructions included with your new card.

Will my current Personal Identification Number (PIN) change?

Yes. New cards and PINs will be issued prior to March 22, 2013.

Will I be able to use the current ATMs at the former Peoples State Bank locations?

Your former Peoples State Bank ATMs will be non-operational beginning on Friday, March 22, 2013 through the weekend while we make the transition, but you may use them any time before or after that. You will also now have access to over 50,000 surcharge-free ATMs. Visit MidSouthBank.com for a list of ATM locations.

Where are the MidSouth Bank ATMs located?

A listing of ATM locations can be found on our website: MidSouthBank.com

What will my daily dollar limits be for ATM withdrawals and point-of-sale transactions?

Generally speaking, beginning on March 25, 2013, your daily ATM withdrawal limit is \$500.00 and your daily point-of-sale transaction limit is \$3,000.00.

ONLINE BANKING QUESTIONS

I currently use Online Banking and Bill Pay. Will I still have access to these services?

Yes. On March 22, 2013 you will have an interruption in your online access while we transfer information. You will be able to access your accounts using MSBOnline beginning March 25, 2013. You will receive additional

information concerning these services before that date. For further questions or assistance, please contact our Electronic Banking Department at 337-593-3230 or 1-800-213-BANK (2275).

May I continue to use my current Online Banking login information?

Yes, your online banking login information will remain the same.

Will I still have access to Financial Focus (Online Management tool)?

Yes, however, your current data will not transfer. You will need to re-enter your budget data and outside bank accounts.

MOBILE BANKING QUESTIONS

I currently use an iPhone/Android app to check my balance and/or use goDeposit® to deposit checks remotely. Will I still be able to use these apps?

Yes, you may use your current app through March 22, 2013. Beginning on March 25, 2013 you will need to use the MidSouth Bank app. For your convenience, you may download it using the QR code on the back of this pamphlet.

May I still pay my bills using a mobile banking app?

At this time, this feature is not available.

Will I still have access to mobile banking via texts?

Yes, you will still have access to this feature, although it will not be available March 22 – March 24, 2013 during the transition.

TELEPHONE BANKING QUESTIONS

I currently use telephone banking to check my balance. Will I still have access?

Yes. Telephone banking will be available for your continued use. To access, please call MidSouth TouchTone Banking 800-452-2267 and follow the prompts.

ADDITIONAL QUESTIONS

Who do I call if I need more information?

We realize this transition may affect customers differently. Our goal is to make this transition as smooth as possible for you. Therefore, if you need additional information, please feel free to contact us using one of the following convenient methods. We welcome the chance to assist you.

1-800-213-BANK(2265)

Hours of Operation

Monday – Friday:

8:00 a.m. to 7:00 p.m.

Saturday: 8:00 a.m. to 5:00 p.m.

Visit us online at MidSouthBank.com

Visit one of our 59 MidSouth Bank banking centers

Your Deposit Account Conversion Guide

The following charts list types of accounts you may currently have with the former Peoples State Bank and the corresponding account you will have beginning March 25, 2013 with MidSouth Bank. We have done our best to match your current account services and benefits. However, if you see another account which may better suit your needs, please call us at 800-213-BANK(2265) or stop by any of our banking center locations.

Personal Deposit Accounts*	
If your account is currently...	It will change to this account
CLUB FAMILY PLAN	Premier Plus Checking
LIFESTYLE PLUS	No Change [†]
NOW PERSONAL	Platinum Advantage
TREASURY RATE CHECKING	Platinum Advantage
CLUB CHECKING	Premier Checking
APPLE CHECKING	Service Advantage
PRESTIGE CHECKING	Platinum Advantage
PEOPLES CHOICE CHECKING	Premier Checking
PURPLE POWER	Collegiate Checking
LIFESTYLE	No Change [†]
BETTER THAN FREE CKING	Simple Checking
VALUE CHECKING	Simple Checking

Personal Money Market Accounts*	
If your account is currently...	It will change to this account
PREMIUM MONEY MARKET	Platinum Money Market Index
DIAMOND MONEY MARKET	Platinum Money Market Index

Non-Profit, Civic & Church	
If your account is currently...	It will change to this account
CHURCH SAVINGS	Savings
PRESTIGE CHURCH/CIVIC	Business NOW Checking
CIVIC,CHURCH,NON-PROFIT	No Change [†]

Savings Deposit Accounts*

If your account is currently...	It will change to this account
PLATINUM STAR SAVINGS	Savings
GOLD STAR SAVINGS	Savings
PUBLIC HEALTH SAVINGS	Health Savings**
MINOR SAVINGS	Savings
CHRISTMAS CLUB	Christmas Club**
JUST 4 TEENS SAVINGS	Savings***
JUST 4 KIDS SAVINGS	Savings***
MEDALLION SAVINGS	Savings

Business Deposit Accounts*

If your account is currently...	It will change to this account
NOW NON PERSONAL	Business NOW
BUSINESS ANALYSIS	Emerald Analysis
SMALL BUSINESS CHECKING	Advantage Checking

Business Money Market Accounts*

If your account is currently...	It will change to this account
PREMIUM MONEY MARKET COMMERCIAL	Commercial Money Market
DIAMOND MONEY MARKET	Commercial Money Market

ADDITIONAL ACCOUNT INFORMATION

1. Interest-bearing Deposit and Savings accounts will pay interest monthly
2. Checking account statements will be sent out monthly
3. All CD/IRA early withdrawal penalties change to MidSouth Bank's penalties upon renewal:

Flat \$25 fee plus:

a) Less than 365 Days =
1% of withdrawal amount

b) Over 365 Days =
2% of withdrawal amount

*Specific account details, including fees and other charges can be found within this brochure or on MidSouthBank.com

† These products are not active products with MidSouth Bank.
No features of your account will change at this time.

**See a banking center representative for more information on this account

***You will retain all current account benefits such as honor rewards

Personal Banking

A simple guide to choose the services that help you best.



Convenience Services

Do you want to bank on the go? Enjoy these complimentary services from MidSouth Bank:

AllPoint® Network

Are you ready to never pay another ATM surcharge fee again? MidSouth Bank is proud to be in partnership with Allpoint®, one of the largest ATM networks. As a MidSouth Bank customer, you have access to:

- Over 50,000 surcharge-free ATM locations at your fingertips.
- Over 3,360 ATMs in LA and TX alone
- No forms to fill out to get started
- No sign up fee
- Free ATM-locator app

Mobile Banking

iPhone/Android Applications and Mobile URL

- Access account transaction history which include withdrawals, deposits and transfers
- Make account transfers
- Locate MidSouth Banking Centers and ATMs

goDeposit Mobile®

- Deposit checks from your iPhone or Android phone – anytime, anywhere
- Take a photo of your check, click a few buttons, and your deposit is made!

Mobile Text Alerts

- Mobile banking solution for your text-capable cell phone
- Check your account balance and history of transactions with a simple message command

eStatements

- A safe and secure way to receive account statements sooner
- Reduce possibility of mail fraud and ID Theft
- Retrieve statements whenever/wherever and print/save as needed

Bank-to-Bank Transfers

- Transfer funds to another bank at no cost using MSBOnline

Additional Offerings

Personal Loans & Lines of Credit

MidSouth Bank has affordable financing to fit your lifestyle. Contact your banking center or call 800-213-BANK (2265) to get started.

Visa® Credit Cards

- No annual fees
- Low Introductory Rates
- Earn up to 1% Cash Back on Purchases

Mortgages

- Conventional, Government guaranteed, and non-traditional loans available

MIDSOUTH BANK PERSONAL CHECKING AND SAVINGS ACCOUNTS

	Premier Checking/ Premier Plus Checking	Platinum Advantage	Service Advantage
Best if You:	Want to write unlimited checks, and have a package of bank services and benefits	Want to earn interest on your checking account	Are a teacher, in the military, police officer or fireman
Special Features Designed with You in Mind:	Standard Features of Premier Checking: <ul style="list-style-type: none"> • Two complimentary standard check orders per year ¹ • \$10,000 AD&D Insurance • Money Orders & Cashier's Checks at no additional charge ² • Additional account rewards • Account Protection ³ • Debit Card, Online Banking and Bill Pay • eStatements available Premier Plus also Includes: <ul style="list-style-type: none"> • \$20,000 AD&D Insurance • \$10,000 Spouse • \$1,500 for each dependent child 	<ul style="list-style-type: none"> • Earn interest as long as you keep a balance of at least \$2,500 • Unlimited complimentary standard check orders ¹ • Discount on Safe Deposit Boxes • Account Protection ³ • Debit Card, Online Banking and Bill Pay • eStatements available 	<ul style="list-style-type: none"> • One complimentary standard check order per year ¹ • Money Orders and Cashier's Checks at no additional charge ² • Account Protection ³ • Debit Card, Online Banking and Bill Pay • eStatements available
Minimum Opening Deposit:	\$50	\$50	\$50
No Monthly Service Charge, as Long as You:	N/A <i>Service fee of \$8 for Premier Checking and \$10 for Premier Plus</i>	Have: <ul style="list-style-type: none"> • Monthly Direct Deposit or • Keep \$5,000 or more in a linked account ⁴ or • Keep a balance of at least \$2,500 <i>Otherwise, a \$10 monthly fee applies</i>	No Monthly Service Fee

All accounts subject to \$25.00 early closure fee for accounts closed within first 180 days. See a banking center representative for a full list of disclosures.

1 Account holder pays shipping and handling fees

2 Limit 5 per month

3 Available to qualified applicants

4 Linked account must be checking, savings, money market, CD, IRA or consumer loan

5 A \$2 fee is charged for withdrawals after one per month

6 No more than 6 transfers or withdrawals per statement cycle to another account or to third parties if made by preauthorized automatic transfer, online transaction, electronic transmission or telephone order. Ask your banking representative for a complete set of disclosures

Collegiate Checking	Simple Checking	Savings ⁶	Platinum Money Market Index ⁶
Are a college student looking for affordable checking	Want to have a faster, more convenient, affordable way to bank	Want to save for short and long-term goals	Want to earn a higher market rate of interest on savings
<ul style="list-style-type: none"> • Debit Card, Online Banking and Bill Pay • eStatements • Mobile App 	<ul style="list-style-type: none"> • Account Protection • Debit Card, Online Banking and Bill Pay • eStatements • Mobile App 	<ul style="list-style-type: none"> • Earn Interest • Minor Accounts available • Unlimited free ATM withdrawals ⁵ • eStatements available 	<ul style="list-style-type: none"> • Earn interest as long as you keep a balance of at least \$15,000 • Money Orders and Cashier's Checks at no additional charge ² • eStatements available
\$50	\$50	\$50	\$15,000
Activate: <ul style="list-style-type: none"> • Debit Card • eStatements <i>Otherwise, a \$5 monthly fee applies</i>	Activate: <ul style="list-style-type: none"> • Monthly Direct Deposit • Debit Card • eStatements <i>Otherwise, a \$5 monthly fee applies</i>	Keep a balance of at least \$200 <i>Otherwise, a \$3 monthly fee applies</i>	Keep a balance of at least \$15,000 <i>Otherwise, a \$15 monthly fee applies</i>

Business Banking Services

Banking solutions that fit your business.

STRATEGY

- INNOVATION
- GROWTH

TARGET
MARKET
SHARE

GROWTH %

Valuable Business Services

Accounts Receivable Financing (A/R Access)

- Allows you to save time by focusing on business growth, not customer invoice payment
- Dramatically shortens the cash flow cycle
- MidSouth Bank purchases your receivables and provides immediate payment

Attorney/Client Loans

- Designed for Personal Injury attorneys and law firms
- Improves cash flow by allowing client expenses to be paid as incurred through line of credit advances

Insurance Premium Financing

- Provides insurers and their policy holders with an affordable payment alternative
- Preserves cash flow by eliminating large annual premiums

Line of Credit

- Provides cash for short-term needs, seasonal inventory or small equipment purchases
- Convenient and check-accessible

Visa® Business Credit Card

- Earn rewards on everyday business purchases
- Interest-free financing when purchases are paid within grace period
- Set up separate cards for multiple employees and track individually

Commercial Loans & Leases

- Flexible terms and affordable rates to finance any business need
- Government guaranteed programs available, including Small Business Administration financing
- Leases offer freedom to select equipment, supplier, and purchase price while minimizing taxes

Cash Management Services

Cash Management allows you to reduce expenses, improve earnings and simplify the way you do business. MidSouth Bank helps you easily manage payroll and taxes, track accounts receivable, and streamline your accounts payable process. Additionally, you will enjoy the freedom of full-service banking anywhere, anytime.

Our Cash Management suite includes:

- Remote Deposit Capture
- ACH Origination
- Merchant Services
- Sweeps
- Lockbox Services

2 Based on average investible balance (average collected balance less Federal Reserve requirements). Monthly credit allowance is calculated and applied towards accumulated maintenance transaction charges. Rate is indexed to MidSouth Bank's savings rate.

4 Electronic transactions include ACH, electronic transfers, debit card transactions and ATM withdrawals

5 Does not include ACH transactions

Emerald Analysis Checking¹	Business NOW Checking³	Commercial Money Market	Business Savings
Requires more complex deposit services	Is a sole proprietorship, non-profit organization or government entity who wants to earn interest	Desires a higher rate of return on excess liquidity	Wants to earn interest on excess liquidity while enjoying easy access
<ul style="list-style-type: none"> • Access to night deposits ¹ • Ability to write 100+ checks per month • Coin and currency exchanges/deposits available ¹ • Online Banking, Bill Pay, eStatements and debit card available 	<ul style="list-style-type: none"> • Earn interest when you maintain a balance of \$1,000 or more • Online Banking, Bill Pay, eStatements and debit card 	Earn interest when you maintain a balance of \$2,500 or more	Unlimited transfers by person, messenger or mail
\$100	\$100	\$50	\$50
<p>Have earned a sufficient credit allowance ²</p> <p><i>Otherwise, a \$10 monthly fee applies</i></p>	<p>Keep a balance of at least \$1,000</p> <p><i>Otherwise a \$8 monthly fee applies</i></p>	<p>Keep a balance of at least \$200</p> <p><i>Otherwise, a \$3 monthly fee applies</i></p>	<p>Keep a balance of at least \$500</p> <p><i>Otherwise, a \$5 monthly fee applies</i></p>
<p><i>Checks written = \$0.15 each</i></p> <p><i>Deposits= \$0.20 each ⁵</i></p> <p><i>Items deposited = \$0.08 each ⁵</i></p>	<p><i>Checks written = \$0.20 each</i></p> <p><i>Deposits = \$0.10 each ⁵</i></p>		<i>Each withdrawal after two per month = \$2</i>

Schedule of Account Charges

Additional services applicable to your relationship



The following charges may be assessed against your account.

ONLINE BANKING SERVICES

Online Banking Service	Free
Online Domestic Wires.....	\$5.00
Online Stop Payments	\$31.00

BILL PAY SERVICES

Bill Pay Service	Free
Bill Pay Stop Payment	\$25.00
Bill Pay Debit Return for NSF	\$30.00
Expedited Check Payment	\$26.50
Expedited Electronic Payment	\$7.50
Research on Expedited Check	\$30.00
Stop Payment on Overnight Trust Check	\$25.00

FOREIGN ATM FEES

A surcharge may be assessed by the proprietor of non-MidSouth Bank ATMs outside of the AllPoint® network.

Inquiry Fee	\$2.00
Withdrawal	\$2.00

TELLER SERVICES

Cashier's Checks - Customer	\$6.50
Non-Customer	\$13.00
Money Orders - Customer	\$4.00
Non-Customer	\$7.00

MISCELLANEOUS FEES

Account Reconciliation/Research per hour	\$25.00
Non-Sufficient Funds Fee	
Per item Paid or Returned	\$29.00
Stop Payments Good for Six (6) Months	\$31.00
Balance Inquiries	Free
Chargebacks Commercial per item	\$5.00
Closing Transaction Fee if Account is	
Closed within the first 180 days	\$25.00
Notary Fees - Texas (customer)	\$6.00
Louisiana (customer)	\$15.00
Photo Copy (check)	\$2.00
Statements (per copy)	\$4.00
Telephone Transfers	\$2.00
Tax Levy/Garnishment/Summons	\$125.00
Wire Transfer - Domestic	
Outgoing (customer)	\$20.00
Incoming (customer)	\$10.00
Wire Transfer - International	
Incoming.....	\$10.00
Incoming SWIFT.....	\$15.00
Outgoing (customer).....	\$50.00
Collections - Incoming.....	\$18.00
Outgoing (plus direct costs)	\$18.00
Automobile Drafts.....	\$25.00
Overdraft Transfer (ODX).....	\$5.00

Overdraft Protection

Security and peace of mind for your checking account

At times, unanticipated expenses or unforeseen circumstances can leave you short on cash. Having a check returned or a debit card transaction denied due to insufficient funds can be an embarrassing experience.

With Overdraft Protection from MidSouth Bank, take comfort in knowing you have protection when its needed most.

The choice is yours - protect yourself with one, two, or all three Overdraft Protection Options for the most comprehensive coverage.



Overdraft Protection Options

ODX (Overdraft Transfer)¹

ODX covers overdrafts on your Personal Checking account by transferring funds from another MidSouth Bank account.

At the end of the day, if your Personal Checking account balance has fallen below zero, a transfer will be automatically initiated from a second checking account, savings account or money market account.²

A fee will be assessed when an Overdraft Transfer occurs.³

Line Of Credit ¹

An unsecured Line of Credit used as overdraft protection on Personal Checking accounts for qualified applicants. Credit terms and conditions apply. Please see a MidSouth Bank representative for more details.

Account Protection ⁴

Account Protection is an overdraft service we extend to qualified Personal and Business Checking accounts.

As a non-contractual courtesy, we may honor overdrafts up to the Account Protection limit on your account, as long as you maintain your account in good standing (make regular deposits and generally keep a positive balance).

Please note that the bank's standard NSF Fee³ will be deducted from your limit each time an insufficient check or debit item is presented for payment.

Multiple Overdraft Protection Options

You may choose to protect yourself with more than one Overdraft Protection Option for greater security.

Please note that if you overdraw your account, MidSouth Bank will activate multiple options in the following order:

- 1. ODX
- 2. Line of Credit
- 3. Account Protection

Using Your Overdraft Protection Options

Overdraft Protection is activated when you complete one or more of the following activities while your account has insufficient funds:

- Cashing checks or performing other debits at teller windows
- Performing debit card transactions⁵
- Issuing checks to a third party
- Completing any other transaction currently honored through your account

You will be notified by mail each time any of the Overdraft Protection Options are utilized.

AVOIDING OVERDRAFTS ON YOUR ACCOUNT

Account Protection should not be viewed as encouragement to overdraw your account. As always, we encourage you to manage your finances responsibly. In the event you would like to have Account Protection or any other options removed from your account, please call 800-213-BANK(2265).

ADDITIONAL QUESTIONS

If you have additional questions or would like more information, stop by any of our banking center locations or call 800-213-BANK(2265).

1 Available for Personal Checking accounts only
2 Maximum of six transfers per month (per account limitation guidelines)
3 Please see your fee schedule for detailed information
4 Available for Personal and Business Checking accounts
5 Account Protection is available for ATM and one-time debit transactions if the account holder has opted in for overdraft coverage where applicable

CUSTOMER OVERDRAFT POLICY

A Special Overdraft Service for Checking

An insufficient balance could result in several ways, such as (1) the payment of checks, electronic funds transfers or other withdrawal requests; (2) payments authorized by you; (3) the return of unpaid items deposited by you; (4) the imposition of bank service charges; or (5) the deposit of items which, according to the bank's Funds Availability Policy, are treated as not yet available. We are not obligated to pay any item presented for payment if your account does not contain sufficient funds, however, if you maintain your account in good standing (defined as making regular deposits and generally keeping a positive balance) and there are no legal orders, liens or levies outstanding, we may approve your reasonable overdrafts as a non-contractual courtesy. In the normal course of business, we generally pay electronic transactions first and then checks (in sequential order according to check number). We reserve the right to change this order of payment without notice to you if we suspect fraud or possible illegal activity affecting your account. Please be aware that the order of payment of items may create multiple overdrafts during a single banking day, and you will be charged our standard NSF fee (as outlined in the fee schedule) for each overdraft whether paid or returned. Always be aware of your account balance and your pending transactions to avoid this result. You may opt out of Overdraft Protection at any time, but you are responsible for any overdrawn balances at the time of opting out. Normally, we will not approve an overdraft for you in excess of the pre-determined amount assigned to your account type. Please note that the amount of the overdraft PLUS the bank's standard NSF fee (per item) will be deducted from the overdraft limit. We may refuse to pay an overdraft at any time. You will be notified by mail of any non-sufficient funds items paid or returned that you may have; however, we have no obligation to notify you before we pay and the amount you owe us shall be due and payable upon demand. If there is an overdraft paid by us on an account with more than one (1) owner on the signature card, each owner and agent, if applicable, drawing/presenting the item creating the overdraft, shall be jointly and severally liable for such overdraft plus our standard NSF fee.

Overdrafts above and beyond your established Account Protection limit may result in a check or checks being returned to the payee. You should make every attempt to bring your account to a positive balance soon after using your Account Protection. If you are not able to do so, you will receive a letter from MidSouth Bank informing you of the situation and your options. If, after a period of time, your account has not been brought into a positive balance, we will have no option but to close your account and take other steps to recover funds. Excessive use of this service will result in revocation.

Account Protection should not be viewed as an encouragement to overdraw your account. As always, we encourage you to manage your finances responsibly.

In the event you would like to have Account Protection removed from your account, you may do so by calling 800-213-BANK(2265).

LIMITATIONS: Account Protection is a non-contractual courtesy which is available to individually/jointly owned accounts in good standing for personal or business use. MidSouth Bank reserves the right to limit participation to one account per household or business and to discontinue this product without prior notice.

TRANSACTIONS TO DEPOSIT ACCOUNTS

Transactions posted to deposit accounts are posted in the following order per day:

- Credits are always posted first.
- Point of Sale & ATM transactions are paid in order from lowest amount to highest amount.
- Automatic Clearing House transactions (debits presented against the account from one institution to another) are paid in order of lowest amount to highest amount.
- Automatic Funds Transfers (transferring money from one account to another within the bank) are paid in order of lowest amount to highest amount.
- Checks presented against the account are paid in sequential order according to check number.
- All debit transactions posted to accounts that have no available funds to support the transaction will be subject to an insufficient funds charge per transaction.



Customer Service
337-237-8343 / 800-213-BANK

Touch Tone Banking
337-237-9440 / 800-452-2267

Online
MidSouthBank.com



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iPhone



Android

FACTS	What does MidSouth Bank, N.A. Do with your personal information?		
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.		
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none">■ Social Security number and Income■ Account balances and Payment history■ Credit history and Credit scores <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>		
How?	All financial companies need to share customers’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons MidSouth Bank, N.A., chooses to share; and whether you can limit this sharing.		
Reasons we can share your personal information		Does MidSouth Bank, N.A. share?	Can you limit this sharing?
For our everyday business purposes—such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus		Yes	No
For our marketing purposes—to offer our products and services to you		Yes	No
For joint marketing with other financial companies		Yes	No
For our affiliates’ everyday business purposes—information about your transactions and experiences		No	Yes
For our affiliates’ everyday business purposes—information about your creditworthiness		No	Yes
For our affiliates to market to you		No	Yes
For nonaffiliates to market to you		No	Yes
To limit our sharing	<p>■ Fill in the included form and send to the address noted</p> <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>		
Questions?	Call 800-213-BANK(2265) or visit MidSouthBank.com		

Who we are	
Who is providing this notice?	MidSouth Bank, N.A.
What we do	
How does MidSouth Bank, N.A., protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does MidSouth Bank, N.A., collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ Open an account or Deposit money ■ Pay your bills or Apply for a loan ■ Use your Credit or Debit card <p>We also collect your personal information from others, such as credit bureaus, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ■ sharing for affiliates' everyday business purposes—information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ MidSouth Bank, N.A., has no affiliates.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ MidSouth Bank, N.A., does not share with nonaffiliates so they can market to you.
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ Our joint marketing partners include Affinion Product Providers and Insurers.

Mail-in Form opt out form MidSouth Bancorp, Inc.

Mark any/all you want to limit:

- ☐ Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- ☐ Do not allow your affiliates to use my personal information to market to me.
- ☐ Do not share my personal information with nonaffiliates to market their products and services to me.

Name	
Address	
City, State, Zip	
Account#	

Please place this completed form in an envelope and mail to:
MidSouth Bancorp, Inc., Information Sharing Options,
P.O. Box 3745, Lafayette, LA 70502