



**Trustmark**  
National Bank

# Prime Of Life Banking

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**Statement Period**  
From 9/10/2013 To 10/07/2013

**Account Number**  
010-203-8109

1 Image Included

MAXINE THOMPSON OR  
JAMES F THOMPSON JR OR  
MARVEEN BASS  
112 MAXINE DR  
PEARL MS 39208-4909

## Customer Service:

1-800-243-2524 or 1-601-961-6000  
Automated Response: 24 hours/day  
Representatives: Mon. - Fri., 7am-7pm;  
Sat. 9am-2pm

For questions, or to receive a **Trustmark Access Number** for use with automated telephone services, call during representative hours and choose option '0'.

FAQs available at [www.trustmark.com](http://www.trustmark.com)



## Summary

Description	Transactions	Amount
Balance last statement		2,547.92
Deposits and other credits	2	+ 1,727.08
Checks and other withdrawals	12	- 1,294.48
Service charges		- .00
<b>Balance this statement</b>		<b>= \$2,980.52</b>
<i><b>Note:</b> Before interest was paid, your lowest balance during this period was \$1,607.28, and it occurred on 10/2/2013.</i>		
<i><b>Note:</b> Your average balance for the previous statement period was \$2,155.51.</i>		



## Interest

Interest paid this period	\$ .08
Interest paid year-to-date	\$ .73
Balance used to calculate APY	\$2,155.51
Interest bearing days	28
Annual Percentage Yield earned	0.05%
<i><b>Note:</b> Interest is earned on days your balance is \$1,000 or more.</i>	



TrustTouchweb is Trustmark's Internet Banking service that enables you to check your account balances, view your transactions and transfer funds among your personal Trustmark accounts. To enroll in TrustTouchweb simply visit [www.Trustmark.com](http://www.Trustmark.com) and click TrustTouchweb to enroll.



## Deposits and Other Credits

Date	Amount	Description
10/3	1,727.00	ACH DEPOSIT SSA TREAS 310 XXSOC SEC PPD MAXINE S THOMPS
10/7	.08	INTEREST

**Total of Deposits and Other Credits: \$1,727.08**



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### Checks and Other Withdrawals

#### Checks Paid

Number of images included in this statement: 1



Number	Date Paid	Amount
5527	9 /19	38.52

**Total of Checks Paid: \$38.52**

# Indicates a break in the check number sequence before this check.

★ Represents an unnumbered check or a non-check item.

#### ATM Transactions

Date	Amount	Description
9/11	500.00	ATM DEBIT CASH WITHDRAWAL # 0247 D801 2425 HIGHWAY 80 EAST PEARL MS 540139 0911

**Total of ATM Transactions: \$500.00**

#### Debit Card Transactions

Date	Amount	Description
9/13	8.34	ATM DEBIT PURCHASE FROM: # 1500 KME36301 KROGER PEARL MS 540139 0913
9/18	9.86	ATM DEBIT PURCHASE FROM: # 821021 W0391821 WALGREENS PEARL MS 540139 0918
9/23	175.14	ATM DEBIT PURCHASE FROM: # 663400 24479001 SAMSClub #4790 PERARL MS 540139 0923
10/7	104.62	ATM DEBIT PURCHASE FROM: # 564998 47900011 WAL SAM'S Club 71108 PEARL MS 540139 1005
10/7	26.00	DEBIT CARD TRUSTMARK NAT'L DEBIT-CARD POS GAN*SUBSCRIPTION 601-961-7000 MS 644834 1004

**Total of Debit Card Transactions: \$323.96**

#### Other Electronic Transactions

Date	Amount	Description
9/16	38.73	ACH DEBIT ATT Payment WEB JamesThompson
10/1	100.00	ACH DEBIT Entergy Service Bill Pay WEB Maxine S Thomps
10/1	31.69	ACH DEBIT J. C. PENNEY CO INS PREM PPD THOMPSON, MAXIN
10/2	38.36	ACH DEBIT ATT Payment WEB JamesThompson

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### Checks and Other Withdrawals - continued

### Other Electronic Transactions - continued

Date	Amount	Description
10/7	223.22	ACH DEBIT UnitedHealthcar PREMIUM PPD THOMPSON

**Total of Other Electronic Transactions: \$432.00**

### Service Charges

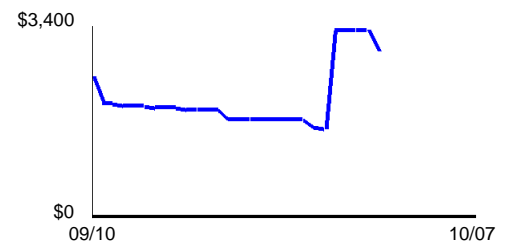
#### Aggregate Overdraft and Returned Item Fees

	Total for This Period	Total Year-to-Date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00



### Daily Balance History

Date	Balance	Date	Balance	Date	Balance
9/10	\$2,547.92	9/18	\$1,990.99	10/2	\$1,607.28
9/11	\$2,047.92	9/19	\$1,952.47	10/3	\$3,334.28
9/13	\$2,039.58	9/23	\$1,777.33	10/7	\$2,980.52
9/16	\$2,000.85	10/1	\$1,645.64		



**Your Balance this Period**  
Balance

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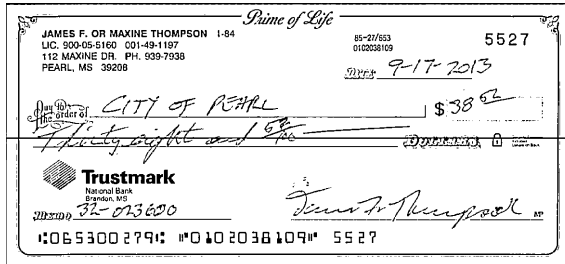
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## Check Images

**Note:** The items below are true and correct copies of the original items which have been photographically reproduced by the bank.



Ck 5527 Ref 901515065 Pd 9/19

\$38.52

## Reconciliation

This section is provided to help you balance your bank statement.

Checks and  
Other Withdrawals  
outstanding -  
Not charged to account

[illegible]

Total Checks and  
Other Withdrawals outstanding

*Bank Balance  
Shown on  
this statement*

**\$2,980.52**

**Add +**

Deposits not credited to this statement

\$	
----	--

*Total*

\$ \_\_\_\_\_

Subtract —

Checks and  
Other Withdrawals  
Outstanding

\$

*Balance =*

\$ |

This balance should agree with your checkbook balance after deducting service charges and adding interest (if any) shown on this statement for previous month.

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### Customer News

#### Total Financial Services

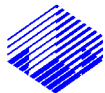
*With Trustmark's commitment to Total Financial Service, we are able to provide for your every need from checking accounts to credit cards, from mortgage loans to certificates of deposit. For more information about our many services and products, visit the Trustmark location most convenient to you.*

#### ATM/debit card use outside the United States

*If you are traveling to a foreign country and intend to use your debit card, please notify us at 601-949-4462 or 800-844-2000 Ext. 4462.*

#### Effective October 28, 2013, the following amendments are made to the Trustmark Deposit Account Agreement:

1. The third sentence in the first paragraph of the Deposit Account Agreement is modified as follows (The changes are in bold.):  
You understand that this Agreement governs your account with us, along with any other documents applicable to your account **or that we give you in connection with a withdrawal from your account**, including our Privacy Policy, Truth in Savings Disclosure, Miscellaneous Service Fees, Signature Card, Funds Availability Disclosure (transaction account only), Substitute Checks and Your Rights Disclosure (transaction accounts only), Electronic Funds Transfers Disclosure (only on accounts established primarily for personal, family or household purposes), **and remittance transfer disclosures (only on a wire transfer requested by a consumer, primarily for personal, family or household purposes, to be received by a person or organization at a location in a foreign country)**, each of which is incorporated herein by reference.
2. The fifth sentence in the ninth paragraph in Section 1 (Deposits) is modified as follows (The word "indorse" is changed to "endorse" and is in bold.):  
You also agree to indemnify us and hold us harmless as the result of any loss that we incur if we convert the Item that you deposit to a substitute check and the image of the original check is not an accurate representation of the original check because of the design of the check or the color of the ink used to print, complete the terms of, or **endorse** the check.
3. The first sentence in the thirteenth paragraph in Section 7 (Withdrawals from Your Account) is modified as follows (The word "identify" is changed to "identity" and is in bold. The words in bold at the beginning of the sentence were already a part of the Deposit Account Agreement and were bolded already.):  
**We (without liability) may refuse to cash a check drawn on your account presented by a payee or holder of the check for immediate payment at one of our branches** if (1) we have a concern about the authority or **identity** of the person presenting the check, (2) our computers are not working properly, (3) the amount of the check exceeds \$5000, or (4) we, in our sole discretion, are suspicious about the transaction such as, we question the authenticity of the Item.
4. The language about Organization/Business Account in Section 11 (Ownership of Account and Beneficiary Designation) is modified as follows (Where the word "organization" is in bold, the word is now capitalized. The heading was already bolded.):  
**Organization/Business Account.** This type account is owned by a business or organization (such as, for example, a corporation, partnership, limited partnership, limited liability company, etc.). The organization/business ("**Organization**") must designate in writing the person(s) permitted to make withdrawals from and take other actions on the account. (Bank has no liability for misuse of account funds by such persons.) That designation is binding on the **Organization** until Bank receives (and has a reasonable opportunity to act on) written notice from the **Organization** that the designation is amended or terminated. The **Organization** agrees to notify us promptly in writing of any change in the legal status of the **Organization**, its name, or in the authority of any person to act for the **Organization**. Unless otherwise provided by law or our policy, all calculations of interest or earnings credit for analysis purposes shall be based on the collected balance in the account for the period of time for which the calculation is made. Organization warrants that it does not currently and will not in the future engage in the business of Internet gambling. If Organization contemplates engaging in the business of Internet gambling, Organization shall first notify Bank and shall provide Bank with any and all information and documentation



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### Customer News - continued



required by Bank. Organization agrees that Bank may close Organization's account immediately and without notice upon receipt of such notice or if Organization engages in the business of Internet gambling.

5. The last sentence in the language about Fiduciary Account in Section 11 (Ownership of Account and Beneficiary Designation) is modified as follows (The word "fiducairy" is changed to "fiduciary" and is in bold. The word "indemnity" is changed to "indemnify" and is in bold. The word "on" is changed to "of" and is in bold.):

Each **fiduciary** agrees to **indemnify** Bank for all claims asserted by and/or on behalf **of** a beneficiary and for Bank's attorneys' fees and costs.

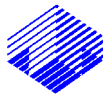
6. The following sentence is added as a new sentence and will now be the fourth sentence in the first paragraph in Section 22 (Wire Transfers and Automated Clearing House (ACH) Transactions):  
**You agree that if you do not have a funds transfer agreement with us, we may, but are not required to, only let you originate a wire transfer in person at one of our branches.**
7. The last paragraph in Section 22 (Wire Transfers and Automated Clearing House (ACH) Transactions) is modified as follows (The changes are in bold.):  
In addition to other indemnity obligations in this Agreement, you agree to indemnify and hold us, our employees, agents, officers and directors harmless for liability, **claims, losses, damages, costs, attorneys' fees and expenses arising out of or related to (1)** the completion of a wire transfer request you issue that contains errors or is a duplicate payment order, **(2)** your breach of this Agreement and/or **(3)** your action or failure to act in connection with this Agreement.
8. A new Section 22.a. (Remittance Transfers) is added to the Deposit Account Agreement and reads as follows:

**22.a. Remittance Transfers.** If you are a consumer who, primarily for personal, family, or household purposes, requests a wire transfer in excess of \$15.00 be sent to a designated recipient (a person or an organization) to be received at a location in a foreign country (any location outside of the United States, or one of its territories or possessions, or Puerto Rico), your wire transfer is a type of wire transfer known as a "remittance transfer". Federal law and regulation provide rights and duties related to remittance transfers that may not apply to other types of wire transfers (such as, certain cancellation rights, error resolution rights, and the duty to give disclosures when a remittance transfer is requested and made). If any provision(s) of this Agreement is inconsistent with the remittance transfer disclosure(s) that we give you, the terms of the remittance transfer disclosure(s) control. If any term(s) of section 22.a. conflicts with provision(s) of section 22, the terms of section 22.a. control.

You agree that in addition to our right to reject any wire transfer request for any reason, without notice to you, we have a right, but are not required, to refuse to process your remittance transfer request if (i) your account has not been opened for at least one year, (ii) the request is for a remittance transfer scheduled one or more business days before the date of transfer, (iii) the request is for a repetitive remittance transfer, (iv) the request is for a series of preauthorized remittance transfers, (v) the amount of your remittance transfer request exceeds a certain dollar amount set by us, or (vi) your remittance transfers during the 6 months immediately prior to your current remittance transfer request when added to the amount of your current remittance transfer request exceed a certain dollar amount set by us. To determine the dollar caps, contact the Trustmark Wire Transfer Department or a branch. You agree that we may change the dollar caps at any time without notice to you. You agree to the revised dollar caps if you request a remittance transfer after the change(s).

You understand and agree that the designated recipient may receive less than the amount of the "Transfer Amount" of the remittance transfer due to fees charged by third parties including, but not limited to, the recipient's bank and foreign taxes.

When you request a remittance transfer, you agree to provide the correct account number for the designated recipient's account and the correct recipient institution identifier. When you provide us with an incorrect account number for the designated recipient or an incorrect recipient institution identifier in connection with a remittance transfer, we and every receiving or beneficiary institution may rely on that account number and recipient institution identifier to make payment even if it identifies a financial institution, person or account other than the one named. An incorrect account number or incorrect recipient institution identifier may cause the funds to be misdirected, and you could lose the funds if (i) we, prior to sending the remittance transfer, use reasonably available means to verify that the recipient institution identifier provided by you corresponds to the recipient institution name provided by you, (ii) we provided notice to you, before you made payment for the remittance transfer, that an incorrect account number or incorrect recipient institution identifier may cause the funds to be misdirected and you could lose the funds, (iii) we show that the incorrect account number or recipient institution identifier resulted in the deposit of the remittance transfer into an account other than the designated recipient's account, and (iv) we promptly use reasonable efforts to recover the funds for you (even if we are not successful in recovering the funds). You acknowledge and agree that this paragraph is notification to you that when you provide us with an incorrect account number or incorrect recipient institution identifier, the funds may be misdirected and you could lose the funds.



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### Customer News - continued

You have a right to cancel a remittance transfer and obtain a refund of all funds paid to us, including any fees, if (i) we receive your request to cancel no later than 30 minutes after you make payment for the remittance transfer, (ii) your request to cancel enables us to identify your name and address or telephone number and the particular remittance transfer to be cancelled (including the amount and location where the funds were sent), and (iii) the transferred funds have not been picked up by the designated recipient or deposited into an account of the designated recipient.

If you are a business entity (not a consumer) and your account was not established primarily for personal, family or household purposes, you hereby represent, warrant and agree that any and all wire transfers requested by you to a recipient in a foreign country are for business purposes only (and not for personal, family or household purposes), are not remittance transfers under the Electronic Funds Transfer Act ("EFTA") and/or Regulation E, and are not subject to the provision of the EFTA and/or Regulation E.

9. The first sentence of the first bullet in Section 29 (Special Provisions for Book Entry Certificates of Deposit and Time Accounts ) is modified as follows (The word "to" is added between the words "prior" and "or" and is in bold. The heading was already bolded.):

**Terms.** The term of your account is specified on the face of the Book Entry Certificate of Deposit Receipt and in the Truth-In-Savings disclosure provided to you prior **to** or at the time you opened your account.

10. The zip code in Section 33 (Credit Report; Disclosure of Information; Monitor or Record Call) is changed from "39205" to "39205-**0291**" and the change is in bold.

### CONSUMER ACCOUNTS ONLY

#### *In Case of Error or Questions About Your Electronic Transfer or Direct Deposit*

Write or telephone us as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer or direct deposit listed on the statement or receipt. We must be notified by you no later than 60 days after we sent the first statement on which the problem or error appeared.

1. Tell us your name and account number.
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will generally complete our investigation within 10 business days and correct any error promptly. In some cases, an investigation may take longer, but you will have the use of the funds in question after the 10 business days. If we ask you to put your complaint or questions in writing and we do not receive it within 10 business days, we may not credit your account during the investigation.

If we decide that there was no error, we will send you a written explanation within 3 business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

For questions or problems relating to your Trustmark Express Card or any electronic fund transfer, call us at 1-601-961-6000 (in the Jackson, Mississippi area) or at 1-800-243-2524 (all other locations). If you prefer you may write us at the following address:

Trustmark National Bank  
Attn: Customer Contact Center  
P.O. Box 291  
Jackson, MS 39205-0291

