

Frequently Asked Questions

TRUSTMARK & RELIANCE BANK MERGER

What happened to my bank?

Reliance Bank will merge into Trustmark National Bank (Trustmark), headquartered in Jackson, Mississippi, pending regulatory and shareholder approval. The merger is expected to be completed during the first half of 2017.

Who is Trustmark?

With approximately \$13 billion in assets, Trustmark is a diversified financial services company providing banking, wealth management and insurance solutions. With 194 locations in Alabama, Florida, Mississippi, Tennessee and Texas, we have over 2,800 associates working to achieve outstanding customer satisfaction by understanding our customers' personal and business needs and providing appropriate financial solutions.

How will the merger impact my regular banking activities?

There will be no changes to your account(s) until the acquisition is completed and the two banks' systems are fully integrated during the Conversion Weekend. After the Conversion Weekend, former Reliance Bank customers can continue to expect a broad range of products and services with even more locations throughout the South available to them.

What does this transaction mean for me?

Once the acquisition is completed, Reliance Bank customers will become customers of Trustmark. We look forward to serving you and earning your trust in the months and years ahead.

How will this affect my account and the way I conduct my banking?

For now, there are no changes, and Reliance Bank customers may continue to conduct their banking as usual. You can continue to use your current checks, deposit slips, debit and ATM cards, and your direct deposits, pre-authorized/recurring transactions, and statements will continue without interruption. After the acquisition and conversion are completed, Reliance Bank customers will notice that they have a broader range of products, services and locations available to them.

Will my banking hours change?

We will continue to provide convenient hours of operation and do not expect a change at this time. If any changes were to be made, we would give you ample notification of the change.

Are Trustmark's services and products the same as Reliance's?

You will be impressed with the broad line of products and services that will be available to you through Trustmark, including online banking, trust, investment, mortgage and insurance products and services. To help you feel more comfortable with the transition from Reliance to Trustmark, as the Conversion Weekend approaches in the summer of 2017, we will provide specific information regarding changes to your personal and/or business accounts as well as information on additional products and services that Trustmark offers.

What is Trustmark's approach to lending, and how will my loans with Reliance Bank be affected?

Trustmark prides ourselves on being responsive to loan requests, and we offer a variety of loan products for individuals and businesses at competitive rates. At this time, the terms and conditions of your loans and lines of credit will remain the same.

What will happen to my Reliance Bank online banking accounts and mobile app?

At this time, you can continue to use your current personal and business online banking accounts as well as the same mobile app. You will be notified well in advance of any changes that may be required by the conversion. We understand the importance of online banking services to our customers and will make this transition as seamless as possible.

Will the website address change?

Upon conversion, Reliance's website will be combined into Trustmark's at www.trustmark.com. This change will be accomplished automatically, safely, and securely - no action will be necessary from you.

How do I know that Trustmark is financially sound?

Trustmark's roots extend back more than a century and, despite the many economic challenges faced by the banking industry since then, Trustmark has been, and continues to be, a leader in capital strength among its peers. Its strong capital base significantly exceeds regulatory requirements.

Will my deposits still be insured by the FDIC?

Yes, the FDIC will continue to provide deposit insurance up to \$250,000 for each of your account ownership categories.

What happens to my FDIC insurance coverage if I have deposits at two insured banks that merge?

When two or more insured banks merge, deposits from the assumed bank are separately insured from deposits at the assuming bank for at least six months after the merger. This grace period gives a depositor the opportunity to restructure his or her accounts, if necessary.

CDs from the assumed bank are separately insured until the earliest maturity date after the end of the six-month grace period. CDs that mature during the six-month period and are renewed for the same term and in the same dollar amount (either with or without accrued interest) continue to be separately insured until the first maturity date after the six-month period. If a CD matures during the six-month grace period and is renewed on any other basis, it would be separately insured only until the end of the six-month grace period.

Should I expect someone to call or email me to verify my deposit account information?

No, neither Trustmark nor Reliance will call or email to ask for your personal, confidential information. If you call us, however, we may ask you for some of that information to verify your identity. Please tell us if someone calls or emails you, claims to be from Trustmark or Reliance, and asks for your personal, confidential information.

What does Trustmark do to protect both my personal and account information?

Trustmark maintains physical, electronic and procedural safeguards to ensure your non-public information remains secure. To ensure the confidentiality of customer information, Trustmark has developed policies and procedures to guard against unauthorized access and disclosure and uses industry-accepted software that is regularly updated.

How will I know when the merger has taken place?

You will be receiving written correspondence from us with information and instructions about any actions you may need to take regarding your account options in advance of the merger.

Will further information regarding the merger be provided?

We will provide updates periodically at trustmark.com.