



## We Do Business In Accordance With Federal Fair Lending Laws.

### UNDER THE FEDERAL FAIR HOUSING ACT, IT IS ILLEGAL, ON THE BASIS OF RACE, COLOR, NATIONAL ORIGIN, RELIGION, SEX, HANDICAP, OR FAMILIAL STATUS (HAVING CHILDREN UNDER THE AGE OF 18) TO:

- Deny a loan for the purpose of purchasing, constructing, improving, repairing or maintaining a dwelling or to deny any loan secured by a dwelling; or
- Discriminate in fixing the amount, interest rate, duration, application procedures, or other terms or conditions of such a loan or in appraising property.

IF YOU BELIEVE YOU HAVE BEEN DISCRIMINATED AGAINST, YOU SHOULD SEND A COMPLAINT TO:

Assistant Secretary for Fair Housing and Equal Opportunity  
Department of Housing and Urban Development  
Washington, DC 20410  
(For processing under the Federal Fair Housing Act)

AND TO:

Office of the Comptroller of Currency  
Customer Assistance Group  
1301 McKinney Street, Suite 3450  
Houston, TX 77010-9050  
(For processing under Comptroller of the Currency regulations)

### UNDER THE EQUAL CREDIT OPPORTUNITY ACT, IT IS ILLEGAL TO DISCRIMINATE IN ANY CREDIT TRANSACTION:

- On the basis of race, color, national origin, religion, sex, marital status, or age;
- Because income is from public assistance; or
- Because a right has been exercised under the Consumer Credit Protection Act.

IF YOU BELIEVE YOU HAVE BEEN DISCRIMINATED AGAINST, YOU SHOULD SEND A COMPLAINT TO:

Office of the Comptroller of Currency  
Customer Assistance Group  
1301 McKinney Street, Suite 3450  
Houston, TX 77010-9050

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# Home Mortgage Disclosure Act Notice

The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials. HMDA data for many other financial institutions are also available online.

For more information, visit the Consumer Financial Protection Bureau's web site ([www.consumerfinance.gov/hmda](http://www.consumerfinance.gov/hmda)). 01/18



# Trustmark

*People you trust.*  
*Advice that works.*

## You May Obtain a Copy of our Annual Disclosure Statement of Financial Condition

Regulations of the Office of the Comptroller of the Currency require national banks to prepare and make available an annual disclosure statement. This information concerning a bank's financial condition and results of operations is intended to facilitate more informed decision-making by shareholders, depositors and the general public.

An annual disclosure statement may be obtained by directing a request to:

General Counsel  
Trustmark National Bank  
Post Office Box 291  
Jackson, MS 39205-0927

or by calling 601.208.5088  
1.800.844.2000 Ext #5088

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## Trustmark National Bank Community Reinvestment Act Notice

Under the Federal Community Reinvestment Act (CRA), the Office of the Comptroller of the Currency (OCC) evaluates our record of helping to meet the credit needs of this community, consistent with safe and sound operations. The OCC also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA, including, for example, information about our branches, such as their location and services provided at them; the public section of our most recent CRA Performance Evaluation, prepared by the OCC; and comments received from the public relating to assessment area needs and opportunities, as well as our responses to those comments. You may review this information today by reviewing the public file which is available at [trustmark.com/cra](http://trustmark.com/cra).

You may also have access to the following additional information, which we will make available to you after you make a request to us: (1) A map showing the assessment area containing a select branch, which is the area in which the OCC evaluates our CRA performance for that particular community; (2) branch addresses and associated branch facilities and hours in any assessment area; (3) a list of services we provide at those locations; (4) our most recent rating in the assessment area; and (5) copies of all written comments received by us that specifically relate to the needs and opportunities of a given assessment area, and any responses we have made to those comments. If we are operating under an approved strategic plan, you may also have access to a copy of the plan.

At least 30 days before the beginning of each quarter, the OCC publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the **Deputy Comptroller of the Currency, Midsize Bank Supervision, 400 7th Street SW Washington, D.C. 20219**. You may send written comments regarding the needs and opportunities of any of the bank's assessment area(s) by mail to the **Director of Fair and Responsible Banking, Trustmark National Bank, 248 East Capitol Street, Jackson, MS 39201** or by e-mail at [CRACOMMENTS@trustmark.com](mailto:CRACOMMENTS@trustmark.com). You may also send written comments by mail to the **Deputy Comptroller of the Currency, Midsize Bank Supervision, 400 7th Street SW Washington, D.C. 20219** or by e-mail at [CRACOMMENTS@OCC.TREAS.GOV](mailto:CRACOMMENTS@OCC.TREAS.GOV). Your comments, together with any response by us, will be considered by the OCC in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the Deputy Comptroller. You may also request from the Deputy Comptroller an announcement of our applications covered by the CRA filed with the OCC. We are an affiliate of **Trustmark Corporation**, a bank holding company. You may request from the **Director of Applications Risk, Department of Supervision and Regulation, Federal Reserve Bank of Atlanta, 1000 Peachtree Street, N.E., Atlanta, GA 30309-4470**, an announcement of applications covered by the CRA filed by bank holding companies.

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## Funds Availability Policy

Our policy is to make funds from your check and cash deposits (other than cash deposits made in person to a Trustmark employee, in a Trustmark Express ATM, or in a Trustmark night depository) available to you on the first business day after the day we receive your deposit.

Cash deposits made in person to a Trustmark employee, in a Trustmark Express ATM prior to the cutoff time on a business day or in a Trustmark night depository and electronic direct deposits will be available on the business day we receive the deposit. (The day we "receive" a cash deposit made in a Trustmark night depository is the business day we remove the cash from the night depository. The day we "receive" an electronic direct deposit is the business day we have received the payment and collected funds and information on the account, including the amount to be credited.)

Cash deposits made at a Trustmark Express ATM after the cutoff time on a business day or on a non-business day are immediately available for cash withdrawals and for debit card transactions but will not be available to pay checks and other withdrawals until the next business day we are open after the day we receive the cash deposit. Once the funds are available, you can withdraw the funds in cash, and we will use the funds to pay checks that you have written and other withdrawals. (Even after we have made funds available to you, and you have withdrawn the funds, you are responsible for checks you deposited that are returned to us unpaid and for any other problems involving your deposit. We have the right to refuse to accept a check for deposit.)

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays and federal holidays. If you make a deposit before the cutoff time on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after the cutoff time or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

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