

**FACTS****WHAT DOES RENASANT 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?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: ◆ Social Security number and Income ◆ Credit history and Assets ◆ Account balances and Payment history		
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 Renasant chooses to share; and whether you can limit this sharing. See "Who We Are" below for the companies covered by our use of "Renasant" in this notice.		
Reasons we can share your personal information		Does Renasant 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		Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness		Yes	Yes
For our affiliates to market to you		Yes	Yes
For nonaffiliates to market to you		No	We don't share, unless with customer's consent or as permitted by law
To limit our sharing	<ul style="list-style-type: none">◆ Call Toll-free 877-367-5371 Monday - Friday: 7:00 AM Central to 7:00 PM Central; Saturday: 8:00 AM Central to 2:00 PM Central◆ Visit us online: AffiliateSharingOptOut.RenasantBank.com <p>Please note: 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. However, you can contact us at any time to limit our sharing.</p>		
Questions?	Call Toll-free 877-367-5371 or go to www.renasantbank.com .		

Who We Are	
Who is providing this notice?	This notice is provided by the entities within the Renasant Corporation family of affiliated companies, such as Renasant Bank, Park Place Capital Corporation, Park Place Capital Securities Corp., and Continental Republic Capital, LLC d/b/a Republic Business Credit.
What We Do	
How does Renasant protect my personal information?	<p>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.</p> <p>We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.</p>
How does Renasant 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 apply for a loan ◆ Make deposits or withdrawals from your account ◆ Give us your contact information or show your driver's license <p>We also collect your personal information from others, such as credit bureaus, affiliates, 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. See below for more on your rights under state law.</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 non-financial companies.</p> <ul style="list-style-type: none"> ◆ <i>Our affiliates include companies owned or controlled by Renasant Corporation, including Renasant Bank, Park Place Capital Corporation, Park Place Capital Securities Corp., and Continental Republic Capital, LLC d/b/a Republic Business Credit.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ◆ <i>Renasant does not share with nonaffiliates so they can market to you.</i>
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"> ◆ <i>Our joint marketing partners include Financial Service Providers and Insurance Providers.</i>

Other Important Information

For California Residents Only: You can find our online privacy policy, as it relates to the California Consumer Privacy Act of 2018, here: www.renasantbank.com/CCPA-Privacy-Policy-for-California-Residents. You will automatically be opted out from sharing for our affiliates' everyday business purposes - information about your transactions and experiences, from sharing with our affiliates' everyday business purposes - information about your creditworthiness, and from sharing for our affiliates to market to you. Please refer to page 1 of this notice for more information on these categories.

Nevada Residents Only: This notice is provided to you pursuant to state law. To stop marketing calls from us, contact us at 877-367-5371 to be placed on our Do Not Call list. Nevada law requires that we also provide you with the following contact information: Office of the Nevada Attorney General, 100 North Carson Street, Carson City, NV 89701; Telephone: 775-684-1100; Email: aginfo@ag.nv.gov; Renasant Bank, Attention: Privacy Information Sharing, 3618 West Jackson Street Ext, Tupelo, MS 38801. Telephone: 877-367-5371

Vermont Residents only: We may share information about our transactions or experiences with you among our Affiliates; however, you will automatically be opted out from sharing for our affiliates' everyday business purposes - information about your creditworthiness and from sharing for our affiliates to market to you. Please refer to page 1 of this notice for more information on these categories.

NOTICE OF NEGATIVE INFORMATION. Federal Law requires us to provide the following notice to customers before any "negative information" may be furnished to a nationwide consumer reporting agency. "Negative Information" includes information concerning delinquencies, overdrafts or any form of default. This notice does not mean that we will be reporting such information about you, only that we may report such information about customers that have not done what they are required to do under our agreement.

After providing this notice, additional negative information may be submitted without providing another notice.

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.