



January 18, 2022

Dear Valued Customer:

On October 31, 2021, BancorpSouth Bank and Cadence Bank joined forces to create a premier regional banking franchise. With the merger, BancorpSouth adopted the Cadence Bank name, which best reflects the steady cadence of both organizations' growth throughout the years. However, both banks' branches will continue to operate under their respective brands until integration, which is scheduled for later this year.

As a result of this legal merger, the tax and/or information reporting form (e.g., 1099-INT, 1098) for the year 2021 will be filed under the name Cadence Bank (formerly known as BancorpSouth Bank) EIN 64-0117230.

Please retain these forms for your records and tax filings.

If you have any questions, please visit BancorpSouth.com/merger-guide or contact Customer Service at 1-888-797-7711. A team member will be pleased to assist you.

We appreciate your business and look forward to the opportunity to continue serving you. Please watch for updates on our progress over the coming months as we integrate our systems.

Sincerely,

BancorpSouth Bank