

# Personal Loans

 Trustmark	Installment	Preferred Line of Credit	Home Equity Line of Credit	True Advantage Loan	Credit Cards
Secured or Unsecured	Secured or Unsecured	Secured or Unsecured	Secured by single-family, owner-occupied residential property	Secured by single-family, owner-occupied residential property	Unsecured
Rate	Fixed	Variable	Variable	Fixed	Variable
Terms	Unsecured up to 36 months Secured up to 72 months		Up to 10-year maturity	Up to 60 months	See Credit Card Summary of Terms
Maximum Loan Limit		\$50,000		\$6,500	
Credit Approval Required	Yes	Yes	Yes	Yes	Yes
Additional Information		<ul style="list-style-type: none"> <li>• Minimum monthly payment of 3% of outstanding balance or \$50 (whichever is greater)</li> <li>• Access line by writing a check</li> <li>• Monthly statement provided</li> </ul>	<ul style="list-style-type: none"> <li>• Monthly statement provided</li> <li>• Purchases automatically added to line of credit balance</li> <li>• Access funds by writing a check or using Mastercard® Home EquityLine card</li> <li>• Custom loan fixed rate payment option available where used portion of line may be converted to a fixed rate term loan while unused portion of line remains available as needed</li> </ul>	<ul style="list-style-type: none"> <li>• Minimum credit score of 575</li> <li>• Trustmark pays loan closing costs</li> <li>• No equity requirement</li> <li>• Not available in Texas</li> </ul>	<ul style="list-style-type: none"> <li>• No annual fee</li> <li>• No cash advance fee</li> <li>• No balance transfer fee</li> <li>• Cash rebate on qualifying purchases</li> <li>• Competitive rates on purchases</li> <li>• See Summary of Terms for full disclosure</li> </ul>

# Mortgage Loans

 Trustmark	Conventional	Home Advantage	HomeReady®	HomePossible®	FHA	VA	Construction-Permanent	Jumbo
Purchase or Refinance	Purchase or Refinance	Purchase	Purchase or Refinance	Purchase or Refinance	Purchase or Refinance	Purchase or Refinance	Purchase	Purchase or Refinance
Fixed Rate/Adjustable Rate	Fixed and adjustable rate options	Fixed rate	Fixed rate	Fixed rate	Fixed and adjustable rate options	Fixed and adjustable rate options	Fixed and adjustable rate options	Fixed and adjustable rate options
Terms	Up to 30 years	Up to 30 years	Up to 30 years	Up to 30 years	Up to 30 years	Up to 30 years	Up to 30 years	Up to 30 years
Private Mortgage Insurance (PMI)	Required if down payment is <20%	Not required	As required based on loan-to-value (Reduced MI may apply)	As required based on loan-to-value (Reduced MI may apply)	Required	Not Required		
Primary Residence, Secondary Home or Investment Property	Primary Residence Secondary Residence Investment Property	Primary Residence			Primary Residence	Primary Residence	Primary Residence Secondary Home	Primary Residence Secondary Home
Loan Limit		Up to \$450,000	Conforming Loan Limits	Conforming Loan Limits	Varies based on type of home and location	Maximum loan amount varies based on VA entitlement and the county in which the property is located	Up to \$1.5 million	Up to \$1.5 million
Down Payment	Requirements established by Fannie Mae and Freddie Mac	3.0%	3.0%	3.0%	Minimum 3.5%	No down payment option		
Homebuyer Education	Not required	Required	Required	Required	Not required	Not required	Not required	Not required
Credit Approval Required	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Additional Information	<ul style="list-style-type: none"> <li>Income requirements established by Fannie Mae and Freddie Mac</li> </ul>	<ul style="list-style-type: none"> <li>Minimum 680 credit score required</li> <li>Cannot own another home at time of closing</li> <li>Income Limit: 80% or less of area median income; no limit if property is located in a low-to-moderate income census tract</li> <li>3% Borrower investment required</li> <li>Seller paid closing costs up to 6%</li> </ul>	<ul style="list-style-type: none"> <li>Seller paid closing costs of 3%</li> </ul>	<ul style="list-style-type: none"> <li>Seller paid closing costs of 3%</li> <li>Borrower may be eligible for Trustmark HomeAffordable 2nd mortgage; funds may be used for down payment, closing costs and prepaid costs only. Certain restrictions apply in Texas.</li> </ul>	<ul style="list-style-type: none"> <li>Down payment assistance may be available</li> </ul>	<ul style="list-style-type: none"> <li>Must be eligible veteran</li> <li>Up to 100% financing</li> <li>Seller can contribute up to 4% towards closing costs</li> </ul>	<ul style="list-style-type: none"> <li>One application - one closing</li> <li>Pay closing costs one time</li> <li>Interest only on funds drawn during construction</li> <li>Modification options available upon completion</li> <li>Interest rate locked at time of application</li> <li>Loan to value up to 80%</li> <li>Available in select markets</li> </ul>	<ul style="list-style-type: none"> <li>Seller contributions allowed</li> <li>No pre-payment penalty</li> </ul>

# Private Banking Loans

 Trustmark	Installment	Private Banking Preferred Line of Credit	Private Banking Home Equity Line of Credit	Private Banking Unsecured Revolving Line of Credit	Private Banking Real Estate Loans	Private Banking Mortgage Loans	Credit Cards
Secured or Unsecured	Secured or Unsecured	Secured or Unsecured	Secured by single-family, owner-occupied residential property	Secured or Unsecured	Secured	Secured	Unsecured
Rate	Fixed or Variable	Variable	Variable	Variable	Fixed or Adjustable	Fixed or Adjustable	Variable
Terms	Varies		Up to 10-year maturity		Varies		See Credit Card Summary of Terms
Maximum Loan Limit		\$50,000		\$250,000			
Credit Approval Required	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Additional Information	<ul style="list-style-type: none"> <li>Aircraft                             <ul style="list-style-type: none"> <li>Up to \$1,000,000</li> </ul> </li> <li>Marine                             <ul style="list-style-type: none"> <li>Up to \$1,000,000</li> </ul> </li> <li>Motor Home                             <ul style="list-style-type: none"> <li>Up to \$500,000</li> </ul> </li> <li>Marketable Securities                             <ul style="list-style-type: none"> <li>Up to \$500,000</li> </ul> </li> <li>Other</li> </ul>		<ul style="list-style-type: none"> <li>Monthly statement provided</li> <li>Purchases automatically added to line of credit balance</li> <li>Access funds by writing a check or using MasterCard® Home EquityLine card</li> <li>Custom loan fixed rate payment option available where used portion of line may be converted to a fixed rate term loan while unused portion of line remains available as needed</li> </ul>		<ul style="list-style-type: none"> <li>Residential Construction Loans                             <ul style="list-style-type: none"> <li>Maximum loan amount of \$1,000,000</li> </ul> </li> <li>Residential Bridge Loans                             <ul style="list-style-type: none"> <li>Term up to 365 days</li> <li>Interest payable monthly</li> </ul> </li> <li>Residential Lot Loans                             <ul style="list-style-type: none"> <li>Up to \$250,000</li> <li>First lien only</li> </ul> </li> <li>Vacant Land Loans                             <ul style="list-style-type: none"> <li>Up to \$500,000</li> <li>First lien only</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Conventional and Jumbo Loans</li> <li>Condominium Loans</li> <li>Owner-Occupied Second Mortgage Loans                             <ul style="list-style-type: none"> <li>Up to \$500,000</li> </ul> </li> <li>Non-Primary First Mortgage Loans                             <ul style="list-style-type: none"> <li>Up to \$500,000</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>No annual fee</li> <li>No cash advance fee</li> <li>No balance transfer fee</li> <li>Cash rebate on qualifying purchases</li> <li>Competitive rates of purchases</li> <li>See Summary of Terms for full disclosure</li> </ul>