




Personal
Banking

Welcome to SouthState

At SouthState, our focus is always on our customers first. We believe in making your lives easier and more convenient. Whether it's opening a new account, buying your first home or planning for a sound financial future, we'll make sure you have what you need to take that next step forward.

**Together, We're
Banking Forward.**

A man and a woman are sitting on a brown leather couch in a modern, brightly lit room. The woman, on the left, is wearing an orange t-shirt and olive green pants, holding a grey mug. The man, on the right, is wearing a green button-down shirt and dark jeans, holding a smartphone and looking at it with a smile. In the background, there are shelves with books and framed pictures.

**Banking
Made Personal
and Easy**



Checking

We offer a number of different checking accounts perfectly suited to your lifestyle. Choose the one that best fits your needs. Open an account online today with no initial deposit required.¹

SouthState Checking

With our most popular checking account, there is no monthly maintenance charge when you're enrolled in eStatements.²

Choice Checking

If you want a full-service account that earns interest, Choice Checking may be right for you. Choose from three qualifiers to waive the monthly maintenance charge.^{3,4}



Student Banking

If you're a student (ages 13–22) looking for an account to grow with you, we have two options – SouthState Checking or Choice Checking. Enjoy the benefits of these accounts. Plus, if you need to use a non-SouthState ATM, enjoy the convenience of up to 3 Foreign ATM Fees reimbursed per statement cycle.⁵

Senior Banking

If you're 55 years or older, we offer special incentives when you open either a SouthState Checking or Choice Checking⁶ account. Enjoy the benefits of these accounts, plus you'll receive free checks⁷ and a discount on a Safe Deposit Box.⁸

1. \$25 minimum opening deposit required to open account in a branch. The initial deposit in the account can be delayed up to 90 days if the account is opened online using the "Fund Later" option.
2. You can avoid the \$5 Monthly Maintenance Charge if on the final day of your statement cycle you have signed up to receive electronic statements ("eStatements"). You must be enrolled in Online and Mobile Banking to receive eStatements.
3. A \$2 Paper Statement Fee may apply. You can avoid the Paper Statement Fee if on the final day of your statement cycle you are enrolled in electronic statements ("eStatements"). You must be enrolled in Online and Mobile Banking to receive eStatements. If you are not enrolled in eStatements, your Online and Mobile Banking access is terminated, or you withdraw your consent to receive eStatements, your account will be subject to the Paper Statement Fee, which will be debited from your account without further notice to you and will appear on your account statement.
4. You can avoid the \$8 monthly maintenance charge when you meet one of the following qualifiers: Receive combined direct deposits (incoming transfers from a non SouthState Bank account (ACH) or payroll; excludes wire transfers) totaling \$250 or more into your account per monthly statement cycle; **OR** maintain an average daily balance of \$1,500 or more in your account per monthly statement cycle; **OR** have 15 or more posted and cleared SouthState Debit Card purchases/payments from your account per monthly statement cycle.

5. We will credit your account the Foreign ATM Fees incurred as set forth in our Personal Account Fee Schedule, for up to 3 ATM transactions conducted at any non SouthState Bank ATM, per statement cycle. You will still be responsible for any fees charged by the ATM provider ("Foreign ATM Surcharge Fee").
6. Choice Checking accountholders meeting the Senior Banking eligibility requirements will additionally be reimbursed for the \$2 Monthly Paper Statement Fee.
7. You can receive free Cashier's Checks upon request in branch. Per calendar year, you can also receive one order of SouthState Bank Custom wallet style checks at no charge or a \$10 discount on other check styles. To receive your no cost checks, please select SouthState Bank Custom when placing your order online or request SouthState Bank Custom if ordering with a banker. Shipping costs may apply and check costs vary by style.
8. Upon request, you can receive a 20% annual discount on any size Safe Deposit Box. Subject to availability. Separate Agreement of lease terms and conditions required.

Gold Checking

You deserve a few perks from your checking account, and with Gold Checking, you'll find them. Earn a higher interest rate, receive free checks⁹ and enjoy no monthly maintenance charge when you meet one of the qualifiers.¹⁰ Plus, if you need to use a non-SouthState ATM, enjoy the convenience of up to 5 Foreign ATM Fees reimbursed per statement cycle.¹¹

Direct Checking

If you're looking to keep things simple, you can enjoy a low monthly maintenance charge^{12, 13} and no overdraft services or fees¹⁴ with Direct Checking. It's not complicated, it's just simple, and direct.



Community Heroes

We're proud to offer our Community Heroes an account designed just for you. As our way of saying thank you to our front-line workers, you'll enjoy a discount on mortgage closings costs,¹⁵ free checks¹⁶ and up to 3 Foreign ATM Fees reimbursed per monthly statement cycle.¹⁷

SouthState at Work

When your employer participates in SouthState At Work, you are eligible for an exclusive checking account package designed with you in mind, along with access to financial experts you can trust to help you prepare for a sound financial future. You'll also enjoy special discounts on loans, discounts on mortgage closing costs¹⁵, and other added benefits including free checks¹⁸ and our Foreign ATM Fees are waived for withdrawals from non-SouthState ATMs.¹⁹

Overdraft Protection

We realize that inadvertent overdrafts happen from time to time, which is why, as an alternative to the Bank's Courtesy Overdraft Privilege (COP) service, we offer several overdraft protection options such as Overdraft Sweep and Lines of Credit. Visit our website for details or talk to your banker to help you decide which option is right for you.

9. You may receive single orders of SouthState Custom style checks at no charge.
10. You can avoid the \$15 monthly maintenance charge when you meet one of the following qualifiers: Maintain a minimum daily balance of \$5,000 in your account per monthly statement cycle; **OR** maintain a combined minimum daily balance of \$25,000 or more in other SouthState deposit accounts (Checking, Savings, CD, IRA) and outstanding loan balances with SouthState for this account's monthly statement cycle. Qualifying accounts must be part of the same relationship portfolio as this account.
11. We will credit your account the Foreign ATM Fees incurred as set forth in our Personal Account Fee Schedule, for up to 5 ATM transactions conducted at any non-SouthState Bank ATM, per monthly statement cycle. You will still be responsible for any fees charged by the ATM provider ("Foreign ATM Surcharge Fee").
12. \$5 monthly maintenance charge applies.
13. A \$2 Paper Statement Fee may apply. You can avoid the Paper Statement Fee if on the final day of your statement cycle you are enrolled in electronic statements ("eStatements"). You must be enrolled in Online and Mobile Banking to receive eStatements. If you are not enrolled in eStatements, your Online and Mobile Banking access is terminated, or you withdraw your consent to receive eStatements, your account will be subject to the Paper Statement Fee, which will be debited from your account without further notice to you and will appear on your account statement.
14. Courtesy Overdraft Privilege is not available for Direct Checking which means we will decline or return transactions when you do not have enough money in your account to cover the presented item(s). If in the event your account does become overdrawn you will not be assessed an Overdraft Paid Item Fee.

15. Subject to credit approval, accountholders may receive a \$250 reduction on traditional mortgage closing costs for any first mortgage on which the account holder is a borrower.
16. You can receive free Cashier's Checks upon request in branch. You can also receive one order of SouthState Bank Custom checks at no charge per calendar year. To receive your no cost checks, please select SouthState Bank Custom when placing your order online or request SouthState Bank Custom if ordering with a banker. You are responsible for the costs of any additional check orders or other check styles. Shipping costs may apply and check costs vary by style.
17. We will credit your account the Foreign ATM Fees incurred as set forth in our Personal Account Fee Schedule, for up to 3 ATM transactions conducted at any non-SouthState Bank ATM, per monthly statement cycle. You will still be responsible for any fees charged by the ATM provider ("Foreign ATM Surcharge Fee").
18. You can receive your first order of SouthState Bank Custom checks at no charge. To receive your no cost checks, please select SouthState Bank Custom when placing your order online or request SouthState Bank Custom if ordering with a banker. You are responsible for the costs of any additional check orders or other check styles. Shipping costs may apply, and check costs vary by style.
19. You will still be responsible for any fees charged by the ATM provider ("Foreign ATM Surcharge Fee").



Savings & CDs

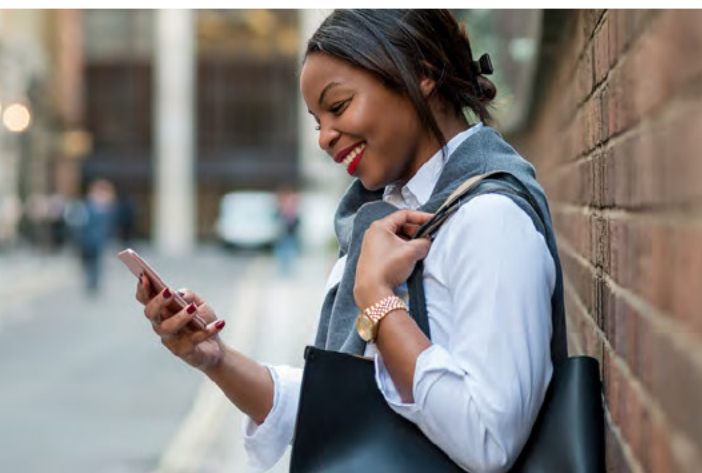
SouthState savings accounts and certificates of deposit (CDs) can help you plan for the tomorrow you want.

Personal Savings

Earn interest with our most popular way to save. Customers love the features of this account, including no maintenance charge with a minimum balance.²⁰ Open an account online today with no initial deposit required.²¹ For students and youth age 22 and younger, this account comes with even more perks.²²

Gold Savings

Maximize your savings with this high-yield savings account. The more you save, the more you earn with our tiered interest rates. You can also take advantage of no maintenance charge with a minimum balance.²³ Open an account online today with no initial deposit required.²¹



Money Market Account

Benefit from convenient access to your account while earning a premium interest rate and enjoying no maintenance charge when you meet the qualifiers.²⁴ Monitor your savings with eStatements, and 24/7 access through secure Online and Mobile Banking.²⁵ Open an account online today with no initial deposit required.²¹

Certificates of Deposit

If you're looking for a higher rate of interest and a stable source of savings, a SouthState CD may be just what you need. CDs offer competitive rates and terms, plus an automatic renewal option for your convenience. Lock in your interest rate and watch your money grow.

Health Savings

We make it easy and convenient to pay for medical expenses like prescriptions, co-pays, dental care, eye care and more with a Health Savings Account (HSA).²⁶ As you contribute to your HSA, you earn interest and may save on taxes. Contributions roll over annually, and you can access funds whenever you need them.

20. You can avoid the \$5 monthly maintenance charge by maintaining a \$200 minimum daily balance per statement cycle.

21. \$50 minimum opening deposit required to open account in a branch. The initial deposit in the account can be delayed up to 90 days if the account is opened online using the "Fund Later" option.

22. The Maintenance Charge and any Withdrawal Charge will be waived each monthly service charge cycle if the primary account owner is 22 years of age or under. The Maintenance Charge and Withdrawal Charge will be applicable if the primary owner no longer meets the age eligibility requirement.

23. You can avoid the \$15 monthly maintenance charge by maintaining a \$10,000 minimum daily balance.

24. You can avoid the \$12 monthly maintenance charge when you meet one of the following qualifiers: Maintain a minimum daily balance of \$2,000 in your account per monthly statement cycle **OR** maintain an average daily balance of \$5,000 in your account per monthly statement cycle.

25. Internet service provider and/or message data rates may apply.

26. Health Savings Accounts (HSAs) are subject to eligibility requirements and restrictions on deposits and withdrawals as set forth in Internal Revenue Code Section 223. Consult your tax advisor before establishing a HSA.



Holiday Savings

Put the joy back in holiday shopping and travel by using money you've saved all year long. By opening a Holiday Savings account, you can watch your money automatically grow without worry. We will conveniently transfer funds to your checking account at the beginning of November so you can shop with ease.

Round Up to Save®

Increase your savings while you shop. With Round Up to Save®, every time you make a purchase with your debit card, we'll round up the amount to the next dollar and transfer the difference from your checking account to your savings account – automatically. Then, at the end of the year, SouthState will match 2% of those savings, up to \$250.²⁷ All you need to get started is a SouthState checking account with a debit card and a savings account.



²⁷. Credited to your savings account annually on the first business day of January. To receive the matching funds, checking and savings accounts must be open, in good standing and enrolled in the Round Up to Save Program at the time the matching funds are credited.

Online & Mobile Banking

Simple, secure and ready to move with you. SouthState's Online and Mobile Banking services include powerful features to help you bank from your computer, tablet or smartphone.²⁸



Enroll online or download our Mobile App to get started and take advantage of our full digital capabilities.



Debit Card Controls – Manage your debit card your way. Turn your card on/off, report your card lost or stolen, notify us of your travel plans, enable controls and much more.



Instant Balance Info with Apple Watch® – Know your account information immediately with smart watch integration.



Link All Your Accounts – See your full financial picture by linking all of your accounts (even those from other financial institutions).



Mobile Deposits – Mark another errand off your list by depositing checks with our mobile app.



Send Money with Zelle® – A fast, safe and easy way to send money directly from your bank account to family and friends.



Visit us at [SouthStateBank.com](https://www.southstatebank.com) for details on all of our Online and Mobile Banking services including Frequently Asked Questions.

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²⁸. Internet service provider and/or message data rates may apply.

Loans to Fit Your Lifestyle



Mortgage Loans²⁹

Whether you're building or buying, our mortgage bankers will work closely with you to make sure you are comfortable with your mortgage loan, and it will help you meet your long-term goals. And, once we've determined the right loan option for you, we'll be with you every step of the way to make the entire mortgage process easier for you, as well.

Our Mortgage Loan options include:

- Fixed and Adjustable-Rate Mortgages
- Government Loans (FHA, VA, USDA)
- Construction Loans
- Physician Loans
- Portfolio Loans
- Manufactured Housing Loans

The SouthState Advantage

With SouthState's Community Advantage and Buyer's Advantage mortgages³⁰, you can get into the home of your dreams with as little as 0% down and no mortgage insurance.

Opportunity Advantage Loan Fund

SouthState's Opportunity Advantage Loan Fund³¹ provides qualified homebuyers up to \$12,500 as a forgivable loan to use toward the down payment, closing costs, or other fees associated with the purchase of a primary home.

**Talk to us about what's important to you,
and we'll find the mortgage that will fit you best.**



**Apply online at
SouthStateBank.com/Mortgage.**

²⁹. All loans are subject to credit approval.

³⁰. The Buyer's and Community Advantage mortgages provide up to 100% financing based on the lesser of the purchase price or a bank accepted appraisal. Speak to a mortgage banker for qualification details.

³¹. Each year a portion of the loan is forgiven, a 1099 C will be issued by SouthState for 1/5 of the forgivable loan amount. The loan funds may be considered taxable income. Consult your tax advisor. Speak to a mortgage banker for qualification details.

Home Equity Line of Credit

With a Home Equity Line of Credit (HELOC),³² you can use the equity you've built in your home for major purchases, repairs and renovations, consolidating debt or other unexpected expenses. You can borrow as much or as little as you need, whenever you need it, up to an approved credit limit. Access your HELOC through mobile and online transfers, checks, by phone or in branch.

Auto Loans

We make buying a car or truck easier with our flexible terms, competitive rates and personal service. Once you've found the car of your dreams, whether new or used, we can help.³²

Recreational Loans

It's a big world, and it's time to get the toys to explore it. Whether you're thinking about taking up sailing or traveling across country with your family, we can help. Our recreational loans³² offer flexible terms and competitive rates to get you on the road – or on the water.

- Boat and Marine Loans
- Motorcycle Loans
- RV/Motorhome Loans
- Powersport Loans



Personal Loans

A personal loan³² from SouthState has a fixed monthly payment which can make it easy to budget. You can use it to help pay for a large purchase, debt consolidation or unexpected expenses. You can manage your loan using Online or Mobile Banking, or even set up an automatic payment from your checking or savings account.

Personal Line of Credit

With our Personal Line of Credit,³² you have the flexibility and convenience to fund emergency needs, car repairs or even mini vacations without the collateral requirements of other financing options. Access your Personal Line of Credit through mobile and online transfers or in branch.

Credit Cards

Whether you're looking for rewards points, cash back options or low introductory APR, we have a card for you.³³ If you're looking to rebuild or start building your credit, we have an option for that, too.



Visit us at [SouthStateBank.com](https://www.southstatebank.com)
for more information.

³². All loans are subject to credit approval. Loan fees may apply.

³³. Subject to credit approval.

Helping You Plan and Invest



Guidance for a Sound Financial Future

We understand building wealth is an integral part of your personal journey to help you and your loved ones pursue your goals and dreams. Wherever you are along your journey, we're here to provide objective guidance to help you with your needs.

Financial Planning³⁴

Our process begins when we sit down for a thorough discussion with you about your goals, priorities, and long-term plans. We want to understand what matters most to you and learn more about any concerns that may impact your future.

Next we will take an in-depth look at your current situation and identify any challenges you may face when pursuing your goals. Only then will we develop and implement a comprehensive financial and investment strategy that's built around your specific objectives.

But the process doesn't end there – we will continue to connect with you on a regular, ongoing basis, as much or as little as you like, to review your plan, check progress and make any adjustments based on life changes or other factors. This ongoing cycle ensures that as your goals evolve, so does your plan.

³⁴Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. SouthState Bank, N.A. and SouthState Investment Services are **not** registered as a broker dealer or investment advisor. Registered representatives of LPL offer products and services using SouthState Investment Services and may also be employees of SouthState Bank, N.A. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, SouthState Bank, N.A. or SouthState Investment Services. Securities and insurance offered through LPL or its affiliates are:

Not Insured by FDIC or Any Other Government Agency	Not Bank Guaranteed	Not Bank Deposits or Obligations	May Lose Value
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Retirement Planning³⁵

Planning is crucial when it comes to pursuing your retirement goals. Important considerations include how old you want to be when you retire, will you have enough saved to maintain your lifestyle during your retirement years, and if you're on track now or need to make adjustments. SouthState Investment Services can provide personal guidance and advice to help you determine your retirement goals and how you can pursue them.

Retirement Income Strategies³⁵

At SouthState Investment Services, we focus on understanding the unique challenges our clients face when it is time to retire. From understanding what to do with your retirement assets to generating a sustainable income stream, we are here to guide you each step of the way. Together we will create a plan for distributing your wealth utilizing strategies that encompass your most important life goals.



Investment Strategies³⁵

Investing today is a challenge. Just like your goals, your plan should change over time and reflect the priorities most important to you at every stage. Whether you're thinking about the best time to retire, planning on funding your child or grandchild's education, or looking for strategic guidance on diversifying your portfolio, we're here to help.

- Comprehensive Financial Plans
- Asset Allocation & Portfolio Monitoring
- Socially-Responsible Investing
- Retirement Planning
- Life Insurance
- Long-Term Care
- Retirement Asset Options when Changing Jobs



To get started, visit us online at SouthStateBank.com/Wealth to find a Financial Consultant near you.

35. Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. SouthState Bank, N.A. and SouthState Investment Services are not registered as a broker dealer or investment advisor. Registered representatives of LPL offer products and services using SouthState Investment Services and may also be employees of SouthState Bank, N.A. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, SouthState Bank, N.A. or SouthState Investment Services. Securities and insurance offered through LPL or its affiliates are:

Not Insured by FDIC or Any Other Government Agency	Not Bank Guaranteed	Not Bank Deposits or Obligations	May Lose Value
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SouthState



800.277.2175

SouthStateBank.com

Connect With Us



Equal Housing Lender. NMLS ID# 403455.

Member FDIC