



Trust and Financial Services Committee Charter

June 28, 2023

CADENCE BANK CHARTER OF THE TRUST AND FINANCIAL SERVICES COMMITTEE OF THE BOARD OF DIRECTORS

1. Purpose

The Trust and Financial Services Committee (the Committee) is responsible for supervising, reviewing and approving the organization of Cadence Bank's (the Company or the Bank¹) Asset Management & Trust Department, Cadence Investment Services Department, Mortgage Lending Department and the Bank's subsidiaries, Cadence Insurance, Inc. and Linscomb & Williams, Inc. (collectively, the Financial Services Departments and Subsidiaries). The Committee will seek to ensure that proper exercise of the Bank's fiduciary powers is being carried out with respect to the Asset Management & Trust Department, and that the departments and subsidiaries the Committee supervises enforce sound risk management practices calculated to minimize risk of loss.

2. Composition

The Committee is to be appointed by the Board of Directors (the Board) and is to be comprised of at least three director members, none of whom may be an employee of the Bank.

3. Meetings

The Committee shall meet on at least a quarterly basis or at such times as determined by the Committee Chairman. The Committee shall keep minutes of its actions.

4. Committee Authority and Responsibilities

- A. The Committee shall oversee the operation of the Bank's Financial Services Departments and Subsidiaries and seek to ensure that each functions in accordance with all applicable laws and regulations. The Committee shall also ensure that the Asset Management & Trust Department operates in accordance with sound fiduciary principles.
- B. Management² shall provide such pertinent information as deemed necessary for the Committee to effectively carry out its duties, to include information received from the Financial Services Committee of Management and the Board of Directors of Cadence Insurance, Inc. and Linscomb & Williams, Inc.

¹ The term "Company" or "Bank" means Cadence Bank and its subsidiaries and their affiliates.

² The term "Management" means the Company's employees who serve as Management Committee or Senior Management and, as such, are responsible for ultimate ownership of products, models or other key processes. The composition of the Executive Management Committee and the Management Committee is established by the Board of Directors from time to time. The composition of Senior Management is established by the Company's Executive Management Committee from time to time.

- C. The Committee shall have the authority to review every aspect of the administration of the Financial Services Departments and Subsidiaries, including, as appropriate, the exercise of any fiduciary powers by the Asset Management & Trust Department.
- D. The Committee shall make regular quarterly reports to the full Board of the Committee's activities and actions.
- E. The Committee shall adopt and review policies and procedures in accordance with the Company's Centralized Corporate Document Management Policy to be observed in the administration of the Bank's Financial Services Departments and Subsidiaries.
- F. The Committee may appoint sub-committees to oversee specific regulatory functions.
- G. The Committee will review and approve Asset Management & Trust Department procedures as required by law.

5. **Annual Review and Amendments**

The Committee shall review and reassess the adequacy of this Charter annually and recommend any proposed changes to the Board for approval.