



Trust and Financial Services Committee Charter

June 22, 2022

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) Trust and Wealth Management Department, Mortgage Lending Department and the Bank's subsidiaries, BXS Insurance, Inc.², Cadence Investment Services, 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 Trust and Wealth Management 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 Trust and Wealth Management Department operates in accordance with sound fiduciary principles.
- B. Management³ 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 BXS Insurance, Inc., Cadence Investment Services, Inc. and Linscomb & Williams, Inc.
- C. The Committee shall have the authority to review every aspect of the Financial Services Departments and Subsidiaries administration including, as appropriate, the exercise of any fiduciary powers by the Trust and Wealth Management Department.

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

² BXS Insurance, Inc.'s legal name will change to Cadence Insurance, Inc. effective July 1, 2022. Articles of amendment have been filed with the Mississippi Secretary of State's office to effectuate this change. Any reference to BXS Insurance, Inc. in this charter will apply to Cadence Insurance, Inc. on and following July 1, 2022.

³ 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.

- D. The Committee shall make regular quarterly reports to the full Board of the Committee's activities and actions.
- E. The Committee shall review this Charter annually and recommend any proposed changes to the Board for approval.
- F. The Committee shall adopt and review administrative policies to be observed in the administration of the Bank's Financial Services Departments and Subsidiaries.
- G. The Committee may appoint sub-committees to oversee specific regulatory functions.
- H. The Committee will review and approve Trust and Wealth Management Department procedures as required by law.