

Guaranty Savings Bank Customers Frequently Asked Questions

Important Information About:

- Home Bank
- Product Changes
- Deposit Questions
- Loan Questions

Q: Who is Home Bank?

A: Home Bank, is a federally chartered savings bank headquartered in Lafayette, Louisiana. Home Bancorp, Inc. (NASDAQ: HBPC) is the parent company of Home Bank. Founded in 1908 as Home Building & Loan, it is the oldest financial institution in Lafayette Parish. Home Bank offers a full range of deposit and loan products in 18 banking centers throughout South Louisiana: 9 in Acadiana, three in Baton Rouge and six in the Northshore.

Q: What sets Home Bank apart?

A: Home Bank is one of the nation's most stable lending and financial institutions, building on the future by doing what's right for our customers today. Personal banking is our trademark and will continue to be as we move forward with innovative banking options and new technology for our customers. We're driving the economy, expanding opportunities and preparing for the future.

Over the past century, Home Bank has always gone above and beyond, striving to be good for business and good for life. We are the financial support of many thriving, independently owned Louisiana corporations and developments, yet, we maintain a personal banking atmosphere that allows customers to entrust their financial well being with us. By continuing to offer the most current banking services and expanding the number of our branches, our goal is to be the only bank you'll ever need.

Q: Does Home Bank serve individuals and businesses?

A: Yes. Home Bank offers a wide range of business and personal banking products and services such as checking, savings, CDs, car loans, home loans, commercial loans, cash management services, debit and credit cards, retirement plans and more.

Q: What happens to my deposit account?

A: If you had an account with Guaranty Savings Bank, you now have an account with Home Bank. All deposit accounts, which include checking, savings, money market, certificates of deposit (CDs) and retirement accounts, have been transferred to Home Bank, regardless of the dollar amount.

Q: Can I continue to use my Guaranty Savings Bank debit card?

A: Yes, you may continue to use your current Guaranty Savings Bank Debit Card until you receive a Home Bank Debit Card or are otherwise notified.

Q: Can I continue to use my Guaranty Savings Bank checks and deposit tickets?

A: Yes, you may continue to use any preprinted checks and/or deposit tickets you have bearing Guaranty Savings Bank's name and routing number. When reordering checks after systems conversion on September 19, 2011, you will receive Home Bank checks and deposit slips with Home Bank's name and routing number.

Q: What will happen to my direct deposits?

A: All direct deposits to your account including payroll and social security checks will continue as usual.

Q: I set up automatic debits to my account every month. Will these continue?

A: Yes. Any debits or payments that you've authorized from your account on a one time or periodic basis will continue without disruption.

Q. Will I continue to get my deposit account statements as usual?

A: You will continue to receive or access your statement as usual at this time. You will be notified of any changes that may occur to the delivery of your periodic statement.

Q: Can I expect any changes with regard to my safe deposit box?

A: No, it is business as usual. You can go to your local branch and access your safe deposit box; however, no action on your part is required because of this transaction.

Q: I already have other deposit accounts with Home Bank. When combined with balances at Guaranty Savings Bank, my deposits exceed \$250,000. Are all funds insured?

A: The accounts transferred to Home Bank will be separately insured for at least six months after the merger. This grace period gives a depositor the opportunity to restructure accounts, if necessary.

Certificates of Deposit (CDs) with Guaranty Savings Bank are separately insured until the earliest maturity date after the end of the six-month grace period.

CDs that mature during the six-month grace period and are renewed for the same term and in the same dollar amount (either with or without accrued interest) continue to be separately insured until the first maturity date after the six-month period.

If a CD matures during the six-month grace period and is renewed on any other basis, it would be separately insured only until the end of the six-month grace period. For more information on FDIC Insurance of accounts coverage, go to <u>www.FDIC.gov/deposit/deposits</u>.

Q: Will I continue to earn interest at the same rate?

A: For checking and savings accounts, the interest rate and annual percentage yield will continue to be paid according to your agreement with Guaranty Savings Bank at least through systems conversion on September 19, 2011. You will be notified in advance of any anticipated changes to your account, providing you an opportunity to choose the Home Bank offering that best meets your needs.

The interest rate and annual percentage yield on your certificate of deposit and/or individual retirement account (IRA) will continue to be paid according to your current account agreement. Once matured, your CD and/or IRA will automatically renew. Renewal notices will be mailed at least 21 days prior to maturity to inform you of any anticipated changes to your account, providing you an opportunity to choose the Home Bank offering that best meets your needs.

Q: What about my loan or mortgage with Guaranty Savings Bank?

A: All mortgages and loans have been assumed by Home Bank. Your payment amount and due date are the same. If you are having your payment deducted from your account, it will continue as it has in the past. You should continue to make your checks payable to Guaranty Savings Bank and send your payments to the same address unless otherwise notified.

Q: What happens if I had a loan in process that had not closed or a line of credit not fully funded?

A: You should contact your loan officer. All prior contacts remain the same.

Q: How can I contact Home Bank?

A: Our customer support department is available by phone Monday through Friday, during business hours, at (866) 401-9440. However, until we convert our systems in September, our Customer Support Department will have limited access to assist you. Please continue to contact your local branch as usual.