A Special Message to Our New Customers

Dear valued client,

It is a pleasure to welcome you as a customer of Home Bank. Our staff is excited about the opportunity to provide you with outstanding customer service and quality banking products for your personal and business needs. We are committed to our motto of “good for business, good for life.”

Personal banking is our trademark, and that tradition will continue, as we move forward with innovative banking options and new technology for our customers.

With Home Bank, you will now benefit from:
- The strength of a well-capitalized bank.
- Flexible and comprehensive banking solutions.
- Up-to-date online and mobile banking options.
- Access to 28 full-service locations. In Mississippi: 3 in Natchez and 2 in Vicksburg. In Louisiana: 4 in New Orleans, 6 on the Northshore of Lake Ponchartrain, 3 in Baton Rouge and 9 in Lafayette/Acadiana.

Over the weekend of March 14, 2014, your current accounts will convert to Home Bank accounts. Beginning Monday, March 17, you will have access to Home Bank’s online banking resources at www.home24bank.com. This guide explains the upcoming changes to your accounts. If you have questions or would like additional information about Home Bank products and services, please stop by your nearest Home Bank location, visit our website or call our friendly Customer Service department at 866-401-9440 during normal business hours.

Sincerely,

John W. Bordelon
President & CEO
Home Bank

About Home Bank

Home Bank was originally chartered in Lafayette, Louisiana in 1908 as Home Building and Loan. Today it 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 has always been our trademark, and that tradition will continue as we move forward with innovative banking options and new technology for our customers. 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 corporations and developments. But we also maintain a personal banking atmosphere that allows customers to feel comfortable entrusting 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.

As a financial leader, we support our communities as they evolve into centers for business, culture and creativity. As your financial partner, we can help you prosper in business and in life. We accept the responsibility of assisting you when making important life decisions and welcome the opportunity to help you succeed both professionally and personally—today and well into the future.

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Home HB Bank

New Information About Your PERSONAL CHECKING ACCOUNT

To help make your account transition as smooth as possible during our systems conversion, we will automatically transfer your current checking account into a comparable Home Bank checking account.

Consumer Checking Accounts

– for personal family or household use

If your B&K personal checking is:	Your account will convert to:	Minimum Balance to Open	Minimum Balance to Earn Interest	Interest Rate & APY* accurate as of 2/11/14	Monthly Service Charge
B&K Free Checking	**HOME FREE CHECKING**	$100.00	n/a	n/a	n/a
B&K at Work Checking					
B&K Free Debit Checking					
B&K at Work Debit Checking					
ATM/Direct Deposit at Work Checking					
Direct Checking in House Debit					
Electronic Transfer Account (ETA) Checking					
Smart Rate Checking < $5,000.00					
Smart Rate Checking >/= $5,000.00	**ADVANTAGE CHECKING**	$100.00	Tiered for balances >/= $700.00 -$4,999.99 $5,000.00	.05% .10%	$8.00
Century Checking					
B&K 50 Select Checking					
Now Debit Checking					
Now Checking					
B&K Free @ School	**STUDENT CHECKING**	$25.00	n/a	n/a	n/a
Personal Checking	**PERSONAL ONE CHECKING**	$100.00	n/a	n/a	$6.00
Personal Checking Debit					
Ultimate Checking	**ULTIMATE ONE CHECKING**	$100.00	n/a	n/a	$10.00
Ultimate Checking Debit					

* APY = Annual Percentage Yield

** Bill Pay – Home Bank's Consumer Bill Pay Service is offered at no cost when you transact a minimum of 3 Bill Pay transactions in any given month, otherwise a monthly fee of $4.95 is assessed. Bill Pay Service fees, if any, are waived for a period of 60 days from initial enrollment. You must first enroll in Home Bank's Internet Banking Service at www.home24bank.com on or after March 17, 2014 in order to access Bill Pay. Refer to the Resource Directory in this booklet for more conversion information.

The chart below illustrates specific account conversions, and the following resource directory includes further information to help you during our conversion. If you do not know the name of your current account, you can find it on your account statement. We hope you will be pleased with your new account. If you determine a different account would be more suitable, contact your personal banker anytime on or after March 17, 2014, for assistance. Refer to the enclosed Home Bank Agreements and Disclosures booklet for additional information about your account(s).

Balance to Avoid Monthly Service Charge	Per Transaction Item Charges	Visa Debit Card	Check Orders	Internet Banking, eStatements, Mobile Banking
n/a	n/a	FREE	prices vary	FREE
$1,000.00 every day of the statement cycle	$0.20 per transaction > 35, waived if daily balance is >/= $5,000.00 every day of the statement cycle	FREE	prices vary	FREE
n/a	n/a	FREE	prices vary	FREE
$700.00 every day of the statement cycle	$0.15 per transaction >20, waived if balance is > $700.00 every day of statement cycle.	FREE	prices vary	FREE
n/a	n/a	FREE	prices vary	FREE

New Information About Your PERSONAL SAVINGS ACCOUNT

To help make your account transition as smooth as possible during our systems conversion, we will automatically transfer your current savings account into a comparable Home Bank savings account.

Consumer Savings Accounts*

– for personal family or household use

If your B&K personal savings account is:	Your account will convert to:	Minimum Balance to Open	Minimum Balance to Earn Interest	Interest Rate & APY** Accurate as of 2/11/14
Silver Savings	**STATEMENT SAVINGS**	$50.00	$50.00+	0.10%
B&K Ultimate Savings				
Christmas Savings	**CHRISTMAS CLUB**	$10.00	$10.00+	0.10%
Money Market	**MONEY MARKET VARIABLE**	$2,500.00	Tiered for balances $0.01 - $ 2,499.99 $2,500.00 - $ 9,999.99 $10,000.00 - $49,999.99 $50,000.00 - $99,999.99 $100,000.00 +	 0.05% 0.10% 0.15% 0.20% 0.25%
Century Money Market				
Premium Investment MMV <$20,000.00				
Premium Investment MMV >/ = $20,000.00	**INVESTOR'S PLUS**	$20,000.00	Tiered for balances $0.01 - $ 19,999.99 $20,000.00 - $ 49,999.99 $50,000.00 - $149,999.99 $150,000.00 - $499,999.99 $500,000.00 - $999,999.99 $1,000,000.00 +	 0.10% 0.20% 0.25% 0.25% 0.30% 0.30%

* FEDERAL REGULATIONS: Transfers from a Statement Savings, Christmas Club, Money Market Variable or Investor's Plus to another account or to third parties by preauthorized, automatic, telephonic or internet transfer or check or similar order to third parties are limited to six in total per statement cycle or per month as shown above. Excessive transactions may require us to change the account to a transaction type account that will reduce earnings.

**APY = Annual Percentage Yield

The chart below illustrates specific account conversions, and the following resource directory includes further information to help you during our conversion. If you do not know the name of your current account, you can find it on your account statement. We hope you will be pleased with your new account. If you determine a different account would be more suitable, contact your personal banker anytime on or after March 17, 2014, for assistance. Refer to the enclosed Home Bank Agreements and Disclosures booklet for additional information about your account(s).

Monthly Service Charge	Balance to Avoid Monthly Service Charge	Per Transaction Item Charges	Check Printing	Internet Banking, eStatements & Mobile Banking
$3.00 (waived for accountholders under age 18)	$250.00 every day of the statement cycle	Unlimited credits, limited to 5 free debits per month, $3.00 thereafter*	n/a	FREE
n/a	n/a	n/a	n/a	FREE
$10.00	$2,500.00 very day of the statement cycle	Unlimited credits, limited to 6 debits per statement cycle, thereafter $10.00 each*	prices vary	FREE
$20.00	$20,000.00 every day of the statement cycle	Unlimited credits, limited to 6 debits per statement cycle, thereafter $10.00 each*	prices vary	FREE

Home Bank

New Information About Your BUSINESS CHECKING ACCOUNT

To help make your account transition as smooth as possible during our systems conversion, we will automatically transfer your current business checking account into a comparable Home Bank business checking account.

Business Checking Accounts

– for business purpose

If your B&K business checking account is:	Your account will convert to:	Minimum Balance to Open	Minimum Balance to Earn Interest	Interest Rate & APY** Accurate as of 2/11/14
Century Checking	**BUISINESS ONE CHECKING**	$100.00	n/a	n/a
Now Debit Checking				
Now Checking				
Personal Checking				
Personal Checking Debit				
Commercial Checking	**COMMERCIAL CHECKING**	$100.00	n/a	n/a
Business Advantage Checking	**BUSINESS CHECKING**	$100.00	n/a	n/a
Interest on Lawyers Trust Account (IOLTA)	**IOLTA**	$100.00	Tiered for balances $700.00 - $4,999.99 $5,000.00 +	0.55% 0.60%
Public Funds - School	**NOT-FOR-PROFIT**	$100.00	n/a	n/a
Public Funds - Municipal				
Public Funds - County				

**APY = Annual Percentage Yield

**A variety of online services are available through Home Bank's business online banking. Choose from Home Bank's standard internet service or if you qualify, our more comprehensive online suite, which allows greater flexibility for complex needs. Consult with your bank representative today for the online suite just right for your business. If you are already an online user or user of Treasury Cash Management Services, refer to the resource directory section of this booklet for additional conversion details.

The chart below illustrates specific account conversions, and the following resource directory includes further information to help you during our conversion. If you do not know the name of your current account, you can find it on your account statement. We hope you will be pleased with your new account. If you determine a different account would be more suitable, contact your personal banker anytime on or after March 17, 2014, for assistance. Refer to the enclosed Home Bank Agreements and Disclosures booklet for additional information about your account(s).

Monthly Service Charge	Balance to Avoid Monthly Service Charge	Per Transaction Item Charges	Checks	Internet Banking**
$6.00	$700.00 every day of the statement cycle	$0.15 per transaction >20, waived if balance is > $700.00 every day of statement cycle.	Prices vary	Options available
$10.00	Features an earnings credit which is used to offset fees	Checks written $0.15 per deposit $0.25. Per item deposited $0.08. ACH Credit/ Debit $0.12. Coin/Currency handling $0.50 per $1,000.00. Negative collected balance fee of Prime + 2%	Prices vary	Options available
n/a	n/a	$0.40 per transaction > 200	Prices vary	Options available
n/a	n/a	n/a	Prices vary	Options available
$5.00	$250.00 every day of the statement cycle	$0.20 per transaction >25	Prices vary	Options available

New Information About Your BUSINESS SAVINGS ACCOUNT

To help make your account transition as smooth as possible during our systems conversion, we will automatically transfer your current business savings account into a comparable Home Bank business savings account.

Business Savings Accounts*

– for business purpose

If your B&K business savings account is:	Your account will convert to:	Minimum Balance to Open	Minimum Balance to Earn Interest
Silver Savings	**STATEMENT SAVINGS**	$50.00	$50.00 +
B&K Ultimate Savings			
Money Market Account	**MONEY MARKET VARIABLE**	$2,500.00	Tiered for balances $0.01 - $ 2,499.99 $2,500.00 - $ 9,999.99 $10,000.00 - $49,999.99 $50,000.00 - $99,999.99 $100,000.00 +
Century Money Market Account			
Commercial Money Market <$20,000. 00			
Premium Investment Money Market Variable < $20,000.00			
Commercial Money Market >/= $20,000.00	**INVESTOR'S PLUS**	$20,000.00	Tiered for balances $0.01 - $ 19,999.99 $20,000.00 - $ 49,999.99 $50,000.00 - $149,999.99 $150,000.00 - $499,999.99 $500,000.00 - $999,999.99 $1,000,000.00 +
Premium Investment Money Market Variable >/= $20,000.00			

* FEDERAL REGULATIONS: Transfers from a Statement Savings, Money Market Variable or Investor's Plus to another account or to third parties by preauthorized, automatic, telephonic or internet transfer or check or similar order to third parties are limited to six in total per statement cycle or per month as shown above. Excessive transactions may require us to change the account to a transaction type account that will reduce earnings.

**APY = Annual Percentage Yield

The chart below illustrates specific account conversions, and the following resource directory includes further information to help you during our conversion. If you do not know the name of your current account, you can find it on your account statement. We hope you will be pleased with your new account. If you determine a different account would be more suitable, contact your personal banker on or after March 17, 2014, for assistance. Refer to the enclosed Home Bank Agreements and Disclosures booklet for additional information about your account(s).

Interest Rate & APY** Accurate as of 2/11/14	Monthly Service Charge	Balance to Avoid Monthly Service Charge	Per Transaction Item Charges	Checks
0.10%	$3.00	$250.00 every day of the statement cycle	Unlimited credits, limited to 5 free debits per month, $3.00 thereafter*	n/a
0.05% 0.10% 0.15% 0.20% 0.25%	$10.00	$2,500.00 every day of the statement cycle	Unlimited credits, limited to 6 debits per statement cycle, thereafter $10.00 each*	prices vary
0.10% 0,20% 0.25% 0.25% 0.30% 0.30%	$20.00	$20,000.00 every day of the statement cycle	Unlimited credits, limited to 6 debits per statement cycle, thereafter $10.00 each*	prices vary

Resource Directory: Important Information About Your Accounts and Services

Please retain this resource directory as a reference to upcoming changes to your accounts. The accompanying Agreements and Disclosures booklet offers further details about your accounts, options and services offered at Home Bank.

FDIC Deposit Insurance Corporation (FDIC) Coverage Limits
If you are a client of the former Britton & Koontz Bank (B&K) and Home Bank and your total deposits exceed FDIC insurance limits, deposits from Britton and Koontz are separately insured from deposits at Home Bank for at least six months after the legal acquisition date of February 14, 2014. This grace period will give you the opportunity to restructure your accounts, if necessary. Certificates of Deposits (CDs) from Britton and Koontz are separately insured until the earliest maturity date after the end of the six-month grace period. CDs that mature during the six-month 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 coverage, go to www.fdic.gov/deposit/deposits.

Bank Account Numbers
Consumer and business deposit and loan account numbers will not be affected by this conversion therefore your account numbers will remain the same. In very rare cases, it will be necessary to change an account number. If this occurs, you will be notified in a separate mailing.

Deposit Account Statements
You will receive a paper cut-off statement for checking and savings accounts, which should include all transactions since your last statement through our conversion date of March 14, 2014. Interest earned through March 14, 2014, on checking, savings and Money Market Variable Accounts will appear on this statement. Thereafter, you will receive a new statement that will appear in a slightly different format, however, it will include the same information you currently receive. If you are currently receiving statements electronically, once you re-enroll via Home Bank's website, you will have online access to view banking statements. If you are currently receiving statements electronically, once you re-enroll for estatements via Home Bank's website, you will have online access to view banking statements. Refer to the chart below to determine whether or not your monthly statement cycle will change.

If your statement cycle is currently -	Your new statement cycle will be
5TH OF THE MONTH	5TH OF THE MONTH
12TH OF THE MONTH	10TH OF THE MONTH
18TH OF THE MONTH	15TH OF THE MONTH
20TH OF THE MONTH	20TH OF THE MONTH
26TH OF THE MONTH	25TH OF THE MONTH
30TH OF THE MONTH	30TH OF THE MONTH

Overdraft Privilege Service (ODP)
If you are a consumer client and were previously granted Discretionary Overdraft Privilege with Britton and Koontz Bank, and are in good standing at the close of business on March 14, 2014, your limit for consumer accounts will increase to a total of $600.00. Business purpose clients in good standing as of the close of business on March 14, 2014, will be automatically granted a limit of $800.00 for use with both Standard ODP and ATM & everyday Point-of-Sale (POS) Transactions. Consumers, who have not already opted in to the payment of ATM and everyday POS Transactions with Britton and Koontz, must do so prior to Home Bank paying these items into overdraft. Beginning March 17, 2014, your Service will be governed by the following Service Policy under Home Bank. Please

review the Discretionary Overdraft Privilege Disclosure in the accompanying Agreements and Disclosure booklet for a complete description of the terms and features of this service, including a description of how to opt-in or cancel the Service, a description of "in good standing," and overdraft alternatives.

Check and Deposit Slip Re-Orders
You may continue to use any valid pre-printed checks associated with your accounts; however, upon re-order, your check style will be converted to one that closely resembles your current checks. Check order fees vary depending upon the type of account you have and the check design you select. When you are ready to re-order, you may do so by contacting any banking center or ordering online at www.home24bank.com. Click the "Re-order Checks" link from the home page of our website. If you re-order checks from another vendor, outside of Home Bank's preferred vendor, Deluxe, please notify the vendor of the new Home Bank Routing Transit Number, 265270303.

Automatic Transfers
All automatic transfers and recurring automatic transfers currently established between two accounts will continue upon conversion. If you currently have an automatic transfer established to prevent overdrawing a checking account and funds are needed to complete a transaction on or after Monday, March 17, 2014, money will automatically transfer in $100.00 increments from your linked account at a cost of $3.00 per transfer. If your balance is less than $100.00, the remaining balance in your linked account will be transferred.

Certificates of Deposit (CDs)
Your current CD account rate, term and related features will remain the same until first maturity after March 17, 2014. Upon maturity, your CD(s) will automatically renew into a CD offered by Home Bank that most closely resembles your current CD. You will receive an Approaching Renewal Advice Notice which will include upcoming renewal terms and conditions. Please contact us promptly if the terms are not ideal for you. Upon notification, you will have ample time to elect an alternative option.

Individual Retirement Account (IRA) Certificates of Deposit (CD)
Your current IRA CD account rate, term and related features will remain the same until first maturity after March 17, 2014. Upon maturity, your IRA CD(s) will automatically renew into an IRA CD offered by Home Bank that most closely resembles your current IRA CD. You will receive an Approaching Renewal Advice Notice, which will include upcoming renewal terms and conditions. Please contact us promptly if the terms are not ideal for you. Upon notification, you will have ample time to elect an alternative option.

Consumer, Commercial Loans and Lines of Credit
The terms and conditions of your loan or line of credit will remain the same, and fees and late charges will be assessed in accordance with your contract unless you receive a separate notification of any changes.

If you have any type of commercial loan or line of credit or a consumer line of credit, you will receive a monthly billing statement containing loan information. Any automatic payments you currently have will remain unchanged. Non-automatic payments should continue to be mailed to the address you currently use. You will be notified in advance if any changes are made to the manner in which you are billed for payment or your payment due date.

If you have life and/or disability coverage on your consumer loan, there will be no change to the terms, conditions or cost of coverage.

Mortgage Loan Accounts
If you currently have a home mortgage financed and serviced by Britton and Koontz Bank, your mortgage rate, terms and conditions will not be affected by the conversion. This means the terms and conditions of your mortgage loan will remain the same, and fees and late charges will be assessed in accordance with your contract, unless you receive a separate

notification of any changes. Any automatic payments you currently have will remain unchanged. Non-automatic payments should continue to be mailed to the address you currently use. You will be notified in advance if any changes are made to the manner in which you are billed for payment or the payment due date. If your loan is currently serviced by Britton & Koontz Bank, changes will occur as to where your mortgage will be serviced going forward. You will receive a separately mailed servicing transfer notice outlining these servicing changes, within the next few weeks.

Online Banking
Online banking for consumer and commercial accounts will be available at www.bkbank.com through the close of business on Friday, March 14, 2014. Online banking will be available in inquiry only until Sunday March 16th. Starting Monday, March 17, 2014, you may enroll in online banking at www.home24bank.com.

Home Bank will convert two years of Britton and Koontz statement history. This information will be available soon after conversion to clients who enroll in Home Bank's online banking.

Bill Pay
Bill Pay access will be available at www.bkbank.com through Thursday, March 13, 2014. Beginning Monday, March 17, 2014, to access Bill Pay, you must first enroll in online banking at www.home24bank.com. Once enrolled and logged in to online banking, existing consumer Britton and Koontz bill pay clients will not need to re-enroll in Bill Pay. In order to have your existing bill pay profile connected to Home Bank's online banking service, contact Customer Service at 866-401-9440.

For consumers, you should not have to re-establish your payees or re-schedule your payments. We are working diligently to convert your vendors as well as any payments you have scheduled. It is always a good idea however, to make a copy of or take note of all payees, due dates and any additional information needed to recreate your Bill Pay schedules before Friday March 14, 2014. Once you have accessed your bill pay through Home Bank's site, you should validate that all of your payee information is correct, as well as any scheduled payments that you have. There is no monthly fee for consumers for Home Bank's online Bill Pay Service when you pay a minimum of three Bill Pay transactions per month otherwise the fee is $4.95 per month. This fee will be waived for all existing Britton and Koontz consumer clients for an introductory period of 60 days.

For business clients - With Bill Pay for Business, you pay $10.00 per month for unlimited bill payments. For business clients utilizing our Commercial Analysis Account Service, the Bill Pay charge is included in the analysis calculation. Prior to Friday March 14, 2014, we recommend business clients make a copy of or take note of all payees, due dates and any additional information you will need to recreate your bill payments, payees and schedules.

eStatements
Your existing access to eStatements will be available through March 31, 2014. On March 17, 2014, you will find a link to your Britton and Koontz eStatements at www.home24bank.com.

Text and email Alerts
You should continue to receive any Britton and Koontz Bank texts or email alerts you currently have set up through at least March 14, 2014. Once you enroll in Home Bank's Online Banking on or after March 17, 2014, you can then establish your preferred text and email alerts.

Mobile Banking
We anticipate you will have the ability to access your accounts as usual via Britton & Koontz Mobile Banking, through at least March 14, 2014. In order to use mobile banking at Home Bank, you must first enroll in online banking by logging in to www.home24bank.com. Once you have enrolled in Home Bank's Online Banking, you can then download the Home Bank Mobile Banking App. With this service you may access your current account balances, transfer funds between your accounts, make bill payments and more. Mobile Banking is currently offered to clients who enroll in our consumer online banking only.

Online Statement Images
Home Bank will convert 2 years of Britton & Koontz's statement history. This information will be available soon after conversion and once you enroll in Home Bank's online banking. These statement images will be accessible within online banking and will not require a separate site or log in credentials.

Trusteer
Trusteer online banking fraud protection will not be supported by Home Bank after March 14, 2014. Existing Trusteer clients may continue to use the service.

Telephone Banking
You may continue to utilize Britton and Koontz's Moneyline 24 Telephone Banking through at least March, 14, 2014. On March 17, 2014, you may elect access to Home Bank's telephone banking service, Telebanc. Telebanc is available 24 hours a day, seven days a week. The service allows you the ability to access your current account balances, conduct funds transfers between your accounts with us, request a statement and more. On March 17, 2014, you may reach our telephone banking service at 866-549-9430. When you access Home Bank's telephone banking for the first time, you will be asked for your account number and your personal identification number (PIN). Your PIN will initially be assigned as the last four digits of your social security number or tax ID (business) number. You will be prompted to change your PIN during your initial call.

Debit Cards
You will soon receive a new Home Bank VISA® ATM/debit card, which will replace your Britton & Koontz Bank ATM/debit card. Your new debit card may be used beginning March 17, 2014. Your Britton & Koontz Bank ATM/debit card will remain active for two weeks after March 17, 2014, or until you have activated your new Home Bank card. Once you have activated your new Home Bank Card you may destroy your old card after March 17, 2014.

You will also receive a Home Bank debit card PIN by mail. After you have activated your card, you may continue to use the PIN assigned to your account or you may change your PIN by stopping by any Home Bank location.

If you have any automatic payments or bill payments set-up with your current Britton & Koontz Bank debit card, please be sure to update that information with your new card number, expiration date, and card type in order for payments to be processed, beginning March 17, 2014.

ATM Access
You may access surcharge-free ATMs at any Home Bank office location and at a select number of other locations after February 14, 2014. A Home Bank surcharge of $1.50 will apply at non-Home Bank ATMs. Please see a list of surcharge-free ATMs in the locations listing in this guide.

Credit Cards
If you currently have a credit card issued by Britton and Koontz Bank, please continue to use and make payments as customary. Credit Cards issued by Britton and Koontz Bank will not be affected by this conversion.

Merchant Services
Merchants who currently process through Britton & Koontz Bank's third-party merchant provider, will continue using their merchant services uninterrupted. If there are changes to your service provider in the future, Home Bank will notify you prior to that change.

Home Bank

Incoming Wire Transfer Instructions
Wire transfer instructions will change beginning at system conversion on March 17, 2014; however former wiring instructions will continue to be honored for 30 days thereafter.

New Incoming Wire Transfer Instructions for use beginning March 17, 2014
Bank name: Home Bank
Routing Number: 265270303
Beneficiary Name: Your name
Beneficiary Account: Your Home Bank Account Number

You may contact Customer Service for wire transfer assistance. Our staff will work with you to ensure outgoing wire transfer requests include the appropriate wire transfer instructions. If you expect an incoming wire to your account on or after March 17, 2014, you should make every effort to provide the sender with Home Bank's updated wiring instructions.

Automated Clearing House Transactions
All electronic credits and debits previously authorized by you, such as direct deposit of Treasury and payroll funds and debit transactions, will continue to flow through your account as specified. Although your account number will not change, the routing number will change. We will make every attempt to send a Notice of Change to the companies depositing and withdrawing from your account(s) however some companies may require direct notification from you of any changes. You may want to notify those providers of the new routing number effective on and after March 17, 2014 to prevent any delays to these transactions. Home Bank's routing/transit number is 265270303.

Treasury Management Services
You may contact Customer Service for assistance regarding wire transfer instructions. If your business currently utilizes Britton and Koontz Treasury Management Services, many of the same services will be offered and granted upon conversion. You will receive additional information, within separate mailings, regarding the conversion of these services such as Business Online Banking, with wire transfer and stop payment online authorization capability, Automated Clearing House (ACH) Origination Services, Remote Deposit Capture, Automated Sweep, Zero Balance Accounts, and more.

Safe Deposit Boxes
Home Bank's Safe Deposit Boxes allow access during normal business hours. If you currently have a Safe Deposit Box, your box location, size, cost and billing cycle will remain the same. If any changes are made related to your Safe Deposit Box terms and conditions, you will receive a separate notice from us at least 30 days in advance of the change.

Hours of Operation

Main Branch, Natchez
Lobby & Drive-Thru
Monday - Thursday - 9 a.m. to 4 p.m.
Friday 9 a.m. to 5 p.m.

Vicksburg Locations
Lobby
Monday - Thursday 9 a.m. to 4:30 p.m.
Friday 9 a.m. to 5 p.m.
Drive-Thru
Monday - Thursday 8:30 a.m. to 5 p.m.
Friday 8:30 a.m. to 5:30 p.m.

St. Catherine & Tracetown, Natchez
Lobby
Monday - Thursday 9 a.m. to 4 p.m.
Friday 9 a.m. to 5 p.m.
Drive-Thru
Monday - Friday 7:30 a.m. to 5:30 p.m.

All Other Home Bank Location Hours
Lobby
Monday - Thursday 9 a.m. to 5 p.m.
Friday 9 a.m. to 5:30 p.m.
Drive-Thru
Monday - Friday 8 a.m. to 5:30 p.m.
Saturday (Lafayette/Carencro Only: Kaliste Saloom, Johnston, Broussard & Acadiana) 10 a.m. to 1 p.m.

Customer Service Center
Our centralized Customer Service Center can best help you with questions related to the conversion; however the Center will not have immediate access to your specific account information until March 17, 2014. If you need information right away regarding balances, account histories, payments, etc., please contact your local personal banker at the phone number listed herein that corresponds to their office location. On or after March 17, 2014, you may continue to contact your personal banker or you may contact Home Bank's Customer Service Center at 866-401-9440 for all your banking needs. You may also reach us by email at customerservice@home24bank.com. For your protection, please be sure not to send any personally identifiable information to us through email such as social security or other identifying numbers. We appreciate your patience as we work to ensure a smooth system conversion. We value your business and welcome any questions, concerns or complaints you may have. Written complaints should be addressed to:

Home Bank
Attention: Compliance Officer
503 Kaliste Saloom Rd.
Lafayette, LA 70508

Locations & Contact Information

Natchez
500 Main St., Natchez, MS 39120, 601-445-5576
411 Hwy 61 North, Natchez, MS 39120, 601-445-2480
55A Sgt. S. Prentiss Dr., Natchez, MS 39120, 601-445-2479

Vicksburg
2150 S. Frontage Rd, Vicksburg, MS 39180, 601-630-8201
2059 Hwy 61 North, Vicksburg, MS 39183, 601-630-8200

New Orleans
3798 Veterans Blvd., Metairie, LA 70002, 504-457-6220
Mid City: 3915 Canal St., New Orleans, LA 70119, 504-483-7146
Elmwood Branch: 5700 Citrus Blvd., Ste K, Harahan, LA 70123, 504-736-5140
2111 N. Causeway Blvd., Mandeville, LA 70471, 985-626-6889
West Bank Branch: 1800 Manhattan Blvd., Harvey, LA 70058, 504-361-3391

Northshore
1750 N. Columbia St., Covington, LA 70433, 985-898-1150
69291 Hwy 21, Covington, LA 70433, 985-893-8545
1305 N. Causeway Blvd., Mandeville, LA 70471, 985-727-6001
Loan Production Office: 2111 N. Causeway Blvd., Mandeville, LA 70471
82255 Hwy 25, Folsom, LA 70437, 985-796-8800
2037 E Gause Blvd, Slidell, LA 70461, 985-645-3768
70963 Hwy 59, Abita Springs, LA 70420, 985-674-3900

Central
Loan Production Office: 13340 Magnolia Sq. Dr., Central, LA 70818, 225-761-2546

Home Bank

Baton Rouge

16969 Old Jefferson Hwy., Baton Rouge, LA 70817, 225-364-2900
10563 S. Glenstone Pl., Baton Rouge, LA 70801, 225-364-2901
5302 Corporate Blvd., Baton Rouge, LA 70808, 225-300-8399
Mortgage Office (No ATM): 4703 Bluebonnet Blvd., Baton Rouge, LA 70809, 225-761-2527

Lafayette/Acadiana

503 Kaliste Saloom Rd., Lafayette, LA 70508, 337-237-1960
523 Jefferson St., Lafayette, LA 70501, 337-261-9410
1020 Coolidge Blvd., Lafayette, LA 70503. 337-261-9400
4202 Johnston St., Lafayette, LA 70503, 337-261-9405
5028 Ambassador Caffery Pkwy., Lafayette, LA 70508, 337-261-9408
1219 Albertson Pkwy., Broussard, LA 70518, 337-261-9424
806 Veterans Dr., Carencro, LA 70520, 337-261-9445
5543 Cameron St., Scott, LA 70583, 337-261-9402
204 N. Parkerson Ave., Crowley, LA 70526, 337-783-4121

ATMs

Visit Home Bank ATMs at Home Bank office locations or:

Convenience Store & Other Locations

3755 Ambassador Caffery Pkwy., Lafayette, LA
2444 W. Congress St., Lafayette, LA
1551 SE Evangeline Thwy., Lafayette, LA
2004 NE Evangeline Thwy., Lafayette, LA
2200 Kaliste Saloom Rd., Lafayette, LA
1400 Pinhook Rd., Lafayette, LA
200 Terminal Drive, Lafayette, LA
6777 Johnston St., Lafayette, LA
2007 Johnston St., Lafayette, LA
801 Ambassador Caffery Pkwy., Lafayette, LA
1240 Albertson Pkwy., Broussard, LA
215 Mills Rd., Breaux Bridge, LA
2999 Grand Point Hwy., Henderson, LA
27952 Walker Rd. S., Walker, LA
2313 S. Acadian Thwy., Baton Rouge, LA
Mellow Mushroom: 4250 Burbank Drive, Baton Rouge, LA
4000 S. Frontage Road, Ste. 112, Vicksburg, MS

EQUAL HOUSING LENDER

Member FDIC

Printed 2/2014

Home Bank

Home HB Bank

Agreements and Disclosures

IMPORTANT INFORMATION ABOUT YOUR DEPOSIT ACCOUNT(S)

At the close of business on March 14, 2014, your Britton & Koontz (Britton and Koontz Bank, N.A.) account information will be transferred to Home Bank. While you may experience some minor changes to your account(s), we do not anticipate any disruption of service. We are committed to ensuring a seamless transition. The information contained herein is designed to inform you of specific changes to your accounts and services with us and provides an overview of all deposit accounts offered at Home Bank. If you have questions or would like more information, contact a customer service representative at (866) 401-9440 or contact your local personal banker. The enclosed information includes a notice of change to the terms and conditions of your account(s) with us and your deposit account disclosures. Effective 30 calendar days after we sent this notice to you, your account(s) shall be governed by the following terms and conditions. Continued use of your account(s) after receipt of these terms and conditions constitutes acceptance of, and agreement to, the terms and conditions.

TERMS AND CONDITIONS OF YOUR ACCOUNT

AGREEMENT – This document, along with any other documents we give you pertaining to your account(s), is a contract that establishes rules which control your account(s) with us. Please read this carefully and retain it for future reference. If you sign the signature card or open or continue to use the account, you agree to these rules. You will receive a separate schedule of rates, qualifying balances, and fees if they are not included in this document. If you have any questions, please call us.

This agreement is subject to applicable federal laws and laws of the state where your account was opened and other applicable rules such as the operating letters of the Federal Reserve Banks and payment processing system rules (except to the extent that this agreement can and does vary such rules or laws). The body of state and federal law that governs our relationship with you, however, is too large and complex to be reproduced here. The purpose of this document is to:

(1) summarize some laws that apply to common transactions;

(2) establish rules to cover transactions or events which the law does not regulate;

(3) establish rules for certain transactions or events which the law regulates but permits variation by agreement; and

(4) give you disclosures of some of our policies to which you may be entitled or in which you may be interested.

If any provision of this document is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. We may permit some variations from our standard agreement, but we must agree to any variation in writing either on the signature card for your account or in some other document.

As used in this document the words "we," "our," and "us" mean the financial institution and the words "you" and "your" mean the account holder(s) and anyone else with the authority to deposit, withdraw, or exercise control over the funds in the account. However, this agreement does not intend, and the terms "you" and "your" should not be interpreted, to expand an individual's responsibility for an organization's liability. If this account is owned by a corporation, partnership or other organization, individual liability is determined by the laws generally applicable to that type of organization. The headings in this document are for convenience or reference only and will not govern the interpretation of the provisions. Unless it would be inconsistent to do so, words and phrases used in this document should be construed so the singular includes the plural and the plural includes the singular. For accounts established in Louisiana "Party" means a person who, by the terms of an account, has a present right, subject to request, to payment from the account other than as a beneficiary or agent.

LIABILITY – You agree, for yourself (and the person or entity you represent if you sign as a representative of another) to the terms of this account and the schedule of charges. You authorize us to deduct these charges, without notice to you, directly from the account balance as accrued. You will pay any additional reasonable charges for services you request which are not covered by this agreement.

Each of you also agrees to be jointly and severally (in solido, for accounts established in Louisiana) (individually, for accounts established in Mississippi) liable for any account shortage resulting from charges or overdrafts, whether caused by you or another with access to this account. This liability is

due immediately, and can be deducted directly from the account balance whenever sufficient funds are available. You have no right to defer payment of this liability, and you are liable regardless of whether you signed the item or benefited from the charge or overdraft.

You will be liable for our costs as well as for our reasonable attorneys' fees, to the extent permitted by law, whether incurred as a result of collection or in any other dispute involving your account. This includes, but is not limited to, disputes between you and another joint owner; you and an authorized signer or similar party; or a third party claiming an interest in your account. This also includes any action that you or a third party takes regarding the account that causes us, in good faith, to seek the advice of an attorney, whether or not we become involved in the dispute. All costs and attorneys' fees can be deducted from your account when they are incurred, without notice to you.

DEPOSITS – We will give only provisional credit until collection is final for any items, other than cash, we accept for deposit (including items drawn "on us"). Before settlement of any item becomes final, we act only as your agent, regardless of the form of indorsement or lack of indorsement on the item and even though we provide you provisional credit for the item. We may reverse any provisional credit for items that are lost, stolen, or returned. Actual credit for deposits of, or payable in, foreign currency will be at the exchange rate in effect on final collection in U.S. dollars. We are not responsible for transactions by mail or outside depository until we actually record them. We will treat and record all transactions received after our "daily cutoff time" on a business day we are open, or received on a day we are not open for business, as if initiated on the next business day that we are open. At our option, we may take an item for collection rather than for deposit. If we accept a third-party check for deposit, we may require any third-party indorsers to verify or guarantee their indorsements, or indorse in our presence.

WITHDRAWALS – Generally - Unless clearly indicated otherwise on the account records, any of you, acting alone, who signs to open the account or has authority to make withdrawals may withdraw or transfer all or any part of the account balance at any time. Each of you (until we receive written notice to the contrary) authorizes each other person who signs or has authority to make withdrawals to indorse any item payable to you or your order for deposit to this account or any other transaction with us.

Postdated checks - A postdated check is one which bears a date later than the date on which the check is written. We may properly pay and charge your account for a postdated check even though payment was made before the date of the check, unless we have received written notice of the postdating in time to have a reasonable opportunity to act. Because we process checks mechanically, your notice will not be effective and we will not be liable for failing to honor your notice unless it precisely identifies the number, date, amount and payee of the item.

Checks and withdrawal rules - If you do not purchase your check blanks from us, you must be certain that we approve the check blanks you purchase. We may refuse any withdrawal or transfer request which you attempt on forms not approved by us or by any method we do not specifically permit. We may refuse any withdrawal or transfer request which is greater in number than the frequency permitted, or which is for an amount greater or less than any withdrawal limitations. We will use the date the transaction is completed by us (as opposed to the date you initiate it) to apply the frequency limitations. In addition, we may place limitations on the account until your identity is verified.

Even if we honor a nonconforming request, we are not required to do so later. If you violate the stated transaction limitations (if any), in our discretion we may close your account or reclassify it as a transaction account. If we reclassify your account, your account will be subject to the fees and earnings rules of the new account classification.

If we are presented with an item drawn against your account that would be a "substitute check," as defined by law, but for an error or defect in the item introduced in the substitute check creation process, you agree that we may pay such item.

See the funds availability policy disclosure for information about when you can withdraw funds you deposit. For those accounts to which our funds availability policy disclosure does not apply, you can ask us when you make a deposit when those funds will be available for withdrawal. We may determine the amount of available funds in your account for the purpose of deciding whether to return an item for insufficient funds at any time between the time we receive the item and when we return the item or send a notice in lieu of return. We need only make one determination, but if we choose to make a subsequent

determination, the account balance at the subsequent time will determine whether there are insufficient available funds.

Overdrafts - You understand that we may, at our discretion, honor withdrawal requests that overdraw your account. However, the fact that we may honor withdrawal requests that overdraw the account balance does not obligate us to do so later. So you can NOT rely on us to pay overdrafts on your account regardless of how frequently or under what circumstances we have paid overdrafts on your account in the past. We can change our practice of paying overdrafts on your account without notice to you. You can ask us if we have other account services that might be available to you where we commit to paying overdrafts under certain circumstances, such as an overdraft protection line-of-credit or a plan to sweep funds from another account you have with us. You agree that we may charge fees for overdrafts. For consumer accounts, we will not charge fees for overdrafts caused by ATM withdrawals or one-time debit card transactions if you have not opted-in to that service. We may use subsequent deposits, including direct deposits of social security or other government benefits, to cover such overdrafts and overdraft fees.

Multiple signatures, electronic check conversion, and similar transactions - An electronic check conversion transaction is a transaction where a check or similar item is converted into an electronic fund transfer as defined in the Electronic Fund Transfers regulation. In these types of transactions the check or similar item is either removed from circulation (truncated) or given back to you. As a result, we have no opportunity to review the check to examine the signatures on the item. You agree that, as to these or any items as to which we have no opportunity to examine the signatures you waive any requirement of multiple signatures.

Notice of withdrawal - We reserve the right to require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D. (The law requires us to reserve this right, but it is not our general policy to use it.) Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.

OWNERSHIP OF ACCOUNT AND BENEFICIARY DESIGNATION – These rules apply to this account depending on the form of ownership and beneficiary designation, if any, specified on the account records. We make no representations as to the appropriateness or effect of the ownership and beneficiary designations, except as they determine to whom we pay the account funds.

Individual Account - is an account in the name of one person.

Joint Account – *Applicable to accounts established in Louisiana only* – This is an account in the names of two or more persons. Any one of such persons, acting alone, has complete access to the account. Upon the death of any party to such account, we are permitted to pay the account balance to the surviving parties, but this authority protects us only. The surviving joint parties may be liable to the heirs, legatees, or creditors of the deceased party to the extent the funds withdrawn by the survivors were owed to the deceased. If any party to a joint account sends notice to us to prevent withdrawals from the account by another party or parties, we may require the party to withdraw the balance and close the account or we may refuse to allow any further withdrawals from the account except upon the written consent of all parties to it. The remedy we choose is entirely at our discretion.

Joint Account - With Survivorship (*And Not as Tenants In Common*) – *Applicable to accounts established in Mississippi only* - This is an account in the name of two or more persons. Each of you intend that when you die the balance in the account (subject to any previous pledge to which we have agreed) will belong to the survivor(s). If two or more of you survive, you will own the balance in the account as joint tenants with survivorship and not as tenants in common.

Joint Account - No Survivorship (*As Tenants In Common*) – *Applicable to accounts established in Mississippi only* – This is owned by two or more persons, but none of you intend (merely by opening this account) to create any right of survivorship in any other person. We encourage you to agree and tell us in writing of the percentage of the deposit contributed by each of you. This information will not, however, affect the "number of signatures" necessary for withdrawal.

Revocable Trust or Pay-On-Death Account – *Applicable to accounts established in* ***Louisiana*** *only* - If two or more of you create such an account, you own the account jointly and the respective interests of each of you shall be deemed equal, unless otherwise stated in our account records. Beneficiaries acquire

the right to withdraw only if: (1) all persons creating the account die, and (2) the beneficiary is then living. If two or more beneficiaries are named and survive the death of all persons creating the account, such beneficiaries will own this account in equal shares, unless otherwise stated in our account records. The person(s) creating either of these account types reserves the right to: (1) change beneficiaries, (2) change the account types, and (3) withdraw all or part of the account funds at any time. *Applicable to accounts established in* ***Mississippi*** *only* - If two or more of you create such an account, you own the account jointly with survivorship. Beneficiaries cannot withdraw unless: (1) all persons creating the account die, (2) the beneficiary is then living, and (3) we are not otherwise required by Mississippi law to make payment to a parent, custodian, or guardian. If two or more beneficiaries are named and survive the death of all persons creating the account, such beneficiaries will own this account in equal shares, without right of survivorship. The person(s) creating either of these account types reserves the right to: (1) change beneficiaries, (2) change account types, and (3) withdraw all or part of the account funds at any time.

BUSINESS, ORGANIZATION AND ASSOCIATION ACCOUNTS - Earnings in the form of interest, dividends, or credits will be paid only on collected funds, unless otherwise provided by law or our policy. You represent that you have the authority to open and conduct business on this account on behalf of the entity. We may require the governing body of the entity opening the account to give us a separate authorization telling us who is authorized to act on its behalf. We will honor the authorization until we actually receive written notice of a change from the governing body of the entity.

STOP PAYMENTS - Unless otherwise provided, the rules in this section cover stopping payment of items such as checks and drafts. Rules for stopping payment of other types of transfers of funds, such as consumer electronic fund transfers, may be established by law or our policy. If we have not disclosed these rules to you elsewhere, you may ask us about those rules.

We may accept an order to stop payment on any item from any one of you. You must make any stop-payment order in the manner required by law and we must receive it in time to give us a reasonable opportunity to act on it before our stop-payment cutoff time. Because stop-payment orders are handled by computers, to be effective, your stop-payment order must precisely identify the number, date, and amount of the item, and the payee. You may stop payment on any item drawn on your account whether you sign the item or not. Generally, if your stop-payment order is given to us in writing it is effective for six months. Your order will lapse after that time if you do not renew the order in writing before the end of the six-month period. If the original stop-payment order was verbal your stop-payment order will lapse after 14 calendar days if you do not confirm your order in writing within that time period. We are not obligated to notify you when a stop-payment order expires. A release of the stop-payment request may be made only by the person who initiated the stop-payment order.

If you stop payment on an item and we incur any damages or expenses because of the stop payment, you agree to indemnify us for those damages or expenses, including attorneys' fees. You assign to us all rights against the payee or any other holder of the item. You agree to cooperate with us in any legal actions that we may take against such persons. You should be aware that anyone holding the item may be entitled to enforce payment against you despite the stop-payment order.

Our stop-payment cutoff time is one hour after the opening of the next banking day after the banking day on which we receive the item. Additional limitations on our obligation to stop payment are provided by law (e.g., we paid the item in cash or we certified the item).

TELEPHONE TRANSFERS - A telephone transfer of funds from this account to another account with us, if otherwise arranged for or permitted, may be made by the same persons and under the same conditions generally applicable to withdrawals made in writing. Unless a different limitation is disclosed in writing, we restrict the number of transfers from a savings account to another account or to third parties, to a maximum of six per month (less the number of "pre-authorized transfers" during the month). Other account transfer restrictions may be described elsewhere.

AMENDMENTS AND TERMINATION – We may change any term of this agreement. Rules governing changes in interest rates are provided separately in the Truth-in-Savings disclosure or in another document. For other changes, we will give you reasonable notice in writing or by any other method permitted by law. We may also close this account at any time upon reasonable notice to you and

tender of the account balance personally or by mail. Items presented for payment after the account is closed may be dishonored. When you close your account, you are responsible for leaving enough money in the account to cover any outstanding items to be paid from the account. Reasonable notice depends on the circumstances, and in some cases such as when we cannot verify your identity or we suspect fraud, it might be reasonable for us to give you notice after the change or account closure becomes effective. For instance, if we suspect fraudulent activity with respect to your account, we might immediately freeze or close your account and then give you notice. You agree to keep us informed of your current address at all times. Notice from us to any one of you is notice to all of you. If we have notified you of a change in any term of your account and you continue to have your account after the effective date of the change, you have agreed to the new term(s).

STATEMENTS – Your duty to report unauthorized signatures, alterations and forgeries - You must examine your statement of account with "reasonable promptness." If you discover (or reasonably should have discovered) any unauthorized signatures or alterations, you must promptly notify us of the relevant facts. As between you and us, if you fail to do either of these duties, you will have to either share the loss with us, or bear the loss entirely yourself (depending on whether we used ordinary care and, if not, whether we substantially contributed to the loss). The loss could be not only with respect to items on the statement but other items with unauthorized signatures or alterations by the same wrongdoer.

You agree that the time you have to examine your statement and report to us will depend on the circumstances, but will not, in any circumstance, exceed a total of 30 days from when the statement is first sent or made available to you.

You further agree that if you fail to report any unauthorized signatures, alterations or forgeries in your account within 60 days of when we first send or make the statement available, you cannot assert a claim against us on any items in that statement, and as between you and us the loss will be entirely yours. This 60-day limitation is without regard to whether we used ordinary care. The limitation in this paragraph is in addition to that contained in the first paragraph of this section.

Your duty to report other errors - In addition to your duty to review your statements for unauthorized signatures, alterations and forgeries, you agree to examine your statement with reasonable promptness for any other error - such as an encoding error. You agree that the time you have to examine your statement and report to us will depend on the circumstances. However, such time period shall not exceed 60 days. Failure to examine your statement and report any such errors to us within 60 days of when we first send or make the statement available precludes you from asserting a claim against us for any such errors on items identified in that statement and as between you and us the loss will be entirely yours.

Errors relating to electronic fund transfers or substitute checks (For consumer accounts only) - For information on errors relating to electronic fund transfers (e.g., computer, debit card or ATM transactions) refer to your Electronic Fund Transfers disclosure and the sections on consumer liability and error resolution. For information on errors relating to a substitute check you received, refer to your disclosure entitled Substitute Checks and Your Rights.

ACCOUNT TRANSFERS - This account may not be transferred or assigned without our prior written consent.

DIRECT DEPOSITS – If we are required for any reason to reimburse the federal government for all or any portion of a benefit payment that was directly deposited into your account, you authorize us to deduct the amount of our liability to the federal government from the account or from any other account you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other legal remedy to recover the amount of our liability.

TEMPORARY ACCOUNT AGREEMENT – If this option is selected, this is a temporary account agreement. Each person who signs to open the account or has authority to make withdrawals (except as indicated to the contrary) may transact business on this account. However, we may at some time in the future restrict or prohibit further use of this account if you fail to comply with the requirements we have imposed within a reasonable time.

SETOFF – We may (without prior notice and when permitted by law) set off the funds in this account against any due and payable debt you owe us now or in the future, by any of you having the right of

withdrawal, to the extent of such persons' or legal entity's right to withdraw. If the debt arises from a note, "any due and payable debt" includes the total amount of which we are entitled to demand payment under the terms of the note at the time we set off, including any balance the due date for which we properly accelerate under the note. This right of setoff does not apply to this account if prohibited by law. For example, the right of setoff does not apply to this account if: (a) it is an Individual Retirement Account or similar tax-deferred account, or (b) the debt is created by a consumer credit transaction under a credit card plan (but this does not affect our rights under any consensual security interest), or (c) the debtor's right of withdrawal only arises in a representative capacity. We will not be liable for the dishonor of any check when the dishonor occurs because we set off a debt against this account. You agree to hold us harmless from any claim arising as a result of our exercise of our right of setoff.

AUTHORIZED SIGNER – (Individual Accounts only) – A single individual is the owner. (The words "*agent*" or "*agency*" *contained herein refers to accounts established in Louisiana only.*) "Authorized Signer" refers to all accounts. The authorized signer is merely designated to conduct transactions on the owner's behalf. The owner does not give up any rights to act on the account, and the authorized signer or agent may not in any manner affect the rights of the owner or beneficiaries, if any, other than by withdrawing funds from the account. The owner is responsible for any transactions of the authorized signer or agent. We undertake no obligation to monitor transactions to determine that they are on the owner's behalf. The owner may terminate the authorization or agency at any timely terminated by the death behalf. The owner may terminate the authorization or agency at any time, and the authorization or agency is automatically terminated by the death of the owner. However, we may continue to honor the transactions of the authorized signer or agent until (a) we have received written notice or have actual knowledge of the termination of authority or agency, and (b) we have a reasonable opportunity to act on that notice or knowledge. We may refuse to accept the designation of an authorized signer or agency.

RESTRICTIVE LEGENDS – The automated processing of the large volume of checks we receive prevents us from inspecting or looking for special instructions or "restrictive legends" on every check. Examples of restrictive legends placed on checks are "must be presented within 90 days" or "not valid for more than $1,000.00." For this reason, we are not required to honor any restrictive legend placed on checks you write unless we have agreed in writing to the restriction. We are not responsible for any losses, claims, damages, or expenses that result from your placement of these or other special instructions on your checks.

FACSIMILE SIGNATURES - Unless you make advance arrangements with us, we have no obligation to honor facsimile signatures on your checks or other orders. If we do agree to honor items containing facsimile signatures, you authorize us, at any time, to charge you for all checks, drafts, or other orders, for the payment of money, that are drawn on us. You give us this authority regardless of by whom or by what means the facsimile signature(s) may have been affixed so long as they resemble the facsimile signature specimen filed with us, and contain the required number of signatures for this purpose. You must notify us at once if you suspect that your facsimile signature is being or has been misused.

CHECK PROCESSING – We process items mechanically by relying solely on the information encoded in magnetic ink along the bottom of the items. This means that we do not individually examine all of your items to determine if the item is properly completed, signed and indorsed or to determine if it contains any information other than what is encoded in magnetic ink. You agree that we have not failed to exercise ordinary care solely because we use our automated system to process items and do not inspect all items processed in such a manner. Using an automated process helps us keep costs down for you and all account holders.

CHECK CASHING – We may charge a fee for anyone that does not have an account with us who is cashing a check, draft or other instrument written on your account. We may also require reasonable identification to cash such a check, draft or other instrument. We can decide what identification is reasonable under the circumstances and such identification may be documentary or physical and may include collecting a thumbprint or fingerprint.

INDORSEMENTS - We may accept for deposit any item payable to you or your order, even if they are not indorsed by you. We may give cash back to any one of you. We may supply any missing indorsement(s) for any item we accept for deposit or collection, and you warrant that all indorsements

are genuine. To ensure that your check or share draft is processed without delay, you must indorse it (sign it on the back) in a specific area. Your entire indorsement (whether a signature or a stamp) along with any other indorsement information (e.g. additional indorsements, ID information, driver's license number, etc.) must fall within 1 1/2" of the "trailing edge" of a check. Indorsements must be made in blue or black ink, so that they are readable. As you look at the front of a check, the "trailing edge" is the left edge. When you flip the check over, be sure to keep all indorsement information within 1 1/2" of that edge.

It is important that you confine the indorsement information to this area since the remaining blank space will be used by others in the processing of the check to place additional needed indorsements and information. You agree that you will indemnify, defend, and hold us harmless for any loss, liability, damage or expense that occurs because your indorsement, another indorsement or information you have printed on the back of the check obscures our indorsement. These indorsement guidelines apply to both personal and business checks.

DEATH OR INCOMPETENCE - You agree to notify us promptly if any person with a right to withdraw funds from your account(s) dies or becomes legally incompetent. We may continue to honor your checks, items, and instructions until: (a) we know of your death or incompetence, and (b) we have had a reasonable opportunity to act on that knowledge. You agree that we may pay or certify checks drawn on or before the date of death or legal incompetence for up to ten (10) days after your death or legal incompetence unless ordered to stop payment by someone claiming an interest in the account.

FIDUCIARY ACCOUNTS - Accounts may be opened by a person acting in a fiduciary capacity. A fiduciary is someone who is appointed to act on behalf of and for the benefit of another. This account may be opened and maintained by a person or persons named as a trustee under a written trust agreement, or as executors, administrators, or conservators under court orders. You understand that by merely opening such an account, we are not acting in the capacity of a trustee in connection with the trust nor do we undertake any obligation to monitor or enforce the terms of the trust or letters.

CREDIT VERIFICATION - You agree that we may verify credit and employment history by any necessary means, including preparation of a credit report by a credit reporting agency.

LEGAL ACTIONS AFFECTING YOUR ACCOUNT - If we are served with a subpoena, restraining order, writ of attachment or execution, levy, garnishment, search warrant, or similar order relating to your account (termed "legal action" in this section), we will comply with that legal action. Or, in our discretion, we may freeze the assets in the account and not allow any payments out of the account until a final court determination regarding the legal action. We may do these things even if the legal action involves less than all of you. In these cases, we will not have any liability to you if there are insufficient funds to pay your items because we have withdrawn funds from your account or in any way restricted access to your funds in accordance with the legal action. Any fees or expenses we incur in responding to any legal action (including, without limitation, attorneys' fees and our internal expenses) may be charged against your account. The list of fees applicable to your account(s) provided elsewhere may specify additional fees that we may charge for certain legal actions.

SECURITY - It is your responsibility to protect the account numbers and electronic access devices

(e.g., an ATM card) we provide you for your account(s). Do not discuss, compare, or share information about your account number(s) with anyone unless you are willing to give them full use of your money. An account number can be used by thieves to encode your number on a false demand draft which looks like and functions like an authorized check. If you furnish your access device and grant actual authority to make transfers to another person (a family member or coworker, for example) who then exceeds that authority, you are liable for the transfers unless we have been notified that transfers by that person are no longer authorized.

Your account number can also be used to electronically remove money from your account. If you provide your account number in response to a telephone solicitation for the purpose of making a transfer (to purchase a service or merchandise, for example), payment can be made from your account even though you did not contact us directly and order the payment.

You must also take precaution in safeguarding your blank checks. Notify us at once if you believe your checks have been lost or stolen. As between you and us, if you are negligent in safeguarding your checks, you must bear the loss entirely yourself or share the loss with us (we may have to share some of the loss if we failed to use ordinary care and if we substantially contributed to the loss).

You agree that if we offer you services appropriate for your account to help identify and limit fraud or other unauthorized transactions against your account, such as positive pay or commercially reasonable security procedures, and you reject those services, you will be responsible for any fraudulent or unauthorized transactions which could have been prevented by the services we offered, unless we acted in bad faith or to the extent our negligence contributed to the loss.

TELEPHONIC INSTRUCTIONS - Unless required by law or we have agreed otherwise in writing, we are not required to act upon instructions you give us via facsimile transmission or leave by voice mail or on a telephone answering machine.

CLAIM OF LOSS - If you claim a credit or refund because of a forgery, alteration, or any other unauthorized withdrawal, you agree to cooperate with us in the investigation of the loss, including giving us an affidavit containing whatever reasonable information we require concerning your account, the transaction, and the circumstances surrounding the loss. You will notify law enforcement authorities of any criminal act related to the claim of lost, missing, or stolen checks or unauthorized withdrawals. We will have a reasonable period of time to investigate the facts and circumstances surrounding any claim of loss. Unless we have acted in bad faith, we will not be liable for special or consequential damages, including loss of profits or opportunity, or for attorneys' fees incurred by you. You agree that you will not waive any rights you have to recover your loss against anyone who is obligated to repay, insure, or otherwise reimburse you for your loss. You will pursue your rights or, at our option, assign them to us so that we may pursue them. Our liability will be reduced by the amount you recover or are entitled to recover from these other sources.

EARLY WITHDRAWAL PENALTIES (and involuntary withdrawals) - We may impose early withdrawal penalties on a withdrawal from a time account even if you don't initiate the withdrawal. For instance, the early withdrawal penalty may be imposed if the withdrawal is caused by our setoff against funds in the account or as a result of an attachment or other legal process. We may close your account and impose the early withdrawal penalty on the entire account balance in the event of a partial early withdrawal. See your notice of penalty for early withdrawals for additional information.

ADDRESS OR NAME CHANGES - You are responsible for notifying us of any change in your address or your name. Unless we agree otherwise, change of address or name must be made in writing by at least one of the account holders. Informing us of your address or name change on a check reorder form is not sufficient. We will attempt to communicate with you only by use of the most recent address you have provided to us. If provided elsewhere, we may impose a service fee if we attempt to locate you.

RESOLVING ACCOUNT DISPUTES - We may place an administrative hold on the funds in your account (refuse payment or withdrawal of the funds) if it becomes subject to a claim adverse to (1) your own interest; (2) others claiming an interest as survivors or beneficiaries of your account; or (3) a claim arising by operation of law. The hold may be placed for such period of time as we believe reasonably necessary to allow a legal proceeding to determine the merits of the claim or until we receive evidence satisfactory to us that the dispute has been resolved. We will not be liable for any items that are

dishonored as a consequence of placing a hold on funds in your account for these reasons.

WAIVER OF NOTICES - You waive any notice of non-payment, dishonor or protest regarding any items credited to or charged against your account.

ACH AND WIRE TRANSFERS - This agreement is subject to Article 4A of the Uniform Commercial Code - Fund Transfers as adopted in the state in which you have your account with us. If you originate a fund transfer and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary financial institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person or account other than the one named. You agree to be bound by automated clearing house association rules. These rules provide, among other things, that payments made to you, or originated by you, are provisional until final settlement is made through a Federal Reserve Bank or payment is otherwise made as provided in Article 4A- 403(a) of the Uniform Commercial Code. If we do not receive such payment, we are entitled to a refund from you in the amount credited to your aecount and the party originating such payment will not be considered to have paid the amount so credited. If we receive a payment order to credit an account you have with us by wire or ACH, we are not required to give you any notice of the payment order or credit.

TRUNCATION, SUBSTITUTE CHECKS, AND OTHER CHECK IMAGES – If you truncate an original check and create a substitute check, or other paper or electronic image of the original check, you warrant that no one will be asked to make payment on the original check, a substitute check or any other electronic or paper image, if the payment obligation relating to the original check has already been paid. You also warrant that any substitute check you create conforms to the legal requirements and generally accepted specifications for substitute checks. You agree to retain the original check in conformance with our internal policy for retaining original checks. You agree to indemnify us for any loss we may incur as a result of any truncated check transaction you initiate. We can refuse to accept substitute checks that have not previously been warranted by a bank or other financial institution in conformance with the Check 21 Act. Unless specifically stated in a separate agreement between you and us, we do not have to accept any other electronic or paper image of an original check.

REMOTELY CREATED CHECKS – Like any standard check or draft, a remotely created check (sometimes called a Telecheck, pre-authorized draft or demand draft) is a check or draft that can be used to withdraw money from an account. Unlike a typical check or draft, however, a remotely created check is not issued by the paying bank and does not contain the signature of the account owner (or a signature purported to be the signature of the account owner). In place of a signature, the check usually has a statement that the owner authorized the check or has the owner's name typed or printed on the signature line. For example, if a person provides an account number in response to a telephone solicitation, the telephone solicitor can use the account number to issue a remotely created check to withdraw money from that account.

You warrant and agree to the following for every remotely created check we receive from you for deposit or collection: (1) you have received express and verifiable authorization to create the check in the amount and to the payee that appears on the check; (2) you will maintain proof of the authorization for at least 2 years from the date of the authorization, and supply us the proof if we ask; and (3) if a check is returned you owe us the amount of the check, regardless of when the check is returned. We may take funds from your account to pay the amount you owe us, and if there are insufficient funds in your account, you still owe us the remaining balance.

UNLAWFUL INTERNET GAMBLING NOTICE –Restricted transactions as defined in Federal Reserve Regulation GG are prohibited from being processed through this account or relationship. Restricted transactions generally include, but are not limited to, those in which credit, electronic fund transfers, checks, or drafts are knowingly accepted by gambling businesses in connection with the participation by others in unlawful Internet gambling.

FDIC COVERAGE

FDIC Deposit Insurance has permanently increased from $100,000.00 to $250,000.00 per depositor. By operation of federal law, beginning January 1, 2013, funds deposited in a non interest-bearing

transaction account (including an interest on Lawyer's Trust Account no longer will receive unlimited deposit insurance coverage by the Federal Deposit Insurance Corporation (FDIC). Beginning January 1, 2013, all of a depositor's accounts at an insured depository institution, including all non interest-bearing transaction accounts, will be insured by the FDIC up to the standard maximum deposit insurance amount ($250,000.00), for each deposit insurance ownership category. For more information, about FDIC insurance coverage of non interest-bearing transaction accounts, visit www.fdic.gov.

NOTICE OF IDENTIFICATION REQUIREMENTS MANDATED BY THE USA PATRIOT ACT

The USA PATRIOT ACT and related regulations, enacted in response to the 9/11 terrorist attacks, require our bank to implement an enhanced customer identification and verification program.

These new requirements are intended to:

- Set forth uniform, minimum standards of bank customer identification and verification of all U.S. financial institutions,
- Ensure that terrorists and criminals do not use the banking system for improper purposes, and
- Minimize the risk that someone will steal your identity, steal funds from your accounts, and potentially damage your credit history.

To be effective in identifying those who seek to improperly use the banking system, it is important for banks to positively confirm the identity of all those with whom they establish customer relationships. This includes individuals, businesses, and other legal entities. In this manner, ongoing monitoring efforts can be focused primarily on those whose identity is less clearly established or less transparent, or whose transactions pose the greatest risk of misuse.

As a result, even if you are an existing customer and have provided ID documentation previously, our procedures *may* require that we:

- Review and copy your identification documents,
- Ask to see additional personnel, company or personal information to establish your identity or that of the business, and
- Verify your identity with third parties. Please be assured that this information will be carefully protected. In fact, you should also know that the government requires that banks safeguard personal information and maintain programs to ensure that integrity of those protections. After all, our mutual interest is one of trust and integrity. We want you to know that we do everything we can to earn that trust. And we should expect that these standards will help make this a long and prosperous relationship. Your cooperation in helping us satisfy these regulatory requirements is very much appreciated. If there are any questions, please ask any new account employee or manager.

REGULATION CC FUNDS AVAILABILITY DISCLOSURE

It is the policy of Home Bank to make funds available for withdrawal on the same business day, next business day or second business day after the day of your deposit in accordance with our Funds Availability Policy Statement as explained within the following schedule. By "available for withdrawal" we mean that the funds you deposit may be used by you to make cash withdrawals or by us to pay checks you have written or to allow transfers from your account with us. Checking accounts are the most common transaction accounts. Feel free to ask us whether any of your other accounts might be under this policy.

Determining the Availability of a Deposit - The length of any delay in availability is counted in business days from the day of your deposit. Each day is a business day, except Saturdays, Sundays and federal holidays. If you make a deposit before closing on a business day that we are open, we will consider that day to be the day of deposit. However, if you make a deposit at the ATM after 2:30pm, or on a weekend or federal holiday, we will consider that the deposit was made on the next business day.

Deposits made at a night depository, lock box or similar facility will be considered as deposited on the business day on which the deposit is removed from such facility.

Determining the Availability of a Deposit - The length of any delay in availability is counted in business days from the day of your deposit. Each day is a business day, except Saturdays, Sundays and federal holidays. If you make a deposit before closing on a business day that we are open, we will consider that day to be the day of deposit. However, if you make a deposit at the ATM after 2:30pm, or on a weekend or federal holiday, we will consider that the deposit was made on the next business day. Deposits made at a night depository, lock box or similar facility will be considered as deposited on the business day on which the deposit is removed from such facility.
Same Day Availability - Funds from the following deposits will be available on the business day we receive your deposit:

- Cash deposited in person to one of our employees
- Electronic direct deposits to your account
- Wire transfers

Next Day Availability - Funds from the following deposits are available on the first business day after the day of your deposit and you may have to use a special deposit ticket.

- Cash deposits that do not meet same day availability
- Cash deposits made before cut-off time at Home Bank ATMs (subject to verification)
- Checks drawn on Home Bank
- U.S. Treasury checks that are payable to you
- The first $200.00 from a day's total deposit

If you make a deposit in person to one of our employees, funds from the following deposits are also available on the first business day after the day of your deposit when you use a special deposit ticket.

- State and local government checks, cashier's, certified, and teller's checks that are payable to you.
- Federal Reserve Bank checks, Federal Home Loan Bank checks, and postal money orders, if these items are payable to you.

If you do not make your deposit in person to one of our employees (for example, if you mail the deposit) funds from these deposits will be available on the second day after the day of your deposit.
Other Check Deposits-Second Day Availability - Checks deposited into your account that do not meet the requirements for same day or next day availability as described above will generally be available on the second business day after the day of your deposit. These include all checks. However the first $200.00 of your total deposit will be available on the business day following the date of your deposit.

Holds on Other Funds - If we cash a check for you that is drawn on another financial institution or if we accept for deposit a check that is drawn on another bank, we may make funds from the deposit or check encashment available to you immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

Longer Delays May Apply - If we are not going to make all of the funds from your deposit available on the first or second business day, we may notify you at the time you make your deposit and will advise you as to when the funds will be available. If your deposit is not made directly to one of our employees, or if we take this action after you have left the premises, we will mail the notice to you by the first business day after the day we receive your deposit.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposited will not be paid.
- You deposit checks totaling more than $5,000.00 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months
- There is an emergency, such as failure of communications or computer equipment.

We will notify you in writing, if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the fifth business day after the day of your deposit. If you need funds from your deposits right away you should ask for assistance from any one of our deposit account representatives.

Special Rules for New Accounts - If you are a new customer, the following special rules will apply during the first 30 days your account is open. An account is considered new if each owner/signer of the account has a transaction account relationship with Home Bank that is at least 30 days old, or has had an established transaction account with Home Bank within 30 calendar days prior to opening the account. Funds from electronic direct deposits into your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first $5,000.00 of a day's total deposits of cashier's, certified, teller's traveler's and federal, state and local government checks will be available on the first business day after the day of your deposit if your deposit meets certain conditions. For example the checks must be payable to you. The excess over $5,000.00 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than Treasury checks) is not made in person to one of our employees, the first $5,000.00 will not be available until the second business day after the day of your deposit. Funds from all other deposits will generally be available on the seventh business day after the day of your deposit.

SUBSTITUTE CHECKS AND YOUR RIGHTS

What is a substitute check? To make check processing faster, federal law permits banks to replace original checks with "substitute checks." These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: "This is a legal copy of your check." You can use it the same way you would use the original check. "You may use a substitute check as proof of payment just like the original check. Some or all of the checks that you receive back from us may be substitute checks. This notice describes rights you have when you receive substitute checks from us. The rights in this notice do not apply to original checks or to electronic debits to your account. However, you have rights under other law with respect to those transactions.

What are my rights regarding substitute checks? In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (for example, if you think that we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, bounced check fees). The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You also are entitled to interest on the amount of your refund if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other law. If you use this procedure, you may receive up to $2,500.00 of your refund (plus interest if your account earns interest) within ten business days after we received your claim and the remainder of your refund (plus interest if your account earns interest) not later than forty-five calendar days after we received your claim. We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your account.

How do I make a claim for a refund? If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your account, please contact us at:

Home Bank
503 Kaliste Saloom Rd.
Lafayette, La. 70508
(866) 401-9440

You must contact us within 60 calendar days of the date that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances. Your claim must include:

- A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
- An estimate of the amount of your loss;
- An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and
- A copy of the substitute check or the following information so we can identify the substitute check; check number, name of the person to whom you wrote the check and check amount.

THUMBPRINT SIGNATURE PROGRAM

Check fraud costs banks and customers alike millions of dollars each year. In an effort to best protect our customers, Home Bank participates in the Thumbprint Signature Program. When fraudulent activity occurs, law enforcement agencies will generally have thumbprints as evidence to use in apprehending those responsible. The Program is simple. At this time, all non-account holders only will be asked to apply their right thumb to an inkless fingerprinting device that leaves no ink stain or residue when cashing checks. The Thumbprint Signature will be placed on the face of the check between the memo and signature lines. Participating banks do not maintain a data bank of thumbprint signatures. These signatures will be used by law enforcement officials only in cases where fraud is suspected. The Program will not apply to our account holders but rather only to non-customers seeking to cash checks at Home Bank.

NOTICE OF NEGATIVE INFORMATION (PRE-SHARING)

Federal law requires us to provide the following notice to customers before any "negative information" may be furnished to a nationwide consumer reporting agency. "Negative information" means information concerning delinquencies, late payments, insolvency, or any form of default. This notice does not mean that we will be reporting such information about you, only that we may report such information about customers that have not done what they are required to do under our agreement. After providing this notice, additional negative information may be submitted without providing another notice.
We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

This Electronic Fund Transfer disclosure does not apply to any accounts other than consumer accounts, as they are defined by Regulation E. A consumer deposit account is an account that is owned by a natural person and that is used primarily for personal, family or household purposes. Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

Electronic Funds Transfers (EFTs) Initiated By Third Parties

You may authorize a third party to initiate electronic funds transfers between your account and the third

party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearinghouse (ACH) or other payment networks. Your authorization to the third party to make these transfers can occur in a number of ways. In some cases, your authorization can occur when the merchant posts a sign informing you of their policy. In all cases, the transaction will require you to provide the third party with your account number and bank information. This information can be found on your check as well as on a deposit or withdrawal slip. Thus, you should only provide your bank and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic funds transfers. Examples of these transfers include, but are not limited to:

- **Pre-authorized credits.** You may make arrangements for certain direct deposits to be accepted into your checking or savings account(s).
- **Pre-authorized payments.** You may make arrangements to pay certain recurring bills from your checking or savings account(s).
- **Electronic check conversion.** You may provide your check to a merchant or service provider who will scan the check for the encoded bank and account information. The merchant or service provider will then use this information to convert the transaction into an electronic funds transfer. This may occur at the point of purchase, or when you provide your check by other means such as by mail or drop box.
- **Electronic returned check charge.** Some merchants or service providers will initiate an electronic funds transfer to collect a charge in the event a check is returned insufficient.

Fees: Home Bank does not charge for direct deposits or pre-authorized debits. Except as indicated elsewhere, we do not charge for these electronic fund transfers. Stop payment fees for pre authorized debits apply and are $32.00 each.

Automated Teller Machine (ATM) Transfers

You may access your account(s) by ATM using your ATM card and personal identification number or VISA® Check Card and personal identification number, to:

- make deposits to checking account(s)
- make deposits to savings account(s)
- get cash withdrawals from checking account(s)
- get cash withdrawals from savings account(s)
- transfer funds from savings to checking account(s)
- transfer funds from checking to savings account(s)
- get balance information about your checking and savings account(s)

Limitations on frequency and amount of ATM transactions: Some of these services may not be available at all terminals. You may withdraw no more than $500.00 per day at the ATM unless otherwise notified and if there are sufficient funds in your account. For security reasons there are limits on the number of transactions that can be performed each day.

Fees: ATM Operator/Networks – We do not charge for ATM withdrawals at machines not owned by us. When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a funds transfer). **Transactions at terminals not owned by us**: Home Bank charges a fee of $1.50 for electronic funds transfers conducted at ATM terminals not owned by us.

Security – As part of Home Bank's security system and to help protect your card and Personal Identification Number (PIN) we may use cameras and other security measures to determine who is using a card at our ATMs.

VISA® Check Card Point-of-Sale Transactions

You may access your checking account(s) to purchase goods (in person, online or by phone), pay for

services (in person, online or by phone), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept.
Fees: We do not charge for any Visa® POS transfer unless otherwise stated in our account agreement with you.

Limitations on frequency and amount of Point-of-Sale Transactions: Using your card, you may not exceed $3,000.00 during an authorization period unless otherwise notified and if there are sufficient funds in your account. For security reasons there are limits on the number of transactions that can be performed each day.

Currency Conversion/International Transactions When you use your ATM or CheckCard at a merchant to purchase goods or services, or to obtain cash from an ATM, in currency other than U.S. dollars, the exchange rate between the transaction currency and the billing currency used for processing international transactions is a rate selected by VISA® from a range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate VISA® itself receives or the government-mandated rate in effect for the applicable central processing date. An International Service Fee will be charged on all international transactions. The fee will be 1% for multi-currency international transactions (international transactions that involve currency conversion). The fee will be 0.8% for single currency international transactions (international transactions settled in U.S. dollars). This fee is subject to change at any time.

Advisory against Illegal Use You agree not to use your card(s) for illegal gambling or other illegal purpose. Display of a payment card logo by, for example, an online merchant does not necessarily mean that transactions are lawful in all jurisdictions in which the cardholder may be located.

Internet Banking Computer Transfers

You may access your account(s) by computer through the internet by logging onto our website at www.home24bank.com with an access code and password to:

- get balance information about your accounts
- transfer funds from checking to checking account(s)
- transfer funds from checking to savings account(s)
- transfer funds from savings to checking account(s)
- transfer funds from savings to savings account(s)
- make payments from checking to loan accounts with us
- make payments from savings to loan accounts with us
- make payments from checking/savings accounts to third parties through on line bill pay
- place a stop payment

Fees: We do not charge for internet banking transfers conducted between your linked accounts under this agreement. Stop payments requested through the system are $32.00 each. Refer to your Internet Banking Agreement for additional information. **BILL PAY**: Our bill pay service is offered with an introductory period of 60 days at no charge for consumers. After 60 days, you will not incur a monthly bill pay fee if you generate at least 3 bill pay transactions per month, otherwise you will be charged $4.95 per month for our bill pay service. Refer to our online Bill Pay agreement for additional information.

Telephone Banking

Checking, savings, loans and certificates of deposit with us are all accessible through the use of Home Bank's Telebanc System. You may access your deposit accounts by using a separate personal identification number (PIN) assigned to you along with your account number in our audio response system. Beginning March 17, 2014, you may use Home Bank's TELEBANC System at 866-549-9430 to:

- obtain balance information about your checking and savings accounts
- verify the date, check number and amount of checks that have cleared your account

- verify any deposits made to your account, including direct deposits
- transfer funds between accounts to which you are authorized
- request faxed statements.

Fees: We do not charge for the use of our Telebanc service.

LIMITATIONS ON TRANSFERS

Unless otherwise stated in our agreements with you, we do not limit transfers under these services however, debit transfers from a Money Market Variable, Investor's Plus, Statement Savings or Christmas Club account to another account or to third parties by pre-authorized, automatic, telephone transfer or check or similar order to third parties are limited to six per month in any combination. Excessive transactions may require us to change the account to a transaction type account that will reduce earnings.

DOCUMENTATION

Terminal transfers. You can get a receipt at the time you make any transfer to or from your account using one of our automated teller machines or point-of-sale terminals. Some terminals may not provide a receipt for ATM or POS transactions of $15 or less.

Pre-authorized credits. If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at (866) 549-9430 or (866) 401-9440 to find out whether or not the deposit has been made.

Periodic statements. You will get a monthly account statement from us for your checking accounts. You will get a monthly account statement from us for your savings accounts, unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly.

PRE-AUTHORIZED PAYMENTS

Right to Stop Payment and Procedure for doing so - If you have told us in advance to make regular payments out of your account or you have authorized someone to debit your account through the ACH system, you can stop any of these payments. Here is how: Call or write us at the telephone number or address listed in this section in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we will require you to put your request in writing and get it to us within 14 days after your call. We will charge you $32.00 for each stop-payment order you give.

- **Notice of varying amounts.** If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)
- **Liability for failure to stop payment of pre-authorized transfer.** If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your damages directly caused by our failure to stop payment.

FINANCIAL INSTITUTION'S LIABILITY

Liability for failure to make transfers: If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- If, through no fault of ours, you do not have enough money in your account to make the transfer.
- If you have an overdraft line and the transfer would go over the credit limit.
- If the ATM where you are making the transfer does not have enough cash.
- If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- If circumstances beyond our control (such as power outages, equipment failure, fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- If the funds are subject to legal process or other encumbrances restricting the transfer.

- If the account becomes dormant, in which case we may terminate card access.
- If your card or code has been revoked due to inactivity or at our discretion.
- There may be other exceptions stated in our agreement with you.

CONFIDENTIALITY

We will disclose information to third parties about your account or the transfers you make:

- Where it is necessary for completing transfers; or
- In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- In order to comply with a government agency or court orders; or
- If you give us your written permission; or
- As explained in our separate Privacy Disclosure.

PERSONAL IDENTIFICATION NUMBER (PIN) / ACCESS CODE

The ATM PIN, POS PIN, Audio Response PIN or Online Banking access ID and Password are used for security purposes. The numbers and codes are confidential and should not be disclosed to third parties or printed or displayed on or near your access card. You are responsible for safekeeping your PIN and/or ID codes. You agree NOT to disclose or otherwise make available your PIN numbers or passwords and ID codes to anyone not authorized to sign on your accounts with us.

TERMINATION OF ATM, POS, AUDIO RESPONSE AND ONLINE BANKING SERVICES

You agree that we may terminate this Agreement and your use of the ATM card, POS, Audio Response or Online Banking services if:

- You or any authorized user of your ATM PIN, POS card or PIN, Audio Response PIN, or Online Banking access and ID codes breach this or any other agreement with us;
- We have reason to believe that there has been an unauthorized use of your ATM PIN, POS card or PIN, Audio Response PIN, or Online Banking access and ID codes.
- We notify you or any other party to your account that we have cancelled or will cancel this Agreement. You or any other party to your account can terminate this Agreement by notifying us in writing.

Termination of service will be effective the first business day following receipt of your written notice. Termination of this Agreement will not affect the rights and responsibilities of the parties under this Agreement for transactions initiated before termination.

NOTICES

We reserve the right to change the terms and conditions upon which this service is offered. We will mail notice to you at least twenty-one (21) days before the effective date of any change, as required by law or notify you timely via any other method previously agreed upon. Use of this service is subject to existing regulations governing your account and any future changes to those regulations.

UNAUTHORIZED TRANSFERS

(a) Consumer liability: Tell us at once if you believe your Home Bank card and/or code has been lost or stolen, or learned by an unauthorized person, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account plus, if you have an overdraft protection plan linked to your account, any transfers from another account, or any advances on a credit line. If you believe your card and/or code has been lost or stolen, and you tell us within 2 business days after you learn of the loss or theft, you can lose no more than $50 if someone used your card and/or code without your permission. If you do NOT tell us within 2 business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as $500. Also, if your statement shows transfers made with your card and/or code, or other means, that you did

not make, tell us at once. If you do not tell us in writing within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

Limited Liability for VISA® Check Card – Unless you have been grossly negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen Visa card. This additional limit on liability does not apply to ATM transactions or to transactions using your Personal Identification Number which are not processed by Visa. Visa is a registered trademark of Visa International Service Association.

(b) Contact in event of unauthorized transfer: If you believe your card and/or code has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call or write us at the telephone number or address listed below.

ERROR RESOLUTION NOTICE

In Case of Errors or Questions about Your Electronic Transfers, Call or Write us at the telephone number or address listed below, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared. Tell us your name and account number (if any.) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. Tell us the dollar amount of the suspected error. If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will determine whether an error occurred within 10 business days (5 business days for VISA® Check Card point-of-sale transactions and 20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days for VISA® Check Card point-of-sale transactions and 20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened. We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation. Notice: As part of Home Bank's security system and to help protect your card and pin, we may use hidden cameras and other security measures to determine who is using a card at our ATMs.

Home Bank.
503 Kaliste Saloom Rd.
Lafayette, La. 70508
Business Days: Monday through Friday
Excluding Federal Holidays
Phone: (866)-401-9440
Telebanc: (866)-549-9430

NOTICE OF ATM/NIGHT DEPOSIT FACILITY USER PRECAUTIONS

As with all financial transactions, please exercise discretion when using an ATM or night deposit facility. For your own safety, be careful. The following suggestions may be helpful.

- Prepare for your transactions at home (for instance, by filing out a deposit slip) to minimize your time at the ATM or night deposit facility.

- Mark each transaction in your account record, but not while at the ATM or night deposit facility. Always save your ATM receipts. Don't leave them at the ATM or night deposit facility because they may contain important account information.
- Compare your records with the account statements you receive.
- Don't lend your ATM card to anyone.
- Do not leave your card at the ATM. Do not leave any documents at a night deposit facility.
- Protect the secrecy of your Personal Identification Number (PIN). Protect your ATM card as though it were cash. Don't tell anyone your PIN. Don't give anyone information regarding your ATM card or PIN over the telephone. Never enter your PIN in any ATM that does not look genuine, has been modified, has a suspicious device attached, or is operating in a suspicious manner. Don't write your PIN where it can be discovered. For example, don't keep a note of your PIN in your wallet or purse.
- Prevent others from seeing you enter your PIN by using your body to shield their view.
- If you lose your ATM card or if it is stolen, promptly notify us. You should consult the other disclosures you have received about electronic fund transfers for additional information about what to do if your card is lost or stolen.
- When you make a transaction, be aware of your surroundings. Look out for suspicious activity near the ATM or night deposit facility, particularly if it is after sunset. At night, be sure that the facility (including the parking area and walkways) is well lighted. Consider having someone accompany you when you use the facility, especially after sunset. If you observe any problem, go to another ATM or night deposit facility.
- Don't accept assistance from anyone you don't know when using an ATM or night deposit facility.
- If you notice anything suspicious or if any other problem arises after you have begun an ATM transaction, you may want to cancel the transaction, pocket your card and leave. You might consider using another ATM or coming back later.
- Don't display your cash; pocket it as soon as the ATM transaction is completed and count the cash later when you are in the safety of your own car, home, or other secure surrounding.
- At a drive-up facility, make sure all the car doors are locked and all of the windows are rolled up, except the driver's window. Keep the engine running and remain alert to your surroundings.

We want the ATM and night deposit facility to be safe and convenient for you. Therefore, please tell us if you know of any problem with our facilities. For instance, let us know if a light is not working or there is any damage to a facility. Please report any suspicious activity or crimes to 911 and your local banking center. You can reach us at (866)-401-9440.

TO REPORT A LOST OR STOLEN VISA® DEBIT CARD – (800)-554-8969

DEPOSIT ACCOUNT RATE AND FEE SUMMARY INCLUDING TRUTH IN SAVINGS DISCLOSURES

This section sets forth certain conditions, rates, fees and charges that are specific to your account. Each account holder agrees to the terms set forth in this section and acknowledges that it is part of **Your Deposit Account Terms and Conditions**. Home Bank may amend the terms of this agreement from time to time subject to applicable federal and state laws.

We may require not less than 7 days notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D.

Annual percentage yields (APYs) appearing in this publication are accurate as of the print date of February 11, 2014. Interest rates and annual percentage yields (APYs) on deposits such as checking, savings, Christmas Club, Money Market Variable, Investor's Plus and other deposit account types are subject to change. Interest information noted herein is specific to Home Bank accounts transitioning from former Britton & Koontz Bank. If your deposit account information is not reflected in the information herein, please contact your Personal Banker.

REWARDS RELATIONSHIP CHECKING

Eligibility: This relationship checking account is designed for consumers who have multiple accounts with us and are interested in earning our highest rate of interest on checking. It is available to individuals for personal, family or household purposes.

Rate information: Your interest rate and annual percentage yield (APY) may change at any time at our discretion. The interest rates shown below are current as of February 11, 2014. The rate and APY for your account depend upon the applicable rate tiers. For the most current interest rates and annual percentage yields, phone us at the number listed herein.

Balances	Rate and APY
$700.00 - $2,499.99	0.05%
$2,500.00 - $9,999.99	0.10%
$10,000.00 - $24,999.99	0.13%
$25,000.00 - $49,999.99	0.15%
$50,000.00 +	0.20%

Compounding and crediting frequency: Interest will be compounded every day. Interest will be credited to your account every month.

Minimum balance to open the account: You must deposit $100.00 to open this account.

Minimum balance to obtain the APY disclosed: You must maintain the minimum balance shown herein in the account each day to obtain the disclosed APY.

Daily balance computation method: We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on non-cash deposits: Interest begins to accrue on the business day you deposit non-cash items, (for example, checks.) If the account is closed before interest is credited, you will receive the accrued interest.

Transaction fees: None

Monthly maintenance fees: $12.00 per month.

Minimum balance to waive the imposition of monthly service charge: You must have a daily combined minimum balance of $15,000.00 in personal checking, savings, IRAs, CDs, and consumer loans each month to avoid the imposition of the monthly service charge.

Account closure fee: $10.00 if closed within 30 days of opening.

Dormant account fee: $5.00 monthly**.

Special features: 25% off annual rent of a safe deposit box, no issue fee on money orders (two per month,) and free basic notary service where available. First standard order of personalized checks is free. Option to purchase Home Member Benefits for $4.00 monthly.

BEST CLUB CHECKING

Eligibility: Open to all individuals for personal, family or household purposes. Our Club Checking is generally used by individuals seeking a competitive interest rate on checking in addition to special services and perks, such as eye wear discounts, common carrier insurance, free personalized Club Checks and more.

Rate information: Your interest rate and annual percentage yield (APY) may change at any time at our discretion. The interest rates shown below are current as of February 11, 2014. The rate and APY for your account depend upon the applicable rate tiers. For the most current interest rates and annual percentage yields, phone us at the number listed herein.

Balance:	Rate and APY
$700.00 - $4,999.99	0.05%
$5,000.00 +	0.10%

Compounding and crediting frequency: Interest will be compounded every day. Interest will be credited to your account every month.
Minimum balance to open the account: You must deposit $100.00 to open this account.
Minimum balance to obtain the APY disclosed: You must maintain the minimum balance shown herein in the account each day to obtain the disclosed APY.
Daily balance computation method: We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.
Accrual of interest on non-cash deposits: Interest begins to accrue on the business day you deposit non-cash items, (for example, checks.) If the account is closed before interest is credited, you will receive the accrued interest.
Transaction fees: None
Monthly service charge: $6.00
Account closure fee: $10.00 if closed within 30 days of opening.
Dormant account fee: $5.00 monthly**.
Special features: Includes Home Bank's Best Club Benefits package, including free personalized Club Member checks, ID Theft insurance availability, everyday rebates, $100,000.00 in common carrier insurance, Credit Card Registration Service, car rental discounts, travel & entertainment discounts, Vision Care, Household Inventory Record, Document Registration Service, Pharmacy Card, 2 free issue money orders per month, free single issue travelers checks, free basic notary service where available, option to elect insurance upgrade for $2.00 monthly and more.

BEST 55 CHECKING

Eligibility: You must be age 55 or better to open this account and the account must be used for personal, family or household purposes.
Rate information: Your interest rate and annual percentage yield (APY) may change at any time at our discretion. The interest rates shown below are current as of February 11, 2014. The rate and APY for your account depend upon the applicable rate tiers. For the most current interest rates and annual percentage yields, phone us at the number listed herein.

Balance:	Rate and APY
$0.01 - $4,999.99	0.05%
$5,000.00 +	0.10%

Compounding and crediting frequency: Interest will be compounded every day. Interest will be credited to your account every month.
Minimum balance to open the account: You must deposit $100.00 to open this account.
Minimum balance to obtain the APY disclosed: You must maintain the minimum balance shown herein in the account each day to obtain the disclosed APY.
Daily balance computation method: We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.
Accrual of interest on non-cash deposits: Interest begins to accrue on the business day you deposit non-cash items, (for example, checks.) If the account is closed before interest is credited, you will receive the accrued interest.
Transaction fees: None
Monthly service charge: None.
Account closure fee: $10.00 if closed within 30 days of opening.
Dormant account fee: $5.00 monthly**.
Special features: Earn interest on as little as $0.01. Free personalized standard checks and option to purchase Home Member Benefits $4.00 monthly.

ADVANTAGE CHECKING

Smart Rate Checking (>$5,000), Century Checking, Britton and Koontz Bank 50 Select Checking, NOW Debit Checking, and NOW Checking (consumer accounts only,) will convert to our Advantage Checking Account.

Eligibility: This account is available to consumers for individual, family or household purposes.
Rate information: Your interest rate and annual percentage yield (APY) may change at any time at our discretion. The interest rates shown below are current as of February 11, 2014. The rate and APY for your account depend upon the applicable rate tiers. For the most current interest rates and annual percentage yields, phone us at the number listed herein.

Balance:	Rate and APY
$700.00 - $4,999.99	0.05%
$5,000.00 +	0.10%

Compounding and crediting frequency: Interest will be compounded every day. Interest will be credited to your account every month.
Minimum balance to open the account: You must deposit $100.00 to open this account.
Minimum balance to obtain the APY disclosed: You must maintain the minimum balance shown herein in the account each day to obtain the disclosed APY.
Daily balance computation method: We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.
Accrual of interest on non-cash deposits: Interest begins to accrue on the business day you deposit non-cash items, (for example, checks.) If the account is closed before interest is credited, you will receive the accrued interest.
Monthly service charge: $8.00, waived if account balance is greater than $1,000.00 every day of the monthly statement cycle.
Transaction fees: Up to 35 checks/debits per statement cycle at no charge; thereafter $0.20 each. Transaction fees are waived if daily balance of $5,000.00 or greater is maintained every day of the statement cycle.
Account closure fee: $10.00 if closed within 30 days of opening.
Dormant account fee: $5.00 monthly**.
Special features: Option to purchase Home Member Benefits $4.00 monthly.

PERSONAL ONE CHECKING

Personal Checking and Personal Checking Debit Accounts (consumer purpose only) will convert to Home Bank's Personal One Checking.

Eligibility: This account is available to consumers for individual, family or household purposes.
Minimum balance to open the account: You must deposit $100.00 to open this account.
Rate information: Non-interest bearing.
Transaction fees: Up to 20 transactions (credits, debits and deposited items,) per statement cycle at no charge; thereafter $0.15 each. Transaction fees are waived if the balance in the account is greater than $700.00 every day of the statement cycle.
Monthly service charge: $6.00, waived if account balance is greater than $700.00 every day of the statement cycle.
Account closure fee: $10.00 if closed within 30 days of opening.
Dormant account fee: $5.00 monthly**.
Special features: Option to purchase Home Member Benefits $4.00 monthly.

ULTIMATE ONE CHECKING

Ultimate Checking and Ultimate Checking Debit Accounts will convert to Home Bank's Ultimate One Checking Account. With Ultimate One Checking, the availability of ID Theft Protection, AD&D Insurance and Cash Back Rewards will continue.

Eligibility: This account is available to consumers for individual, family or household purposes.
Minimum balance to open the account: You must deposit $100.00 to open this account.
Rate information: Non-interest bearing.
Transaction fees: None.
Monthly service charge: $10.00 per monthly statement cycle.
Account closure fee: $10.00 if closed within 30 days of opening.
Dormant account fee: $5.00 monthly**.

HOME FREE CHECKING

Britton and Koontz Bank Free, Britton and Koontz Bank at Work, Britton and Koontz Bank Free Debit, Britton and Koontz Bank at Work Debit, ATM/Direct Deposit at Work, Direct Checking in House Debit, ETA and Smart Rate Checking (<$5,000.00) will convert to Home Bank's Home Free Checking Account.

Eligibility: This account is available to consumers for individual, family or household purposes.
Rate information: This is a non-interest bearing account.
Minimum balance to open the account: You must deposit $100.00 to open this account.
Transaction fees: None
Monthly service charge: None
Account closure fee: $10.00 if closed within 30 days of opening.
Dormant account fee: $5.00 monthly**.

STUDENT CHECKING

Britton and Koontz Bank Free at School Checking Accounts will convert to Home Bank's Student Checking

Eligibility: Our Student Checking Account is available to individuals currently enrolled in school. Students under age 18 must open an account jointly with a parent or guardian. The account must be used for personal, family or household purposes.
Rate information: This is a non-interest bearing account.
Minimum balance to open the account: You must deposit $25.00 to open this account.
Transaction fees: None
Monthly service charge: None
Account closure fee: $10.00 if closed within 30 days of opening.
Dormant account fee: $5.00 monthly**.
Special features: Option to purchase Home Member Benefits for $4.00 monthly.

BUSINESS ONE CHECKING

Business purpose Century Checking, NOW & NOW Debit Checking, Personal & Personal Checking Debit Accounts will convert to the Home Bank's Business One Checking Account.

Eligibility: For sole proprietors and entities, for business purposes.
Rate information: Non-interest bearing.
Minimum balance to open this account: You must deposit $100.00 to open this account.
Transaction fees: Up to 20 transactions (credits, debits and deposited items,) per statement cycle at no charge; thereafter $0.15 each. Transaction fees are waived if your balance is greater than $700.00 every day of the statement cycle.

Monthly service charge: $6.00, waived if the balance in your account is greater than $700.00 every day of the monthly statement cycle.
Account closure fee: $10.00 if closed within 30 days of opening.
Dormant account fee: $5.00 monthly**.

BUSINESS CHECKING

Britton and Koontz Bank Business Advantage Checking Accounts will convert to Home Bank's Business Checking Account

Eligibility: For sole proprietors and entities, for business purposes.
Rate information: Non-interest bearing.
Minimum balance to open this account: You must deposit $100.00 to open this account.
Transaction fees: Up to 200 transactions (credits, debits and deposited items.) per statement cycle at no charge; thereafter $0.40 each.
Monthly Service Charge: None
Account closure fee: $10.00 if closed within 30 days of opening.
Dormant account fee: $5.00 monthly**.

COMMERCIAL ANALYSIS CHECKING

Britton and Koontz Bank Commercial Analysis Checking Accounts will convert to Home Bank's Commercial Analysis Checking

Eligibility: This business purpose account is ideal for sole proprietors or entities in business that generally process large numbers of transactions and/or have complex financial service needs.
Rate information: This account is non-interest bearing however an earnings credit applies to the account. This credit is applied to offset any analysis service charges that may be assessed to the account. The earnings credit rate is calculated on the investible balance, which is the average collected balance, less Federal Reserve requirements ($10 per $100.)
Negative collected balance fee: Prime + 2%.
Minimum balance to open the account: You must deposit $100.00 to open this account.
Transaction fees: $0.15 per check debit, $0.08 per check deposited, $0.12 per automated clearinghouse (ACH) transaction, $0.25 per deposit.
Monthly service charge: $10.00 per month.
Account closure fee: $10.00 if closed within 30 days of opening.
Dormant account fee: $5.00 monthly**.

INTEREST ON LAWYER's TRUST ACCOUNT (IOLTA) CHECKING

Britton and Koontz Bank IOLTA Checking Accounts will convert to Home Bank's IOLTA Checking Account

Eligibility: This is a pooled interest bearing client trust account, where interest earned is automatically submitted on a quarterly basis to the Louisiana or Mississippi Bar Foundation, as applicable. Home Bank has been approved eligible to offer this unique account in the States of Louisiana and Mississippi. Refer to your personal banker for details about how to apply for this account.
Rate information: Your interest rate and annual percentage yield (APY) may change at any time at our discretion. The interest rates shown below are current as of February 11, 2014. The rate and APY for your account depend upon the applicable rate tiers. For the most current interest rates and annual percentage yields, phone us at the number listed herein.

Balance:	Rate and APY
$700.00 - $4,999.99	0.55%
$5,000.00 +	0.60%

Compounding and crediting frequency: Interest will be accrued daily and will be credited to the account on the monthly statement cycle date.
Minimum balance to open the account: You must deposit $100.00 to open this account.
Minimum balance to obtain the APY disclosed: You must maintain the minimum balances shown herein in the account each day to obtain the disclosed APY.
Daily balance computation method: We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.
Accrual of interest on non-cash deposits: Interest begins to accrue on the business day you deposit non-cash items, (for example, checks.) If the account is closed before interest is credited, you will receive the accrued interest.
Transaction fees: None
Monthly service charge: None
Account closure fee: $10.00 if closed within 30 days of opening.
Dormant account fee: $5.00 monthly**.

NOT-FOR- PROFIT CHECKING WITH INTEREST

Eligibility: This interest bearing account may be opened for any qualified not-for-profit entity, bearing a valid 501-C Determination Letter from the Internal Revenue Service.
Rate information: Your interest rate and annual percentage yield (APY) may change at any time at our discretion. The interest rates shown below are current as of February 11, 2014. The rate and APY for your account depend upon the applicable rate tiers. For the most current interest rates and annual percentage yields, phone us at the number listed herein.

Balance:	Rate and APY
$700.00 - $4,999.99	0.05%
$5,000.00 +	0.10%

Compounding and crediting frequency: Interest will be accrued daily and will be credited to the account on the monthly statement cycle date.
Minimum balance to open the account: You must deposit $100.00 to open this account.
Minimum balance to obtain the APY disclosed: You must maintain the minimum balances shown herein in the account each day to obtain the disclosed APY.
Daily balance computation method: We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.
Accrual of interest on non-cash deposits: Interest begins to accrue on the business day you deposit non-cash items, (for example, checks.) If the account is closed before interest is credited, you will receive the accrued interest.
Transaction fee: None
Monthly service charge: $6.00, waived if balance is $700.00 or more every day of the statement cycle.
Account closure fee: $10.00 if closed within 30 days of opening.
Dormant account fee: $5.00 monthly**.

NOT-FOR-PROFIT CHECKING

Public Fund Checking Accounts will convert to Home Bank's Not-for-Profit Checking

Eligibility: Ideal for organizations, associations, clubs, and similar entities that do not want to earn interest and are not in business for profit.
Rate information: This is a non-interest bearing account.
Minimum balance to open the account: You must deposit $100.00 to open this account.
Transaction fees: Up to 25 check/debits per statement cycle at no charge, thereafter $0.20 each.
Monthly service charge: $5.00 per month, waived with balance of $250.00 every day of the statement cycle.

Account closure fee: $10.00 if closed within 30 days of opening.
Dormant account fee: $5.00 monthly**.

STATEMENT SAVINGS*

Silver Savings, and Britton and Koontz Bank Ultimate Savings (for consumer or business purpose,) will be converted to Home Bank's Statement Savings Account

Eligibility: This interest bearing account is available to consumers with an individual, family and household purpose and for any business purpose customer.
Rate information: Your interest rate and annual percentage rate (APY) may change at any time at our discretion. The interest rates shown below are current as of February 11, 2014. The rate and APY for your account depend upon the applicable rate tiers. For the most current interest rates and annual percentage yields, phone us at the number listed herein.

Balance:	Rate and APY
$50.00 +	0.10%

Compounding and crediting frequency: Interest will be compounded every day. Interest will be credited to your account every quarter.
Minimum balance to open the account: You must deposit $50.00 to open this account.
Minimum balance to obtain the APY disclosed: You must maintain the minimum balance shown herein in the account each day to obtain the disclosed APY.
Daily balance computation method: We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.
Accrual of interest on non-cash deposits: Interest begins to accrue on the business day you deposit non-cash items (for example, checks.) If the account is closed before interest is credited, you will receive the accrued interest.
Monthly service charge: $3.00, waived if balance is greater than $250.00 every day of the statement cycle. This fee will be waived if any owner of the account is a minor (under age 18.)
Transaction fees: You may transact 5 debits through this account per monthly statement cycle at no charge. A transaction fee of $3.00 (per transaction over 5) will be imposed per statement cycle. Statement cycles are generally scheduled at month-end.
Account closure fee: $10.00 if closed within 30 days of opening.
Dormant account fee: $5.00 monthly**.

HEALTH SAVINGS ACCOUNT (HSA)

Eligibility: This is a tax advantage interest bearing account used to offset healthcare expenses. Refer to your personal banker for more details about whether or not you may qualify for this account.
Rate information: Your interest rate and annual percentage rate (APY) may change at any time at our discretion. The interest rates shown below are current as of February 11, 2014. The rate and APY for your account depend upon the applicable rate tiers. For the most current interest rates and annual percentage yields, phone us at the number listed herein.

Balances	Rate and APY
$0.01 - $999.99	0.10%
$1,000.00 - $4,999.99	0.15%
$5,000.00 +	0.25%

Compounding and crediting frequency: Interest will be compounded every day. Interest will be credited to your account every quarter.
Minimum balance to open the account: You must deposit $50.00 to open this account.

Minimum balance to obtain the APY disclosed: You must maintain the minimum balances shown herein in the account each day to obtain the APY disclosed.
Enrollment Fee: $25.00.
Daily balance computation method: We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.
Accrual of interest on non-cash deposits: Interest begins to accrue on the business day you deposit non-cash items (for example, checks.) If the account is closed before interest is credited, you will receive the accrued interest.
Transaction fees: None
Account closure fee: $10.00 if closed within 30 days of opening.
Dormant account Fee: $5.00 monthly**.

CHRISTMAS CLUB ACCOUNT*

Your Britton and Koontz Bank Christmas Savings Account will convert to Home Bank's Christmas Club Account.

Eligibility: This special account is available to consumers. You may make unlimited deposits to the account and at any time. Funds will be automatically generated to you in October of each year generally on the 15th of the month, just in time to cover holiday expenses. Deposit into your club account anytime after that on or before December 31, to reactivate your Christmas Club Account for the following year.
Rate information: Your interest rate and annual percentage yield (APY) may change at any time at our discretion. The interest rates shown below are current as of February 11, 2014. The rate and APY for your account depend upon the applicable rate tiers. For the most current interest rates and annual percentage yields, phone us at the number listed herein.

Balance:	Rate and APY
$10.00 +	0.10%

Compounding and crediting frequency: Interest will be compounded every day. Interest will be credited to your account every quarter.
Minimum balance to open the account: You must deposit $10.00 to open this account.
Minimum balance to obtain the APY disclosed: You must maintain the minimum balance shown herein in the account each day to obtain the disclosed APY.
Daily balance computation method: We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.
Accrual of interest on non-cash deposits: Interest begins to accrue on the business day you deposit non-cash items (for example, checks.)
Transaction fees: None.
Account closure fee: $10.00 if closed within 30 days of opening.

MONEY MARKET VARIABLE*

Personal Money Market, Century Money Market, Commercial Money Market<$20,000 and Premium Investment, Money Market Variable<$20,000, for consumer and Business purpose accounts: will be converted to Home Bank's Money Market Variable Account (MMVA)

Eligibility: Our Money Market Variable account is available to consumers with an individual, family or household purpose and for any business purpose customer.
Rate information: Your interest rate and annual percentage yield (APY) may change at any time at our discretion. The interest rates shown below are current as of February 11, 2014. The rate and APY for your account depend upon the applicable rate tiers. For the most current interest rates and annual percentage yields, phone us at the number listed herein.

Balances	Rate and APY
$.01 - $2,499.99	0.05%
$2,500.00 - $9,999.99	0.10%
$10,000.00 - $49,999.99	0.15%
$50,000.00 - $99,999.99	0.20%
$100,000.00 +	0.25%

Compounding and crediting frequency: Interest will be compounded and credited to your account every month.
Minimum balance to open the account: You must deposit $2,500.00 to open this account.
Minimum balance to obtain the APY disclosed: You must maintain the minimum balances shown herein in the account each day to obtain the disclosed APY.
Minimum balance to avoid the imposition of fees: A minimum balance fee of $10.00 will be imposed every statement cycle if the balance in the account falls below $2,500.00 any day of the statement cycle.
Daily balance computation method: We use the daily balance method to calculate the interest in your account. This method applies a daily periodic rate to the principal in the account each day.
Accrual of interest on non-cash deposits: Interest begins to accrue on the business day you deposit non-cash items (for example, checks.) If the account is closed before interest is credited, you will receive the accrued interest.
Transaction fees: An excess check charge of $10.00 will be imposed for each debit over six per monthly statement cycle.
Account closure fee: $10.00 if closed within 30 days of opening.
Dormant account fee: $5.00 monthly**.

INVESTOR'S PLUS*

Premium Investment >$20,000.00, Commercial Money Market Variable >$20,000.00, and Premium Investment Money Market Variable>$20,000.00, will be converted to Home Bank's Investor's Plus Account. This high interest yielding savings account is designed for individuals and businesses who generally maintain a daily minimum account balance of $20,000.00 or greater and enjoy the flexibility of occasional check writing privileges.

Eligibility: Our Investor's Plus Account is available to consumers for an individual, family or household purpose and to businesses for any business purpose.
Rate information: Your interest rate and annual percentage yield (APY) may change at any time at our discretion. The interest rates shown below are current as of February 11, 2014. The rate and APY for your account depend upon the applicable rate tiers. For the most current interest rates and annual percentage yields, phone us at the number listed herein.

Balances:	Rate and APY
$.01 - $19,999.99	0.10%
$20,000.00 - $49,999.00	0.20%
$50,000.00 - $149,999.99	0.25%
$150,000.00 - $499,999.99	0.25%
$500,000.00 - $999,999.99	0.30%
$1,000,000.00+	0.30%

Compounding and crediting frequency: Interest will be compounded and credited to your account every month.
Minimum balance to open the account: You must deposit $20,000.00 to open this account.
Minimum balance to obtain the APY disclosed: You must maintain the minimum balances shown herein in the account each day to obtain the disclosed APY.
Minimum balance to avoid the imposition of fees: A minimum balance fee of $20.00 will be imposed every statement cycle if the balance in the account falls below $20,000.00 any day of the statement cycle.

Daily balance computation method: We use the daily balance method to calculate the interest in your account. This method applies a daily periodic rate to the principal in the account each day.
Accrual of interest on non-cash deposits: Interest begins to accrue on the business day you deposit non-cash items (for example, checks.) If the account is closed before interest is credited, you will receive the accrued interest.
Transaction fees: An excess debit charge of $10.00 will be imposed for each debit over six per monthly statement cycle.
Account closure fee: $20.00 if closed within 60 days of opening.
Dormant account fee: $5.00 monthly**.

Payment Order of Items: The order in which items are paid is important if there is not enough money in your account to pay all of the items that are presented. Please be aware that the order of payment of items may create multiple overdrafts during a single banking day. Some financial institutions post the largest dollar amounts first under the assumption that larger dollar transactions may be more important (such as mortgage or rent payments); however, this strategy can result in higher fees. Other institutions pay the lowest dollar transactions first to minimize the fees assessed to the account. While there is no payment order policy that is favorable in every instance, our policy is to pay your items by serial (check) number. We will pay debit card transactions first, ACH transactions second, and checks last for those items that post to your account on an individual day. Checks will post by serial (check) number within transaction code.

*FEDERAL REGULATIONS
Transfers from a Money Market Variable, Investor's Plus, Statement Savings or Christmas Club Account to another account or to third parties by pre-authorized, automatic, telephone or internet transfer or check or similar order to third parties are limited to six per statement cycle in any combination. You may make unlimited withdrawals in person, at the ATM, or by mail or messenger. Excessive transactions may require us to change the account to a transaction type account that will reduce earnings.

**DORMANCY STATUS
If you have not made any transactions to or from checking or savings for 12 consecutive months, we classify your account as dormant. Beginning one month following the date your account became dormant and while your account remains dormant we will charge your account a monthly dormant fee of $5.00. If you make a transaction to or from your account, or contact us to request a change to active status, we will reclassify your account as active and discontinue the charge. Please notify us anytime your address changes so that we may update our records and maintain your account as active.

CERTIFICATES OF DEPOSIT and INDIVIDUAL RETIREMENT ACCOUNTS

The interest rate and annual percentage yield (APY) on your existing Certificates of Deposit (CDs) or Individual Retirement (IRA) time deposits will remain the same until first maturity after system conversion of March 17, 2014.

Automatic Renewal: Your account will automatically renew at maturity. Unless you are otherwise notified in writing, each renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same we offer on new certificate of deposit accounts for non-specials, on the maturity date which have the same term, minimum balance, and other features as the renewed certificate of deposit. You will have seven calendar days after maturity to withdraw funds from your matured certificate without being charged an early withdrawal penalty. You may prevent renewal by withdrawing the funds at maturity or within the grace period.

Notice of Advance Renewal: You will receive a Notice of Advance Renewal from us, which will include upcoming renewal terms and conditions related to your time deposit. The notification will provide you ample time to review the terms and conditions of anticipated renewal of your account. Contact your

personal banker promptly if the terms and conditions of your anticipated renewal are not ideal for you. Home Bank offers a variety of terms and interest rates from 90 days through 10 years from which you may choose.

OVERDRAFT PAYMENT SERVICES

We believe it is important for you to use your checking account responsibly and to never intentionally overdraw your account. However, we realize that financial shortfalls happen occasionally therefore Home Bank makes available to qualified customers several overdraft protection payment options, in the event you overdraw your checking account. This section describes those services.

If you were previously granted Discretionary Overdraft Privilege with Britton and Koontz Bank, and you are in good standing, as of the systems conversion date, March 14, 2014, consumer account limits will increase to a total of $600.00. Business purpose clients in good standing as of March 14, 2014, will be automatically granted a limit of $800.00 for use with both Standard and ATM & everyday Point-of-Sale (POS) Transactions. Consumers, who have not already opted in to the payment of ATM and everyday POS Transactions with Britton and Koontz Bank, must do so prior to Home Bank paying these items into overdraft. Beginning March 17, 2014, your Service will be governed by the following Service Policy under Home Bank.

Discretionary Overdraft Privilege Policy Description and Disclosure: It is Home Bank's policy to comply with applicable laws, rules and regulations, and to conduct business in accordance with strict safety and soundness standards. The Deposit Account Agreement and Disclosure provided to you at the time you opened your account with us controls the duties, obligations and rights of the Depositor, the Authorized Signatories and Home Bank with regard to your checking account. The Deposit Account Agreement (and all amendments thereto) and its terms shall control any possible conflict, if any, between any provision of this Discretionary Overdraft Privilege Service Disclosure and the Deposit Account Agreement and Disclosure. A copy of the Deposit Account Agreement and Disclosure is available to you upon request from your Home Bank representative.

Overdraft Privilege is not a line of credit. However, if you inadvertently overdraw your account we will have the discretion to pay the overdraft, up to your Overdraft Privilege Service limit including the amount of the overdraft fee. A non-sufficient funds (overdraft/negative balance) may result from: A) The payment of checks, electronic funds transfers, or other withdrawal requests you initiate; B) Payments authorized by you; C) The return, unpaid, of items deposited by you; D) Charging your account for our applicable service charges and fees; E) The deposit of items to your account which, according to our Funds Availability Policy, are treated as not yet "available" or "finally paid." We are not obligated to pay any item initiated for payment against your account if your account does not contain sufficient available funds. Any discretionary payment by Home Bank of a non-sufficient fund item does not obligate Home Bank to pay any other non-sufficient fund item or to provide prior notice of its decision to refuse to pay such non-sufficient fund item.

Under this Service, rather than automatically returning, unpaid, all non-sufficient fund items that you may have, if your "eligible account" utilized for personal, household or family use has been open for at least thirty (30) days and, and if your "eligible account" utilized for business purpose has been opened for at least thirty (30) days and thereafter you maintain your account in good standing, which includes at least: (A) Continuing to make deposits consistent with your past practices, and depositing funds to cover any deficit balance within each thirty-five (35) day period for a minimum of one business day (B) You are not in default on any loan obligation to us; (C) Your account is not the subject of any legal or administrative order or levy, such as bankruptcy or a tax lien, we will consider, without obligation on our part, approving your reasonable overdrafts up to your assigned limit, including our fees.

Consumers must opt-in for Overdraft Privilege Service as it does not automatically come with your account. No opt-in is necessary for Business purpose clients.

Overdraft Privilege Limits: Home Bank will have the discretion to pay overdrafts within the Overdraft Privilege limits, but payment by Home Bank is a discretionary courtesy and not a right of the customer or an obligation of Home Bank. This privilege for consumer checking accounts will generally be limited to a maximum of $600.00 overdraft (negative) balance. This privilege for business checking accounts will generally be limited to a maximum of $800.00 overdraft (negative) balance. We may, in our sole option and discretion, limit the number of your accounts eligible for the Overdraft Privilege Service to one account per household and/or one account per taxpayer identification number.

Optional OPT-in to Automated Teller Machine (ATM) and everyday debit transactions for consumer clients: An insufficient balance could also occur when you do not have enough money in your account to cover ATM transactions or everyday debit card transactions. We will not authorize and

pay overdrafts on these transactions unless Home Bank has provided you with the notice required by section §1005.17(b) of Regulation E and you have opted in to the payment of these overdrafts. In order to avoid overdrafts due to ATM and everyday debit card transactions, Home Bank will place a hold on your account for any ATM and everyday debit card transaction authorized until the transaction settles. ATM and everyday debit card transactions usually settle within two business days after the transaction is authorized. The amount of the hold will be for the amount authorized, or as permitted under applicable payment network rules. Holds on authorized ATM and everyday debit card transactions will be removed prior to settlement where required by applicable payment network rules.

If you want us to authorize payment of the ATM and everyday Debit Card transactions you must first opt in to our standard Overdraft Privilege Service then provide us your opt-in authorization for transactions under this section. You may do this by either phoning us at 866-401-9440, writing us at P.O. Box 81459, Lafayette, LA., 70598-1459 or by completing our opt-in form at any of one of our branch locations. If you provide us with authorization, you may always opt-out at any time by notifying us in any of the ways described above for opting-in. This section does not apply to business purpose accounts.

Non-Sufficient Funds or Overdraft Fees: Our normal fees and charges including, without limitation, our non-sufficient funds or overdraft fees; currently $30.00 per non-sufficient funds or overdraft item, as set forth in our fee schedule, will be charged for each transaction initiated for payment from your checking account that does not have sufficient funds. Fees assessed to you for using the service will reduce the amount of overdraft protection provided. The number of items we will consider for payment per day is not limited. The maximum amount of Overdraft or Return fees that will be charged to a consumer customer's account is limited to four or $120 per day. We do not charge an Overdraft fee if a consumer account is overdrawn by $5.00 or less on any given business day. These limitations do not apply to business accounts.

Payment Order of Items: The order in which items are paid is important if there is not enough money in your account to pay all of the items that are presented. Please be aware that the order of payment of items may create multiple overdrafts during a single banking day for which you will be charged our standard $30.00 fee for each item limited to four for consumers per day, whether paid or returned. Some financial institutions post the largest dollar amounts first under the assumption that larger dollar transactions may be more important (such as mortgage or rent payments); however, this strategy can result in higher fees. Other institutions pay the lowest dollar transactions first to minimize the fees assessed to the account. While there is no payment order policy that is favorable in every instance, our policy is to pay your items by serial (check) number. We will pay debit card transactions first, ACH transactions second, and checks last for those items that post to your account on an individual day. Checks will post by serial (check) number within transaction code.

Whether your overdrafts will be paid or not is at our sole discretion and we reserve the right not to pay. For example, we typically do not pay overdrafts if your account is not in good standing as described herein, or if you have too many overdrafts. We may refuse to pay an overdraft for you at any time, even though your account is in good standing and even though we may have previously paid overdrafts for you. You may be notified by mail of any non-sufficient funds items paid or returned that you may have; however, we have no obligation to notify you before we pay or return any item. The amount of any overdrafts including our fees that you owe us shall be due and payable immediately. If there is an overdraft paid by us on an account with more than one (1) owner on the signature card, each owner and/or authorized signatory shall be jointly and severally liable for such overdrafts including our fees as stated in our deposit account agreement with you.

Optional Overdraft Protection Services: We offer additional overdraft protection services that you may choose to utilize. These include automatic funds transfers from a linked savings account of yours with us or a line of credit, if you qualify. Ask your Home Bank representative about the availability of these alternatives and how you might qualify. If you choose these optional services, you may save money on the total fees you pay us for overdraft protection services. Under the Overdraft Privilege Service, consumers who overdraw their account on more than six occasions where a fee is charged in a rolling 12 month period will receive a reminder notification from us of other available overdraft options.

Receipt Balances: Your Overdraft Privilege Service limit will not be reflected in your balance provided by a teller, through online banking, telephone banking or at the ATM, however items may be paid in excess of the balance shown up to your Overdraft Privilege limit.

If You Need Help: This Service was designed to cover inadvertent overdrafts you may incur and should not be used to pay ordinary or routine expenses, and you should not rely on overdrafts as a means to cover these expenses. If at any time you feel you need help with your financial obligations, please contact one of our Customer Service Representatives at 866-401-9440. You may also go to the Federal Deposit Insurance Corporation's (FDIC's) website at www.fdic.gov for information about preventing and managing overdraft fees.

ALWAYS A DISCRETIONARY SERVICE: Our Overdraft Privilege Service does not constitute an

actual or implied agreement between you and us. Nor does it constitute an actual or implied obligation of or by us. Our Service represents a purely discretionary courtesy or privilege that we may provide to you from time to time and which may be withdrawn or withheld by us at any time without prior notice or reason or cause.

Both consumer and commercial customers may discontinue Overdraft Privilege Service Options to cover future transactions at any time by contacting one of our Customer Service Representatives at 866-401-9440.

Other Overdraft Services Offered by Home Bank

Account Linked Overdraft Protection – If you have other accounts at Home Bank that qualify for account linked overdraft protection, such as checking, savings, MMVA or Investor's Plus Account, you may signature authorize us to transfer funds needed to cover overdrafts attempting to clear your related checking account. There is no cost to set up this service and you will be charged a $3.00 per transfer charge for each transfer that occurs to cover checks you wrote. With this service, funds will be deducted from your linked savings account in increments of $100.00, or if your balance is less than $100.00, the remaining balance in your linked account will be transferred. Contact your bank representative to begin this service today.

Line of Credit – A line of credit is another option available to cover overdrafts. This service requires you to complete a loan application and approval is based on your credit worthiness and other criteria. The amount of your limit may vary. Upon approval, a line of credit is linked to your designated checking account with us. At the end of the day we will advance on your line, in increments of $100.00 to cover the overdraft(s) up to your line of credit limit. An annual fee generally applies to this account. Ask us how you can apply for our line of credit.

FACTS

WHAT DOES HOME BANK DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- assets and credit history
- payment history and overdraft history

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons Home Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Home Bank share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We Don't Share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We Don't Share
For nonaffiliates to market to you	No	We Don't Share

Questions? Call 866-401-9440 or go to www.home24bank.com

Home 24 Bank

Who we are	
Who is providing this notice?	Home Bank

What we do	
How does Home Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. Employees are educated and bound by our business code of ethics, confidentiality and information security policies and practices.
How does Home Bank collect my personal information?	We collect your personal information, for example, when you ■ Open an account or deposit money ■ Apply for a loan or pay a bill ■ Use your debit card We also collect your personal information from others, such as credit bureaus, affiliates or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only ■ sharing for affiliates' everyday business purposes—information about your creditworthiness ■ affiliates from using your information to market to you

	■ sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. ■ *Home Bank does not share with our affiliates.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ■ *Home Bank does not share with non-affiliates so they can market to you.*
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ■ *Home Bank engages in joint marketing under formal agreements with non-affiliated companies such as investment companies.*

Other important information

Home Bank reserves the right to change this policy at any time by posting a new privacy policy and informing you of significant changes as required by law. HB Financial is a division of Home Bank.

Home Bank Fee Schedule/Disclosure (Effective March 14, 2014)

ATM/Debit Card Replacement (Business & Commercial Checking Customers)	$10.00
ATM/Debit Card Replacement (Consumer)	$5.00
ATM/Debit Card Transactions at Home Bank ATMs	No Charge
ATM/Debit Card Transactions at non-Home Bank ATMs	$1.50
Bank Bags – (night deposit or zipper)	$25.00
Basic Notary Service (where available)	Market Pricing not to exceed $15.00
Cashier's & Official Checks	$5.00
Charge-off Collection Fee	$23.00
Check Printing Fees	Varies
Coin/Currency Handling	$0.50 per $1,000.00
Collection Items (Domestic & Foreign)	$10.00
Cut-Off Statement	$10.00
Money Orders (Maximum $1,000.00 per)	$3.00
NSFs/Overdrafts/ODP (each)	$30.00
Photocopies (research & copies per page	$2.00
Research per hour (1 hour minimum)	$25.00
Return Deposited Item (each)	$5.00
Return Deposit Item (payable to self)	$15.00
Safe Deposit Box Drilling/Replacement Keys	Market
Stop Payment Orders	$32.00
Tax/Levy Garnishment Fee	$50.00
Telephone Transfer Fee (free via Telebanc	$3.00
Temporary Checks (each/maximum 5)	$1.00
Visa Debit Card Annual Fee (Commercial Checking Customers)	$12.00
Wire Transfers, Domestic, Outgoing	$15.00
Wire Transfers, Foreign, Outgoing	$60.00
Wire Transfers, Domestic, Incoming	$10.00
Wire Transfers, Foreign, Incoming	$20.00

Pricing subject to change

Home 24 Bank

www.home24bank.com

Member FDIC

EQUAL HOUSING LENDER