

HELLO HOUSTON



WELCOME GUIDE

Get to know your new Home Bank products and services.

Home **HB** Bank

A SPECIAL MESSAGE TO OUR NEW CUSTOMERS

Over the weekend of June 24, 2022, your Texan Bank accounts will convert to Home Bank accounts. Beginning Monday, June 27, you will have access to all Home Bank resources: both in person and online 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 visit our website or call our friendly Customer Care team at 866-401-9440. We look forward to seeing you and appreciate the opportunity to serve you.

Dear Valued Client,

At Home Bank, we believe banking extends well beyond city, county, and even state lines. However, no matter how far technology advances, one simple truth remains intact: personal service will never grow obsolete.

For more than 114 years, it has been our company's mission to be there as an advocate, trusted advisor, and friend to families and businesses – serving as a bedrock in our communities. It is a position we share with Texan Bank, and it is a promise we intend to uphold for you, our newest customers, as we move forward.

At Home Bank, you'll see the same friendly faces and receive the same great service – only with more locations, more combined experience, more tools to serve you, and an even stronger financial presence in the communities you call home.

Home Bank is a nationally chartered bank headquartered in Lafayette, La. We offer a full range of deposit, loan, and investment products at banking centers in some of the most vibrant and growing regions of Louisiana and Mississippi: Lafayette, New Orleans, Baton Rouge and Natchez. We're excited about our expansion into Houston and believe it will enhance our service footprint in new and exciting ways.

As a customer you can access your accounts through multiple channels, including online, via our mobile app and, of course, in person at any of our convenient locations. Our goal is to make your banking experience simple so that you can spend more time doing what is important to you or your company.

Sincerely,

John W. Bordelon
President & CEO Home Bank

Home **HB** Bank



What's Changing

Bank Name: Texan Bank will change to Home Bank.

Account Number & Routing Number: Your bank routing number will change to Home Bank's routing number: 265270303.

Debit Cards: You will receive new Home Bank debit card(s) in the mail approximately 10 days prior to systems conversion. See page 12 for details.

Website: The Home Bank website is www.home24bank.com.

Customer Care & Telebank Phone Numbers:

Home Bank Customer Care: 866-401-9440

Home Bank Telebank: 866-549-9430

What's Not Changing

Branch Locations: All Texan Bank locations will remain open and join Home Bank's convenient branch locations across South Louisiana and Western Mississippi.

Checks: Although your routing number will be changing, you may continue to use your existing checks until you order new checks. See page 14 for details.

Your Bankers: You'll see the same friendly faces at your local branches.

Phone Numbers: Phone numbers for bankers will remain the same.

Service: You will continue to receive great service. If you need assistance along the way, let us know!

Timeline for Conversion to Home Bank

Prior to Friday, June 24 - Review this guide for important details about your accounts and services. Ask your banker any questions you may have about these upcoming changes. We're here to help!

Mid-June

Look for your new Home Bank debit card in the mail if you have a current Texan Bank debit card. You may begin to use your new card on Monday, June 27. Please do not discard your Texan Bank card until June 27.

Friday,
June 24

Online banking, mobile banking, and Bill Pay service through Texan Bank will stop at 3 p.m. Friday, June 24. Get more details about these services in the Q&A on page 13.

Friday,
June 24

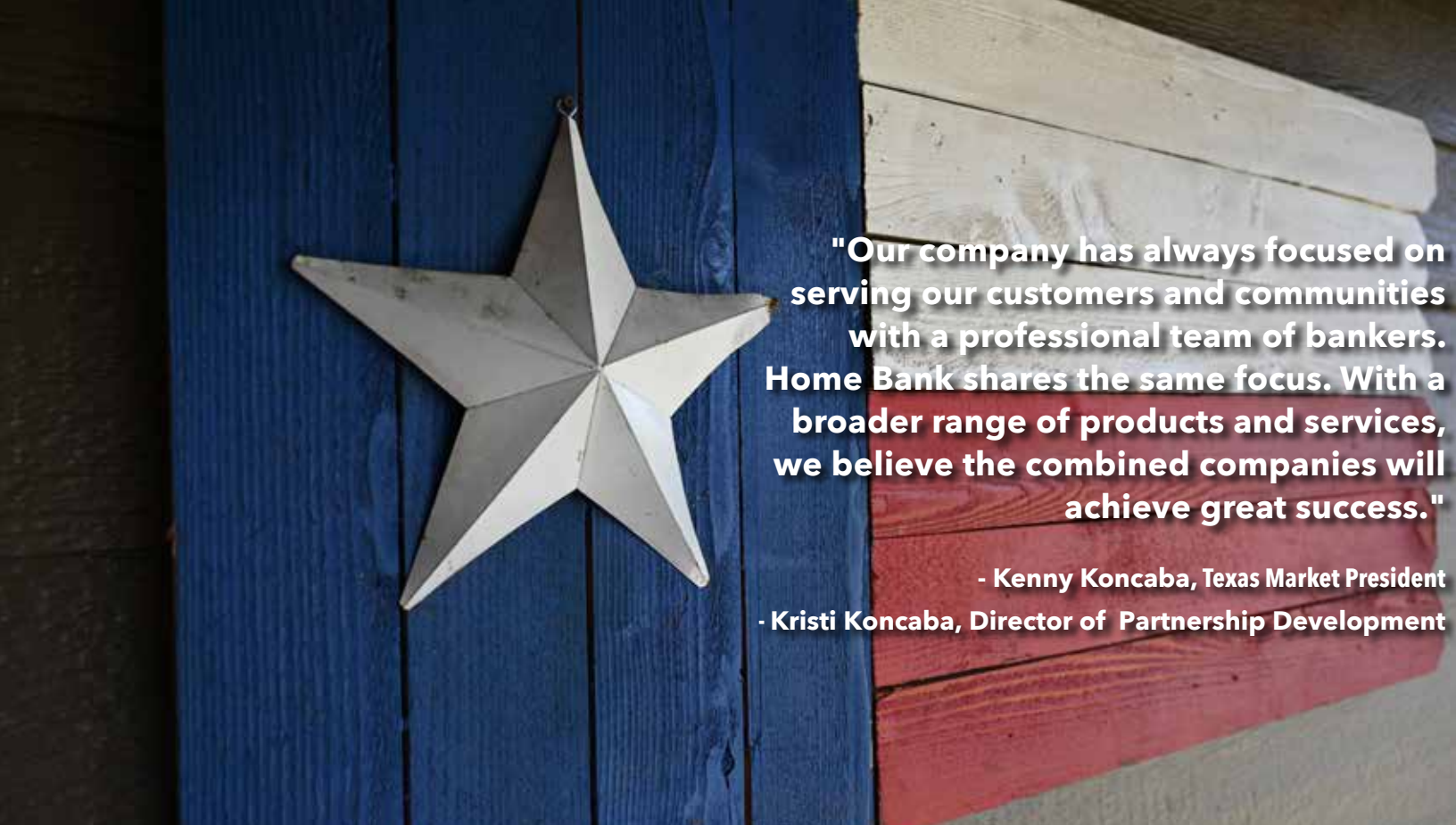
All Texan Bank branch locations will close at 3 p.m., Friday, June 24, and will remain closed through Sunday, June 26.

Friday, June 24 -
Sunday, June 26

Bank systems conversion will take place Friday-Sunday, June 24-26. Over this weekend, you can make purchases as usual with your Texan Bank debit card and checks. Texan's website, bill pay service, Telebank service and mobile banking will not be available. At ATMs, balance inquiry and transfers will be unavailable.

Monday,
June 27

Welcome to Home Bank! You may now bank at any Home Bank location. You may also begin visiting www.home24bank.com for online banking and calling the Home Bank Contact Center with questions at 866-401-9440.



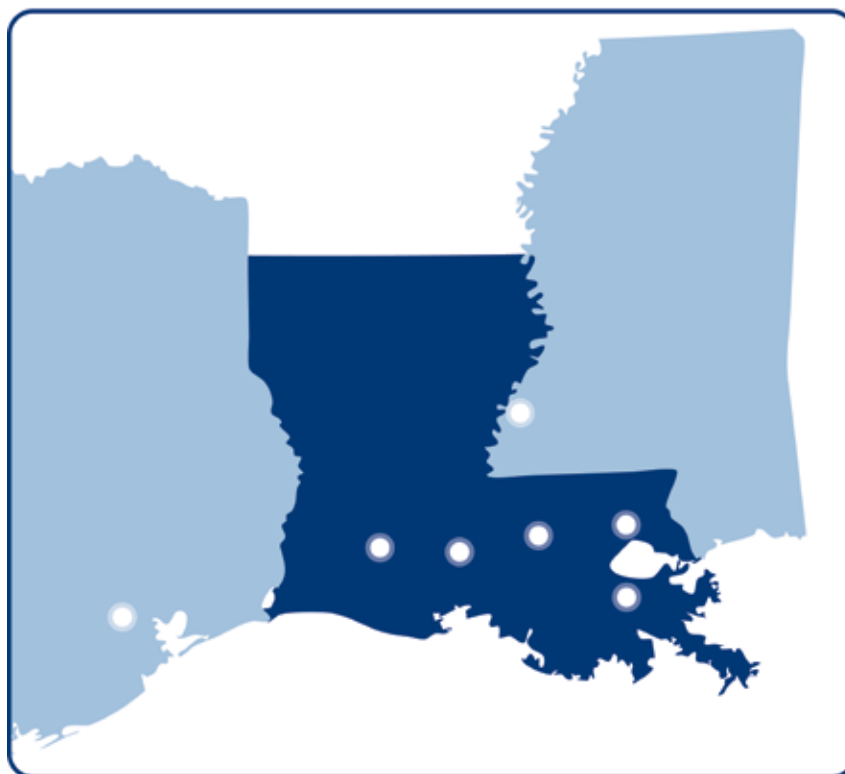
"Our company has always focused on serving our customers and communities with a professional team of bankers. Home Bank shares the same focus. With a broader range of products and services, we believe the combined companies will achieve great success."

- Kenny Konkaba, Texas Market President

- Kristi Konkaba, Director of Partnership Development



43 LOCATIONS TO SERVE YOU!



Texas:

- ▶ 12941 Gulf Freeway
Houston, TX 77034
281-276-1885
- ▶ 12946 Dairy Ashford
Rd., Ste. 100
Sugarland, TX 77478
281-276-1808
- ▶ 105 E. Parkwood
Ave., Ste. 101
Friendswood, TX
77546
281-276-1851
- ▶ 251 W. Medical
Center Blvd.,
Ste. 101
Webster, TX 77598
281-276-1889
- ▶ 3738 Westheimer
Road
Houston, TX 77027
281-276-1893

Acadiana:

- ▶ 503 Kaliste Saloom Rd.
Lafayette, LA 70508
- ▶ 1245 Camellia Blvd. Ste 100
Lafayette, LA 70508
- ▶ 1001 Johnston St.
Lafayette, LA 70502
- ▶ 1020 Coolidge Blvd.
Lafayette, LA 70503
- ▶ 2810 Johnston St.
Lafayette LA 70503
- ▶ 4202 Johnston St.
Lafayette, LA 70503
- ▶ 100 Albertson Pkwy.
Broussard, LA 70518
- ▶ 5028 Ambassador Caffery Pkwy.
Lafayette, LA 70508
- ▶ 1219 Albertson Pkwy.
Broussard, LA 70518
- ▶ 806 Veterans Dr.
Carencro, LA 70520
- ▶ 301 S Main St.
St. Martinville, LA
70582
- ▶ 4421 Catahoula Hwy.
St. Martinville, LA
70582
- ▶ 1021 Bridge St. Hwy.
Parks, LA 70582
- ▶ 800 I-10 S Frontage
Rd.
Scott, LA 70583
- ▶ 357 Odd Fellows Rd.
Crowley, LA 70526
- ▶ 128 E Academy Ave.
Jennings, LA 70546
- ▶ 102 S Adams St.
Welsh, LA 70591
- ▶ 114 N Main St.
Church Point, LA
70525
- ▶ 805 Main St.
Elton, LA 70532

Baton Rouge:

- ▶ 5302 Corporate Blvd.
Baton Rouge, LA 70808
- ▶ 9659 Anitoch Road, Ste. 101
Baton Rouge, LA 70817
- ▶ 10563 S. Glenstone Pl.
Baton Rouge, LA 70810
- ▶ 3254 Sherwood Forest Blvd.
Baton Rouge, LA 70816

Northshore:

- ▶ 1750 N. Columbia St.
Covington, LA 70433
- ▶ 69291 Hwy 21
Covington, LA 70433
- ▶ 1305 N. Causeway Blvd.
Mandeville, LA 70471
- ▶ 82255 Hwy 25
Folsom, LA 70437
- ▶ 2037 E Gause Blvd.
Slidell, LA 70461
- ▶ 70963 Hwy 59
Abita Springs, LA 70420

New Orleans:

- ▶ 1600 Veterans Blvd.
Metairie, LA 70005
- ▶ 4401 Transcontinental Dr.
Metairie, LA 70006
- ▶ 3915 Canal St.
New Orleans, LA 70119
- ▶ 5435 Magazine St.
New Orleans, LA 70115
- ▶ 1105 S. Clearview Parkway
Jefferson, LA 70121
- ▶ 1800 Manhattan Blvd.
Harvey, LA 70058

Natchez:

- ▶ 500 Main St.
Natchez, MS 39120
- ▶ 411 Hwy 61 North
Natchez, MS 39120
- ▶ 55-A Sgt. S. Prentiss Dr.
Natchez, MS 39120

TEXAS LOCATION HOURS

Lobby

Gulf Freeway, Sugarland, Friendswood, Clear Lake

Monday-Friday: 9 a.m. to 5 p.m.

River Oaks

Monday-Friday: 9 a.m. to 5:30 p.m.

Drive-Thru

Monday-Friday: 9 a.m. to 5:30 p.m.
River Oaks has no Drive Thru service.

CONTACT CENTER & MORE

Contact Center: 866-401-9440

Contact Center Hours:

Monday-Friday 8 a.m. to 6 p.m.
Saturday 8 a.m. to 2 p.m.

Other Locations - Hours & Info

Get details about other locations,
including hours and phone numbers,
at www.home24bank.com/locations.



Snap. Send. Go.

Deposit checks from anywhere
with our mobile app.

home24bank.com/mobile

Q&A: What to Expect During and After Systems Conversion

DEPOSIT ACCOUNTS

Q: WILL MY DEPOSIT ACCOUNT NUMBER(S) REMAIN THE SAME?

A: Deposit account numbers will not be affected by this conversion and will remain the same.

Q: HOW WILL MY CHECKING OR SAVINGS ACCOUNT CHANGE?

A: Over the weekend of June 24, all Texan Bank accounts will be converted to the Home Bank account that most closely matches the current account type. The charts in this guide show the upcoming changes you can expect. This guide also features terms and conditions and Truth in Savings disclosures for your new accounts.

DEBIT CARDS

Q: WILL I RECEIVE A NEW DEBIT CARD?

A: Texan Bank Debit Card holders will soon receive a new Home Bank VISA® Debit Card, which will replace your existing card(s). Your Texan Bank Debit Card will remain active until 8 a.m. on Monday, June 27. After that time, your Texan Bank Debit Card will be deactivated and will no longer access your account.

You can activate your new Home Bank VISA® Debit Card at any time after receiving the card. However, your new card will not be available for use until Monday, June 27 at 8 a.m., at which time, it is recommended that you properly destroy your Texan Bank Debit Card.

Activate your new card using our automated phone system using the number provided on the sticker attached to the card. Once you have activated your card, you will be asked to select a PIN (personal identification number). Please make sure to select a PIN you can remember. However, if you forget your PIN, you may call 877-284-2007 to select a new PIN at any time.

If you have any automatic payments or bill payments set up with your current Texan Bank debit card, please be sure to update that information with your new card number, and expiration date, for payments to be processed, beginning June 27, 2022.

If you do not receive a Home Bank debit card by mail, or if you misplace your card, you can visit a Home Bank branch on or after Monday, June 27, to obtain a replacement card.

Q: HOW WILL ATM ACCESS CHANGE?

A: With your new Home Bank VISA® Debit Card, you will have access to surcharge-free ATM use at any Home Bank location. For a complete list of surcharge-free Home Bank ATMs, visit www.home24bank.com/locations. Home Bank is also a member of the Community Cash and Dolphin Debit networks, which means you have the option to use over 1,500 participating ATMs, surcharge free. To view lists of participating ATM locations, visit www.communitycashatm.com or www.dolphindebit.com.

A surcharge of \$1.50 will apply at non-Home Bank, non-Dolphin Debit or non-Community Cash ATMs, plus any charge disclosed by the out-of-network ATM provider at the time of use.



We strive to keep banking simple and rooted in relationships, while also providing state-of-the-art technologies for your added convenience.

MOBILE BANKING

Q: WILL I NEED TO DOWNLOAD A NEW MOBILE APP?

A: Yes. Download the Home Bank mobile app from your app store. You may access your accounts via the Texan Bank mobile app until 3 p.m., Friday, June 24.

After 8 a.m., Monday, June 27, you may access the Home Bank mobile app. You will not be required to re-enroll in online banking to access our mobile app. You may access your account using the same username and password used for online banking.

Business Mobile Banking: Home Bank also offers an app for business users. Once users have downloaded the Home Bank Business mobile app, they may access their account with the same username and password used for online banking.

Note: Texan Bank online and mobile banking will be unavailable over systems conversion weekend. If you try to log in to the Texan mobile app (both personal and business), you will receive an error message after 3 p.m. Friday, June 24.

Q: WILL I BE ABLE TO USE MOBILE DEPOSIT THROUGH THE HOME BANK APP?

A: Yes. Mobile deposit will be available with the Texan Bank mobile app through 1 p.m., Friday, June 24. Starting at 8 a.m., Monday, June 27, mobile deposit will be available with the Home Bank mobile app. No mobile deposit history will carry over from the Texan Bank app to the Home Bank app.

Q: WHAT WILL HAPPEN TO MY ZELLE SERVICE?

A: Starting at 7 a.m. Friday, June 24, Zelle will no longer be available through Texan Bank. No history or contacts will transfer over to Home Bank. On Monday, June 27, users can re-establish Zelle service with Home Bank's online banking/Bill Pay service.

ONLINE BANKING AND BILL PAY

Q: WHEN CAN I BEGIN USING ONLINE BANKING AT WWW.HOME24BANK.COM?

A: Online banking services for consumer and business accounts will be available on the Texan Bank website until 3 p.m. Friday, June 24. Beginning at 8 a.m. Monday, June 27, you may login at www.home24bank.com. The Texan Bank website will be redirected to www.home24bank.com and will no longer be available.

Q: WILL I NEED TO RE-REGISTER FOR ESTATEMENTS?

A: No. eStatement customers will automatically begin receiving Home Bank eStatements. Statements are covered in greater detail on page 14.

Q: WILL MY BILL PAY LOGIN REMAIN THE SAME?

A: Consumer Bill Pay usernames and passwords will transfer automatically to the Home Bank system. Business users will receive a temporary username and password in a separate communication.

Q: WHAT IS THE LAST DATE I CAN SCHEDULE A BILL PAYMENT ON THE TEXAN BANK SYSTEM?

A: All bill payments set up through 3 p.m., Friday, June 24, will process as usual.

Q: WILL MY CURRENT BILL PAY VENDORS AUTOMATICALLY CONVERT TO HOME BANK'S BILL PAY?

A: Yes. All payees and payment history will automatically convert for consumer and business customers.

Q: WILL MY EXTERNAL TRANSFERS PROCESS OVER CONVERSION WEEKEND?

A: Yes, all transfers set up through 3 p.m., Friday, June 24, will process as usual. No transfer history or external accounts will be available after conversion. New transfers and external accounts may be set up starting at 8 a.m., Monday, June 27.

Q: WILL I BE REQUIRED TO SET UP NEW TEXT AND EMAIL ALERTS IN HOME BANK'S ONLINE BANKING?

A: Yes. Once you log in to online banking at www.home24bank.com on or after Monday, June 27, you can establish your preferred text and email alerts.

Q: Can my account be linked with Quickbooks\Quicken?

A: Yes. However, in preparation, before June 24, users should back up their data file and complete a final transaction download. History might not be available after June 27. We will have instructions for resyncing your accounts starting June 27, available through a link on the Home Bank website.

NEW TO ONLINE BANKING?

Visit www.home24bank.com and click the "Personal button" in the Account Login box on our home page. Then click "Enroll in Online Banking."

Business users, contact your banker to enroll.

Q: WHAT ABOUT RECURRING TRANSFERS THAT I HAVE SET UP IN ONLINE BANKING?

A: All recurring transfers will automatically convert with the same payment instructions used previously.

BRANCHES

Q: WHEN CAN I BEGIN USING HOME BANK BRANCHES?

A: On Monday, June 27, you may visit any Home Bank or former Texan Bank location for your banking needs.

Q: WILL ALL TEXAN BANK BRANCHES REMAIN OPEN?

A: Yes, all Texan Bank locations will remain open. See the complete list of locations, contact information and updated hours of operation in this guide.

CERTIFICATES OF DEPOSIT (CDS)

Q. WILL THERE BE ANY CHANGES TO THE INTEREST RATE OF MY EXISTING CERTIFICATE OF DEPOSIT (CD)

A: Your current CD account(s) rate, term and related features will remain the same until first maturity after June 27, 2022. Upon maturity, your CD(s) will automatically renew into a CD offered by Home Bank that most closely resembles the term of 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 that best meets your needs.

Q: CAN I WITHDRAW MONEY FROM MY CD PRIOR TO THE MATURITY DATE?

A: Yes, however, early withdrawal penalties may apply if before the maturity date.

FEDERAL DEPOSIT INSURANCE COVERAGE

Q: HOW DOES THIS CHANGE AFFECT MY FDIC INSURANCE OF ACCOUNTS COVERAGE?

A: If you are a client of Texan Bank and Home Bank, and your total deposits exceed FDIC insurance limits, deposits from Texan Bank are separately insured from deposits at Home Bank for at least six months after the legal acquisition date of March 25, 2022. This grace period will give you the opportunity to restructure your accounts, if necessary. Certificates of Deposit (CDs) from Texan Bank are separately insured until the earliest maturity date after the end of the six-month grace period. CDs that mature during the six-month period which 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 end of 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 information on coverage, go to www.fdic.gov/deposit.

CHECK AND DEPOSIT SLIP REORDERS

Q: CAN I USE MY CURRENT CHECKS OR DEPOSIT TICKETS?

A: Yes. You may continue to use any valid pre-printed checks associated with your accounts; however upon reorder, your check type will be converted to one that closely resembles your current check type. Check order fees may vary. When you are ready to reorder, you may do so by contacting any banking center or ordering online at www.home24bank.com. Click the REORDER CHECKS link from the home page of our website. The next time you purchase checks via our vendor, Harland Clark, or from another vendor, you will need to provide the Home Bank routing/transit number: 265270303.

CREDIT CARDS

Q: CAN I CONTINUE TO USE MY CREDIT CARD?

A: Yes. Customers who have a credit card through Card Assets may continue using these cards as usual. Home Bank will not provide support for this service. Contact Card Assets Card Services Center for assistance at 800-854-7642.

DEPOSITS (AUTOMATED CLEARINGHOUSE ACH)

Q: WHAT HAPPENS TO MY ELECTRONIC DIRECT DEPOSITS OF PAYROLL OR SOCIAL SECURITY PAYMENTS GOING INTO MY ACCOUNT?

A: 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 June 27, 2022, to prevent any delays to these transactions. Home Bank's routing/transit number is 265270303.

Q: WHEN WILL FUNDS FROM MY DEPOSITS BE AVAILABLE?

A: Funds from Automated Clearing House (ACH) deposits are available on the day of deposit. Funds from check deposits are available according to our Funds Availability Policy, which is included in this booklet's Agreements and Disclosures Section.

DEPOSIT ACCOUNT STATEMENTS

Q: WILL I RECEIVE A FINAL TEXAN BANK STATEMENT?

A: You will receive a final cut-off statement for checking and savings accounts, which should include all transactions since your last statement through our

conversion date of June 24, 2022. Any interest earned through June 26, 2022, on checking, savings and money market accounts will appear on this statement. Monthly service charges will be waived for the shortened statement cycle.

Q: WILL THERE BE ANY CHANGES TO MY DEPOSIT STATEMENTS?

A: Yes. You will receive a new statement that will appear in a slightly different format; however, it will include the same information you currently receive. Refer to the chart below to determine your Home Bank checking and savings statement cycle.

Current Statement Cycle	New Statement Cycle
1st & 5th of the month	5th of the month
9th & 10th of the month	10th of the month
15th of the month	15th of the month
20th of the month	20th of the month
25th of the month	25th of the month
28th of the month	27th of the month
30th of the Month	30th of the month
Savings Accounts	Quarterly, unless otherwise noted in this guide.

Note: You may receive multiple statements during June, including your regular monthly statement from Texan Bank, your final cutoff statement from Texan Bank, and your first Home Bank statement on your new statement cycle date listed above.

COMBINED STATEMENTS

Q: WILL I CONTINUE TO RECEIVE A COMBINED STATEMENT?

A: Yes. We anticipate you will continue to receive combined statements between checking and savings accounts. Should you find that one of your accounts does not appear on your statement, please give us a call.

ESTATEMENTS

Q: WILL I CONTINUE TO RECEIVE ESTATEMENTS?

A: Yes. Access to Texan Bank eStatements will be available until Friday, June 24. Texan Bank eStatement customers will automatically begin receiving eStatements from Home Bank. Texan Bank eStatement history will be available within the Home Bank online banking website, but access to these files will be delayed for several weeks after systems conversion. Contact your banker if you require access to Texan statement history in the meantime.

INDIVIDUAL RETIREMENT ACCOUNTS (IRAs)

Q: WILL MY IRA ACCOUNT CHANGE?

A: As of June 27, 2022, Home Bank is the new custodian of your IRA account. Your current IRA CD account rate, term and related features will remain the same until first maturity after June 27, 2022. Upon maturity, your IRA CD(s) will automatically renew into an IRA CD that most closely resembles your current IRA CD term. 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

Q: WILL I BE ABLE TO MAKE CONTRIBUTIONS IN ANY AMOUNT TO MY EXISTING IRA?

A: For IRA accounts, minimum additions of \$25 are permitted at any time up to your maximum annual contribution, without extending the maturity date.

LOANS

Q: ARE THERE ANY CHANGES TO THE TERMS AND CONDITIONS OF MY CONSUMER, COMMERCIAL OR LINE OF CREDIT LOANS?

A: The terms and conditions of your loan or line of credit will remain the same. Fees and late charges will be assessed in accordance with your contract/agreement 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 or notice containing loan information as long as there is activity or an outstanding balance on your loan/line. Please remit payment to the address on your statement or notice. 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.

Q: WILL MY MORTGAGE LOAN BE AFFECTED?

A: If you currently have a home mortgage financed and serviced by Texan Bank, your mortgage rate, terms and conditions will not be affected. 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/agreement, unless you receive a separate notification of any changes. Please continue to remit payments to the same mailing address you currently use. You will be notified if any changes are made to the manner in which you are billed for payment or the payment due date.

Changes will occur as to where your mortgage will be serviced going forward. You will soon receive a separately mailed servicing transfer notice outlining these servicing changes.

Q: WILL HOME BANK CONTINUE TO AUTOMATICALLY DEBIT MY DEPOSIT ACCOUNT FOR MY LOAN PAYMENT?

A: Yes. Home Bank will continue to draft payments from the account you currently have set up for that purpose.

Q: WILL MY LOAN ACCOUNT NUMBER REMAIN THE SAME?

A: Yes. We anticipate no change to your loan account number; however, if changes must be made, you will be notified in advance of those changes.

MERCHANT SERVICES

Q: WILL CHANGES OCCUR RELATED TO MERCHANT SERVICES?

A: Merchants who currently process through Texan 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.

TREASURY MANAGEMENT SERVICES

Q: WILL MY CASH AND TREASURY MANAGEMENT SERVICES REMAIN THE SAME?

A: If your business currently utilizes Texan Bank's Treasury Management Services, the same services will be offered and granted upon conversion. You will be required to accept Home Bank's Treasury Management Services Terms & Conditions prior to using Home Bank's service beginning Monday, June 27. Users should read the terms and conditions and click "I agree" during the initial sign in process. Click the "Download a PDF" hyperlink to download the terms and conditions.

Q: WILL MY ACH ORIGINATION SERVICE CHANGE?

A: Your ACH service will not be interrupted. Please continue to use this service via online banking as usual. In preparation for systems conversion, the last date to submit an ACH file through Texan Bank's online banking is 3 p.m., Friday, June 24. Once logged in to online banking at Home Bank, you can begin submitting files on Monday, June 27. Your payee information will automatically transfer. We may contact you from time to time to confirm ACH activity when adding new recipients, updating account information or if file amounts are out of the ordinary.

Q: WILL REMOTE DEPOSIT SERVICE REMAIN THE SAME?

A: Remote Deposit Capture service will not be interrupted. Please continue to use this service via online banking as usual. In preparation for systems conversion, the last date to submit a remote deposit through Texan Bank's online banking is 3 p.m., Friday, June 24. Once logged in to online banking at Home Bank, you can begin submitting files on Monday, June 27.

Q: HOW WILL POSITIVE PAY BE AFFECTED?

A: Positive Pay service will not be interrupted. In preparation for the system conversion on Monday, June 27, the last date to decision Positive Pay items through Texan Bank's Online Banking system will be 11 a.m., Friday, June 24.

Once all items are paid or returned, a copy of all outstanding issued checks will be retrieved from the Texan Bank Positive Pay system and uploaded to Home Bank's Positive Pay system for review beginning Monday, June 27. Additional information will soon be provided about this system, including a user guide.

WIRE TRANSFERS

Q: WILL PROCEDURES CHANGE RELATED TO INCOMING AND OUTGOING WIRE TRANSFERS?

A: Wire transfer instructions will change beginning at systems conversion on Monday, June 27.

New Domestic Incoming Wire Transfer Instructions for use beginning June 27, 2022:

Bank Name: Home Bank, NA
Routing Number: 265270303
Beneficiary Name: Your name

Beneficiary Account: Your Home Bank Account Number

New International Incoming Wire Transfer Instructions for use beginning Monday, June 27, visit <https://secure.westernunion.com/forms/tt/na/?clientid=59763-US> and complete the required fields.

You may contact your nearest bank branch 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 after June 27, 2022, you should make every effort to provide the sender with Home Bank's updated wiring instructions. Note: The processing cut-off time for incoming wires is 3:30 p.m. and outgoing wires is 2 p.m. CST.

Q: WILL ONLINE WIRE TRANSFER SERVICE REMAIN THE SAME?

A: Online wire service will not be interrupted. Please continue to use this service via online banking as usual. In preparation for systems conversion, the last date to submit an online wire through Texan Bank's online banking is 3 p.m., Friday, June 24. Once logged in to online banking at Home Bank, you can schedule online wires starting Monday, June 27.

If you are a business currently using Online Wire Services, you will be contacted separately to review any adjustments necessary to your wire service, including recurring wires.

CONTACT CENTER

Q: WHO CAN I CONTACT IF I STILL HAVE QUESTIONS?

A: Our Contact Center can best help you with questions related to the conversion; however, we will not have immediate access to your account information until June 27, 2022. If you need information right away regarding balances, account histories, payments, etc., please contact your local banker. On or after June 27, 2022, you may continue to contact your personal banker or you may contact Home Bank's Contact Center at 866-401-9440 for all your banking needs.

You can email us at CustomerCare@home24bank.com. For your protection, please be sure to send any communication that contains personally identifiable information (such as social security or other identifying numbers) to us through the secure email form available on our website Contact Us page.

Customer Complaints:

We value your business and welcome any questions, concerns or complaints you may have. Written complaints should be addressed to: Home Bank, Attention: Compliance Department, 503 Kaliste Saloom Rd., Lafayette, LA 70508.

For unresolved issues or general concerns you may contact Home Bank's regulator, the Office of the Controller of the Currency (OCC) at OCC Customer Assistance Group, P.O. Box 53570, Houston, TX 77052.

OVERDRAFT SERVICES AND AUTOMATIC TRANSFERS FROM LINKED ACCOUNTS

Q: DOES HOME BANK OFFER OVERDRAFT PROTECTION ON CHECKING ACCOUNTS?

A: Yes, effective June 27, 2022, if your account is in good standing, you will be automatically enrolled in our Standard Service which covers overdrafts on checks and ACH transactions up to \$600.00 on consumer accounts and \$800.00 on business accounts. If you would like to opt-in to our Extended Service, which covers ATM and everyday debit card transactions, you may contact your nearest branch or our Contact Center to enroll. Please see our Discretionary Overdraft Privilege Policy Description and Disclosure in the back of this booklet for details.

Q: WILL I CONTINUE TO HAVE OVERDRAFT PROTECTION VIA MY LINKED ACCOUNT?

A: All automatic transfers previously set up with Texan Bank, 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 June 27, 2022, funds 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.

SAFE DEPOSIT BOXES

Q: WILL I STILL HAVE ACCESS TO MY SAFE DEPOSIT BOX?

A: Yes. You may access your safe deposit box during normal business hours. Home Bank will honor your existing Safe Deposit Box Agreement. Box location and size should remain the same.

Q: WILL MY ANNUAL SAFE DEPOSIT BOX RENT INCREASE?

A: Yes. Upon your next annual safe deposit box rental billing, your pricing will increase to match Home Bank pricing, which is indicated in the chart below for corresponding box sizes.

Box Size	Texan Annual Box Rental	Home Bank Annual Box Rental
3 x 10	\$30.00	\$50.00
5 x 10	\$50.00	\$75.00
10 x 10	\$80.00	\$100.00

Q: WHAT IF I LOSE MY SAFE DEPOSIT BOX KEYS?

A: Replacement keys are available for a fee of \$110, per set. Safe Deposit Box drilling is \$150.00.

If additional 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.

TELEBANC

Q: DOES HOME BANK HAVE TELEBANC/TELEPHONE BANKING?

A: Yes. With Home Bank's free telephone banking/Telebanc service you can access your current account balance, transfer funds between accounts with us, request a statement and more.

On Monday, June 27, 2022, at 8 a.m., 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 current PIN will be transferred to Home Bank's Telebanc system. Note: Texan Bank's telephone banking access line will be discontinued. Please update your records.

Still have questions? Reach out to your local banker for more information. We're here to help!



Home Bank believes in serving our community through volunteerism, and we give to causes that help further education and provide a better quality of life for the future.

ABOUT HOME BANK

Growing, Investing, and Serving In Our Communities

Home Bank is committed to serving the needs of our communities. Like Texan Bank, we have earned our reputation as trusted financial partners for families and businesses, because our bankers put you first. It's part of our culture, and it's what sets us apart.

Giving Back

Giving back is part of Home Bank's core values, and we show that through financial support and volunteerism. Our team members are community supporters who give their time and donations to important causes. Serving on boards, committees and as volunteers for nonprofits across the bank's footprint, the Home Bank team is invested in local giving.

Through workplace giving, we put our dollars to work with schools and nonprofits. Our small grant program, Home Bank Helps, is 100% employee funded and directed.

Interested Houston-area nonprofits can apply for 2023 grants in March 2023. Local 501(c)(3) nonprofits, private schools and public schools are eligible to apply for funds. Learn more online at www.home24bank.com. Search keyword "grant" for details.





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