HOME FEDERAL BANK

A Better Way

Financial Center Locations:

Main Office
624 Market Street
Shreveport, LA. 71101
Phone #: 318-222-1145
Fax #: 318-674-2622

Commercial Division
222 Florida St
Shreveport, LA. 71105
Phone #: 318-841-1170
Fax#: 318-841-1189

Financial Center
7964 E. Texas St.
Bossier City, LA. 71111
Phone#: 318-674-2614
Fax#: 318-213-4032

Financial Center
6363 Youree Drive
Shreveport, LA. 71105
Phone #: 318-674-2626
Fax #: 318-797-6142

Financial Center
9300 Mansfield Road Ste. 101
Shreveport, LA. 71119
Phone #: 318-674-2630
Fax #: 318-686-8221

Financial Center
2555 Viking Drive
Bossier City, LA. 71111
Phone #: 318-674-2611
Fax #: 318-674-2635

FEE SCHEDULE

Bank Money Orders	
Customers	$3.00
Non-Customers	$5.00
Paid NSF Fee/Returned NSF Fee	
Each check, in-person withdrawal, ATM withdrawal or other electronic Transfer/withdrawal	$35.00
Continuous Overdraft Fee (For each period of 10 days or longer that your account is continuously overdrawn. Charged on the 10th day)	$25.00
Advanced Overdraft Limit Fee	
Each check or debit (We will charge you no more than five (5) Overdraft Limit Fees per day)	$35.00
OD Protection Transfer Fee (To Cover Overdraft to Prevent Overdraft and NSF Fee)	
Per transfer	$7.50
Stop Payments	
Per item	$35.00
Dormant Checking/Savings Account Charges	
Per month	$25.00
Charge-Back Deposited Item	
Per item	$6.00
Wire Transfer Fee	
Incoming	$5.00
Outgoing – Domestic	$25.00
Outgoing – International	$45.00
ATM/Debit Card Replacement	
Per card	$5.00
Gift Cards	
Per card	$2.50
Notice of LEVY charge	
Per notice	$150.00
Notary Fee	
Customer	FREE
Non-Customer	Not Available
Account Research –	
Reserve the right to charge Competitive rate	$20.00 minimum
Collections	
Per item	$25.00
Online Banking	
Consumer and Small Business	FREE
Business – monthly	$75.00
Business Account Sweeps - monthly	$75.00
Smart Deposit Merchant Capture	
Cost to purchase scanner	Based on type of Scanner
Monthly fee	$50.00
Monthly fee if leasing scanner	$100.00

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Backed by the full faith and credit of the United States government
FDIC
Federal Deposit Insurance Corporation

This disclosure applies to accounts at Home Federal Bank. We believe our customers should have a complete understanding of account features, fees and charges. We welcome your questions in person or by phone. Please contact us at one of our financial center locations or at 1-877-674-1145.

PERSONAL CHECKING ACCOUNTS

NON-INTEREST BEARING CHECKING ACCOUNTS

CASH BACK CHECKING

This account earns no interest. A minimum deposit of $100 is required to open an account. There is no minimum balance that must be maintained to have no monthly service charge. Check printing fees are at customer's expense and vary according to your selection. For each debit card transaction with an amount of at least $10.00 that is completed as a signature based transaction that post and clear the account during the monthly statement cycle, a deposit of $.10 will be made to your Cash Back Checking account. Free unlimited ATM transactions at our Bank (owned) ATMs. A $1 Foreign ATM withdrawal fee will be assessed by Home Federal for any ATM used that is not Home Federal owned, as well as fees assessed by the ATM owner. Free unlimited debits to your account for MasterCard debit card transactions. Imaged checks are provided in a monthly e-statement. We offer free online banking with bill pay.

PRIME CHECKING

This account earns no interest. A minimum deposit of $100 is required to open an account. A minimum balance of $1500.00 must be maintained to have no monthly service charge. The minimum balance is the lowest balance reached during the statement period. Should the balance fall below $1500.00 at any time during the statement cycle, the monthly service charge will be $6.00. Check printing fees are at customer's expense and vary according to your selection. If the account owner is 55 years of age or older, you may receive one box of Home Federal Bank's basic check free per year. Free unlimited ATM transactions at our Bank (owned) ATMs. A $1 Foreign ATM withdrawal fee will be assessed by Home Federal for any ATM used that is not Home Federal owned, as well as fees assessed by the ATM owner. Free unlimited debits to your account for MasterCard debit card transactions. Imaged checks are provided in a monthly statement e-statement or printed statement. We offer free online banking with bill pay.

55 PLUS SENIOR CHECKING

Account owner must be age 55 or older to qualify for this account. This account earns no interest. A minimum deposit of $100 is required to open an account. A minimum balance of $500.00 must be maintained to have no monthly service charge. The minimum balance is the lowest balance reached during the statement period. Should the balance fall below $500.00 at any time during the statement cycle, the monthly service charge will be $5.00. Check printing fees are at customer's expense and vary according to your selection. Customer may receive one box of Home Federal Bank's basic check free per year. Customer may receive free rental for a small safety deposit box or $25.00 off larger safety deposit box rental at Home Federal Bank's Mansfield Road location as long as the 55 Plus Senior Checking account remains open and in good standing. Free unlimited ATM transactions at our Bank (owned) ATMs. A $1 Foreign ATM withdrawal fee will be assessed by Home Federal for any ATM used that is not Home Federal owned, as well as fees assessed by the ATM owner. Free unlimited debits to your account for MasterCard debit card transactions. Imaged checks are provided in a monthly e-statement or printed statement. We offer free online banking with bill pay.

SECOND CHANCE CHECKING

Qualification for this account based on Home Federal Bank risk assessment and may change at any time. This account earns no interest. A minimum deposit of $100 is required to open an account. A monthly service charge of $10.00 will be assessed regardless of balance. Check printing fees are at customer's expense and vary according to your selection. MasterCard debit card available for $10.00 initial fee and $5.00 replacement fee. Free unlimited ATM transactions at our Bank (owned) ATMs. A $1 Foreign ATM withdrawal fee will be assessed by Home Federal for any ATM used that is not Home Federal owned, as well as fees assessed by the ATM owner. Free unlimited debits to your account for MasterCard debit card transactions. Imaged checks are provided in a monthly e-statement. We offer free online banking with bill pay. This account is not eligible for Advanced Overdraft Protection Limit.

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Temporarily increased from $100,000 to $250,000 through 12/31/2013
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INTEREST BEARING CHECKING ACCOUNTS

PREMIUM CHECKING

Premium Checking accounts earn daily simple interest on current balance, and interest is credited to the account monthly on the cycle date. Interest begins to accrue on the business date deposits are available. The interest rate and annual percentage yield may change at any time and rate changes are solely within Home Federal Bank's discretion. This account requires a minimum opening deposit of $100.00. A minimum balance of $2500.00 must be maintained to have no monthly service charge. The minimum balance is the lowest balance reached during the statement period. Should the balance fall below $2500.00 at any time during statement cycle, the monthly service charge will be $10.00. Check printing fees are at customer's expense and vary according to your selection. Free unlimited ATM transactions at our Bank (owned) ATMs. A $1 Foreign ATM withdrawal fee will be assessed by Home Federal for any ATM used that is not Home Federal owned, as well as fees assessed by the ATM owner. Free unlimited debits to your account for MasterCard debit card transactions. Imaged checks are provided in a monthly e-statement or printed statement. We offer free online banking with bill pay.

PREMIUM PLUS CHECKING

Premium Checking accounts earn daily simple interest on current balance, and interest is credited to the account monthly on the cycle date. Interest begins to accrue on the business date deposits are available. The interest rate and annual percentage yield may change at any time and rate changes are solely within Home Federal Bank's discretion. This account requires a minimum opening deposit of $100.00. A minimum balance of $1,000.00 must be maintained to have no monthly service charge. The minimum balance is the lowest balance reached during the statement period. Should the balance fall below $1,000.00 at any time during statement cycle, the monthly service charge will be $10.00. Check printing fees are at customer's expense and vary according to your selection. Free unlimited ATM transactions at our Bank (owned) ATMs. A $1 Foreign ATM withdrawal fee will be assessed by Home Federal for any ATM used that is not Home Federal owned, as well as fees assessed by the ATM owner. Free unlimited debits to your account for MasterCard debit card transactions. Imaged checks are provided in a monthly e-statement or printed statement. We offer free online banking with bill pay.

SMART REWARDS CHECKING

Smart Rewards Checking Accounts earn daily simple interest on average current balance and interest is credited to the account monthly on the cycle date. Interest begins to accrue on the business date deposits are available. The interest rate and annual percentage yield may change at any time and rate changes are solely within Home Federal Bank's discretion. This account requires a minimum opening deposit of $250.00. The rewards for this account are payment of Reward interest rate on balances of $.01 to $15,000.00 and refund of foreign ATM fees up to $10.00 per statement cycle. The following minimum requirements must be met each statement cycle to qualify for Rewards:

- Must receive imaged checks monthly in an e-statement.
- Must have at least one direct deposit for at least $500.00 that posts during the monthly statement cycle.
- Must have at least one direct debit for any amount that posts and clears the account during the monthly statement cycle.
- Must complete withdrawals using your Home Federal MasterCard debit card a minimum of 15 times as a signature based transaction and amounts must be for at least $5.00 each that post and clear the account during the monthly statement cycle.
- Minimum balance of $250.00 must be maintained. The minimum balance is the lowest balance reached during the statement period

Free unlimited ATM transactions at our Bank (owned) ATMs. A $1 Foreign ATM withdrawal fee will be assessed by Home Federal for any ATM used that is not Home Federal owned, as well as fees assessed by the ATM owner. Free unlimited debits to your account for MasterCard debit card transactions. Imaged checks are provided in a monthly statement. We offer free online banking with bill pay.

A tiered interest rate will be paid on balances above $15,000.00 if qualifications are met. The interest rate tiers are as follows:
Balances $15,000.01 to $49,999.99
Balances $50,000.00 to $99,999.99
Balance $100,000 and up
No interest will be paid on entire balance if qualifications are not met. Check printing fees are at customer's expense and vary according to your selection.
Limit of one per household.

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PERSONAL SAVINGS PRODUCTS

PRIORITY ACCOUNT

This account is a tiered-rate account. The interest rate tiers are as follows:
Balances $.00 to $9,999.99
Balances $10,000.00 to $49,999.99
Balances $50,000.00 to $99,999.99
Balances $100,000.00 to $149,999.99
Balances $150,000.00 to $199,999.99
Balances of $200,000 and up

This account earns daily simple interest on current balance and is credited to the account monthly on cycle date. Interest begins to accrue on the business date deposits are available. The interest rate and annual percentage yield may change at any time and rate changes are solely within Home Federal Bank's discretion. A minimum deposit of $10,000.00 is required to open an account. A minimum balance of $10,000.00 must be maintained to have no monthly service charge. Should the minimum balance fall below $10,000.00 at any time during the statement cycle, a monthly service charge of $10.00 will be assessed. The minimum balance is the lowest balance reached during the statement period. You may receive a monthly printed statement or an e-statement. You will be charged a withdrawal fee of $5.00 for each withdrawal in excess of six during any statement cycle. This fee will be assessed to the account each statement cycle that the transaction limit is exceeded. Federal regulation limits pre-authorized withdrawals and/or transfers to six per statement cycle (automatic payments, ACH debits and other similar transactions); limit does not apply to withdrawals if done in person, by mail, messenger or ATM. Withdrawals and/or transfers in excess of the federal limitations will subject the account to loss of withdrawal and transfer capabilities or closure. You will not be charged an ATM withdrawal fee at our Bank (owned) ATMs. A $1.00 Foreign ATM withdrawal fee will be assessed by Home Federal for any other ATM location used, as well as fees that are assessed by the ATM owner. Check printing fees are at customer's expense and vary according to your selection. Home Federal Bank maintains the right to require seven days' notice prior to withdrawal.

SILVER PRIORITY ACCOUNT

This account is a tiered-rate account. The interest rate tiers are as follows:
Balances $.00 to $2,499.99
Balances $2,500.00 to $24,999.99
Balances $25,000.00 to $49,999.99
Balances $50,000.00 to $99,999.99
Balances $100,000.00 and up

This account earns daily simple interest on current balance and is credited to the account monthly on cycle date. Interest begins to accrue on the business date deposits are available. The interest rate and annual percentage yield may change at any time and rate changes are solely within Home Federal Bank's discretion. A minimum deposit of $2,500.00 is required to open an account. A minimum balance of $2,500.00 must be maintained to have no monthly service charge. Should the minimum balance fall below $2,500.00 at any time during the statement cycle, a monthly service charge of $10.00 will be assessed. The minimum balance is the lowest balance reached during the statement period. You may receive a monthly printed statement or an e-statement. You will be charged a withdrawal fee of $5.00 for each withdrawal in excess of six during any statement cycle. This fee will be assessed to the account each statement cycle that the transaction limit is exceeded. Federal regulation limits pre-authorized withdrawals and/or transfers to six per statement cycle (automatic payments, ACH debits and other similar transactions); limit does not apply to withdrawals if done in person, by mail, messenger or ATM. Withdrawals and/or transfers in excess of the federal limitations will subject the account to loss of withdrawal and transfer capabilities or closure. You will not be charged an ATM withdrawal fee at our Bank (owned) ATMs. A $1.00 Foreign ATM withdrawal fee will be assessed by Home Federal for any other ATM location used, as well as fees that are assessed by the ATM owner. Check printing fees are at customer's expense and vary according to your selection. Home Federal Bank maintains the right to require seven days' notice prior to withdrawal.

SMART SAVINGS

This account is a tiered-rate account. The interest rate tiers are as follows:
Balances $.00 to $999.99
Balances $1,000.00 to $9,999.99
Balances $10,000.00 to $24,999.99
Balances $25,000.00 and up

This account earns daily simple interest on current balance and is credited to the account at the end of each calendar quarter. A quarterly statement will be sent. Interest begins to accrue on the business date deposits are available. The interest rate and annual percentage yield may change at any time and rate changes are solely within Home Federal Bank's discretion. A minimum deposit of $300.00 is required to open an account. A minimum balance of $300.00 must be maintained to have no quarterly service charge. Should the minimum balance fall below $300.00

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any time during statement cycle, a quarterly service charge of $9.00 will be assessed. The minimum balance is the lowest balance reached during the statement period. You may receive a quarterly printed statement or an e-statement. You will be charged a withdrawal fee of $1.00 for each withdrawal and/or transfer in excess of six withdrawals each statement cycle the transaction limit is exceeded. This fee will be assessed to the account each statement cycle that the transaction limit is exceeded. Federal regulation limits pre-authorized withdrawals and/or transfers to six per statement cycle (automatic payments, ACH debits and other similar transactions); limit does not apply to withdrawals if done in person, by mail, messenger or ATM. Withdrawals and/or transfers in excess of the federal limitations will subject the account to loss of withdrawal and transfer capabilities or closure. You will not be charged an ATM withdrawal fee at our Bank (owned) ATMs. A $1.00 Foreign ATM withdrawal fee will be assessed by Home Federal Bank for any non-bank owned ATM location used, as well as fees that are assessed by the ATM owner. Home Federal Bank maintains the right to require seven days' notice prior to withdrawal.

RELATIONSHIP SAVINGS

This account is a tiered-rate account. The interest rate tiers are as follows:
Balances $.00 to $25,000.00
Balances $25,000.01 - $50,000.00
Balances $50,000.01 - $100,000.00
Balances $100,000.01 - $499,999.99
Balances $500,000 .00 and up

This account requires that you have an open, active Home Federal Bank personal checking account. This account earns daily simple interest on current balance and is credited to the account at the end of each calendar quarter. A quarterly statement will be sent. Interest begins to accrue on the business date deposits are available. The interest rate and annual percentage yield may change at any time and rate changes are solely within Home Federal Bank's discretion. A minimum deposit of $300.00 is required to open an account. A minimum balance of $300.00 must be maintained to have no quarterly service charge. Should the minimum balance fall below $300.00 any time during statement cycle, a quarterly service charge of $9.00 will be assessed. The minimum balance is the lowest balance reached during the statement period. You may receive a quarterly printed statement or an e-statement. You will be charged a withdrawal fee of $1.00 for each withdrawal and/or transfer in excess of six withdrawals each statement cycle the transaction limit is exceeded. This fee will be assessed to the account each statement cycle that the transaction limit is exceeded. Federal regulation limits pre-authorized withdrawals and/or transfers to six per statement cycle (automatic payments, ACH debits and other similar transactions); limit does not apply to withdrawals if done in person, by mail, messenger or ATM. Withdrawals and/or transfers in excess of the federal limitations will subject the account to loss of withdrawal and transfer capabilities or closure. You will not be charged an ATM withdrawal fee at our Bank (owned) ATMs. A $1.00 Foreign ATM withdrawal fee will be assessed by Home Federal Bank for any non-bank owned ATM location used, as well as fees that are assessed by the ATM owner. Home Federal Bank maintains the right to require seven days' notice prior to withdrawal.

MINOR SAVINGS ACCOUNT

This account earns daily simple interest on current balance and is credited to the account at the end of each calendar quarter. You may receive a quarterly printed statement or an e-statement. The interest rate and annual percentage yield may change at any time and rate changes are solely within Home Federal Bank's discretion. Interest begins to accrue on the business date deposits are available. A minimum deposit of $100.00 is required to open an account. Account owner must be less than 18 years of age and parent or guardian must also be on account. There is no service charge and there is no minimum balance that must be maintained. Federal regulation limits pre-authorized withdrawals and/or transfers to six per statement cycle (automatic payments, ACH debits and other similar transactions); limit does not apply to withdrawals if done in person, by mail, messenger or ATM. Withdrawals and/or transfers in excess of the federal limitations will subject the account to loss of withdrawal and transfer capabilities or closure. No ATM card allowed and this account may not be used for overdraft protection. Home Federal Bank maintains the right to require seven days' notice prior to withdrawal.

CHRISTMAS CLUB

This account earns daily simple interest on current balance. The interest rate and annual percentage yield may change at any time and rate changes are solely within Home Federal Bank's discretion. Interest begins to accrue on the business date deposits are available. Interest will be paid at the expiration of the club account each October. A minimum deposit of $100 is required to open the account. There is no service charge and there is no minimum balance that must be maintained. You may receive a quarterly printed statement or an e-statement. No ATM card allowed and this account may not be used for overdraft protection. A check for the balance of the account will be mailed to the accountholder each October. Home Federal Bank maintains the right to require seven days' notice prior to withdrawal.

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AUTOMATICALLY RENEWABLE CERTIFICATE OF DEPOSIT

Certificate of deposit accounts earn daily simple interest on current balance for the specified term until the maturity date. At maturity, the rate of earnings will be adjusted to the rate Home Federal Bank is offering at that time on certificate of deposit accounts of the same class. Rate changes are solely within Home Federal Bank's discretion. The minimum balance required is determined by the term of the certificate of deposit. Deposits may only be made to this account at maturity or within the seven day grace period. In the event of any withdrawal of principal or interest from this account prior to the maturity date, the accountholder shall forfeit an amount equal to the amount stated on the notice of time deposit, regardless of the length of time the funds withdrawn have remained in the account. Any withdrawal which reduces the account balance below the minimum balance requirement shall be considered as a withdrawal of the entire account balance and shall be subject to the penalty stated on the notice of time deposit. To the extent necessary to comply with these requirements, deductions shall be made from the amount withdrawn or the remaining account balance. If the account or any portion is withdrawn not more than 7 days after the maturity date, earnings shall be paid to the date of withdrawal, without penalty at the rate Home Federal Bank is offering on certificate of deposits of the same class. Early withdrawal penalty will not be imposed following the death or adjudication of incompetence of any accountholder. This account shall be automatically renewed for another term at the rate of earnings Home Federal Bank is offering at that time on new certificate accounts of the same class, on maturity date or on the maturity date of any renewal term unless (1) it is withdrawn within the 7 day grace period, or (2) at least 15 days (if the term of this account is more than six months) or at least 10 days (if the term of this account is six months or less) before a maturity date, Home Federal Bank gives written notice to the accountholder that this account will not be renewed. In such event, upon maturity, the account will either be renewed at such rate of earnings as set forth in said written notice, or converted to a savings account and receive earnings at the rate then paid on savings accounts. The annual percentage yield assumes that interest remains on deposit until maturity and that a withdrawal will reduce earnings. Home Federal Bank offers flex certificate of deposits, which gives the option to bump the interest rate one time during the term of the certificate. Should you choose to adjust the rate, it will be at the same rate being offered on the date you choose to exercise your option for certificates of the same term and will be in effect for the remaining term of you certificate of deposit.

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Home Federal Bank
Advanced Overdraft Protection
Consumer Disclosure

Home Federal Bank (Bank) understands that from time to time, activity in your account may result in there being insufficient funds available to cover all checks, funds transfers, service charges and other debit items and maintain a positive balance. Advanced Overdraft Protection is an overdraft privilege service allowing such items, at the Bank's sole discretion, to be paid resulting in an overdraft.

Qualifications

The Advanced Overdraft Protection service is available to selected customers on a purely discretionary basis and may be revoked at any time at our discretion. This service is offered only in connection with accounts that are used primarily for consumer purposes, have been open for at least 90 days, have had total deposits activity of at least $300.00 and are in good standing with the Bank. Your account is in good standing if you are not:

- delinquent fifteen (15) days or more on any loan or other obligation with the Bank
- subject to any legal or administrative order or levy
- overdrawn twenty-one (21) or more consecutive days

Overdrafts Limits and Caps

This privilege for consumer checking accounts will generally be limited to a maximum of $300.00 overdraft (negative) balance in your account. The Bank is not obligated to pay such items and we may, at our discretion, honor them subject to all customary fees and charges. Customary fees and charges include, but are not limited to, $35.00 overdraft charge for each check or debit which will be included in the calculation of this limit. However, we will charge you no more than five (5) overdraft item charges per day. The $35.00 overdraft item charge applies to overdrafts created by check, in-person withdrawal, ATM withdrawal or other electronic means if you opted in to the authorization and payment of ATM and everyday debit card transactions (Regulation E - refer to disclosure "What You Need to Know About Overdrafts and Overdraft Fees"). Also we will assess a continuous overdraft fee of $25.00 for each period of ten days or longer that your account is continuously overdrawn to be assessed each tenth day your account is continuously overdrawn.

Other Information

The Bank may refuse to pay an overdraft against your account even if we have previously paid overdrafts for you even if your account meets the above qualifications. The Bank has no obligation to notify you before we pay or return any item and may limit, at our discretion, the number of accounts eligible for the Advanced Overdraft Protection service to one account per household. You agree that you will promptly deposit funds sufficient to cover any overdrafts created in the account and that you will not allow overdrafts to exist for longer than 21 days. All owners of the account are personally liable for any overdrafts paid on the account regardless of whether the overdraft was caused by an action of the owner(s) or by a duly appointed agent.

You have the right to completely opt out of the Advanced Overdraft Protection service by notifying us that you want this service removed from your account and by signing our Waiver of Limit Form.

NOTE: Home Federal Bank will have the discretion to pay overdrafts on accounts in good standing as described above and any such payment is a discretionary courtesy, and not a right of the account holder or an obligation of Home Federal Bank. Home Federal Bank in its sole and absolute discretion can cease paying overdrafts at any time without prior notice of reason or cause.

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FUNDS AVAILABILITY POLICY

Your Ability to Withdraw Funds

Our policy is to make funds from your check deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits and cash will be available on the day we receive the deposit. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays and federal holidays. If you make a deposit before 4:00PM at a banking center or 2:00PM at one of our ATMs on a business day we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after 4:00PM at a banking center or 2:00pm at one of our ATMs or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

Longer Delays May Apply

In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first $200 of your deposits, however, may be available on the first business day.

If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

Funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid
- You deposit checks totaling more than $5,000 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 computer or communications equipment

We will notify you 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 seventh business day after the day of your deposit.

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.

Funds from electronic direct deposit and cash to your account will be available on the day we receive the deposit.

Funds from deposits of wire transfers and the first $5,000 of a day's total deposits of cashier's , teller's, travelers, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over $5,000 will not be available until the second business day after the day of your deposit. Funds from all other check deposits will be available on the (9) business day after the day of your deposit.

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ELECTRONIC FUND TRANSFER INITIAL DISCLOSURE

This disclosure applies to all electronic funds transfer services EFT that Home Federal Bank provides. This includes direct deposits to your account which you authorized, and debits or charges to your account that were authorized by you. These include all transfers resulting from a Home Federal Bank MasterCard debit card, preauthorized transfers via ACH and online banking transactions via computer and/or a web-enabled cell phone by mobile web and/or mobile application.

Consumer's Liability: Tell us AT ONCE if you believe your card or code has been lost or stolen, 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. If you tell us within 2 business days after you learn of the loss or theft of your card or code, you can lose no more than $50 if someone used your card 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 or code, and we can prove we could have stopped someone from using your card or code without your permission if you had told us, you could lose as much as $500.

Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us 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.

Contact in Event of Unauthorized Transfer: If you believe your card or code has been lost or stolen, call: (318)222-1145 or 877-674-1145 or write: Home Federal Bank, 624 Market Street, Shreveport, LA 71101-3643.

You should also call the number or write to the address listed above if you believe a transfer has been made using the information from your check without your permission.

Business days: For purposes of these disclosures, our business days are Monday through Friday. Holidays are not included.

Transfer types: You may authorize certain direct deposits to your authorized account. You may authorize certain bills and other payments to be deducted from your authorized account. A merchant may convert your check in payment for merchandise or services into an electronic funds transfer from your account.

- Withdraw cash from your Authorized account.
- Make deposits to your Authorized account.
- Transfer funds between your Authorized accounts whenever you request.
- Pay for purchases at places that have agreed to accept the card.
- Pay bills directly from your Authorized account in the amounts and on the days you request.

Some of these services may not be available at all terminals.

Electronic check conversion: You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to:

- Pay for purchases.
- Pay bills.

Limitations on frequency of transfers: You may withdraw up to $500.00 per day of your available funds if our system is on-line. If our system is off-line, we may allow withdrawals of available funds up to $200.00 per day. At our sole discretion, we may allow greater or lesser amounts. We will clarify these limitations terms at your request: call us at 318-222-1145 or 877-674-1145.

Fees:

- You will be charged $5.00 per card for the issuance of replacement ATM and/or Debit Cards.
- You may be charged a foreign currency conversion fee if used outside of US.
- You may be charged a multiple currency fee.

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 government agency or court orders, or
- If you give us your written permission.

Each depositor insured to at least $250,000
Backed by the full faith and credit of the United States government
FDIC
Federal Deposit Insurance Corporation

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.

Preauthorized 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 318-222-1145 or 877-674-1145 to find out whether or not the deposit has been made.

Periodic statements. You will get a monthly account statement unless there are no electronic transfers in a particular month. In any case you will get the statement at least quarterly.

Preauthorized payments:

Stop Payments: If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here's how: Call us at 318-222-1145 or 877-674-1145, or write us at Home Federal Bank, 624 Market Street, Shreveport, LA 71101-3643, 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 may also require you to put your request in writing and get it to us within 14 days after you call. We will charge you $35.00 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 preauthorized 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 losses or damages.

Financial institution's liability: 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 there are not sufficient available funds in your overdraft protection accounts or overdraft line.
- If the automated teller machine 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 fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- There may be other exceptions stated in our agreement with you.

ATM fees: 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 fund transfer).

In Case of Errors or Questions About Your Electronic Transfers: Telephone us at 318-222-1145 or 877-674-1145 Write us at Home Federal Bank, 624 Market Street, Shreveport, LA 71101-3643, 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.

(1) Tell us your name and account number (if any).

(2) 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.

(3) 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 after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days 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.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

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.

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Temporarily increased from $100,000 to $250,000 through 12/31/2013
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Acts and Omissions of Others: Except for our responsibility explained in this disclosure, we are not responsible for the acts or omissions of any merchant or operator of any ATM which we do not own, including any refusal to honor your card.

PRIVACY DISCLOSURE

Rev [11/05/2012]

FACTS	WHAT DOES HOME FEDERAL 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 ■ account balances and payment history ■ credit history and transaction 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 customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Home Federal Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Home Federal 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	No	We don't share
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 our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?	Call 318-222-1145 or go to 1 and select contact us

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What we do	
How does Home Federal 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. We authorize our employees to obtain your personal information only when they need it for reasonable business purposes.
How does Home Federal Bank collect my personal information?	We collect your personal information, for example, when you ■ open an account or make deposits or withdrawals from your account ■ pay your bills or apply for a loan ■ use your credit or 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 Federal Bank does not share with our affiliates.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ■ *Home Federal Bank does not share with nonaffiliates 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 Federal Bank doesn't jointly market.*

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