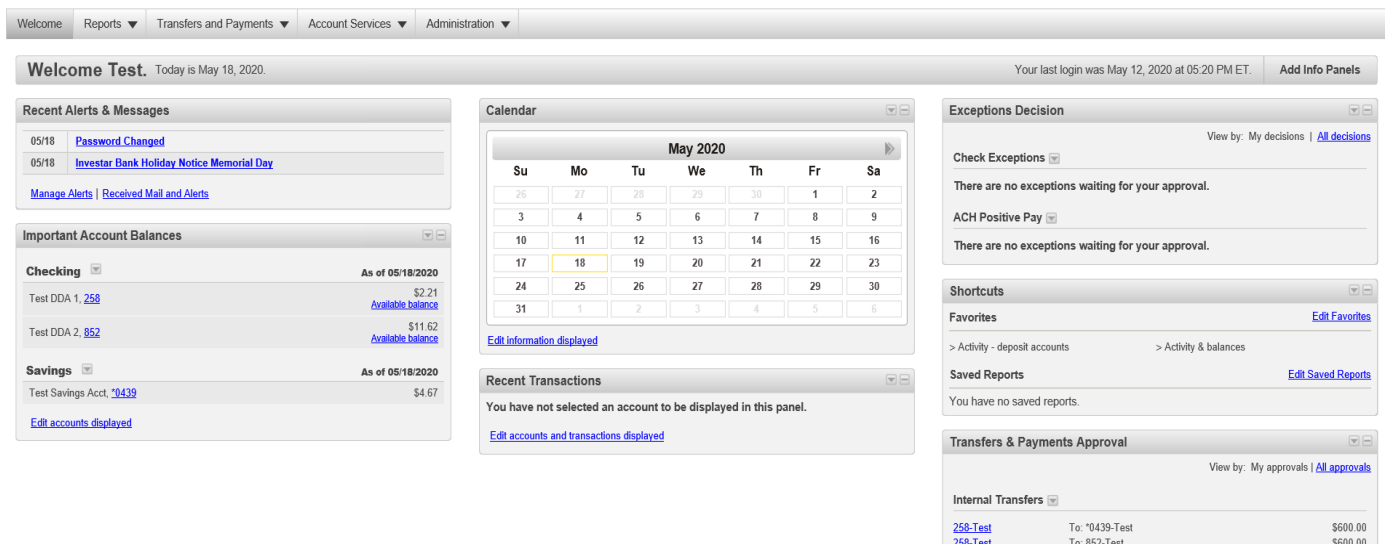


Online Banking

Building a better bank means making your banking easier and more convenient, whether you're sitting in your home office or lounging on your couch. That's why we offer online banking – giving you access to your accounts 24 hours a day, 7 days a week.

Our welcome screen allows you to customize what you see and where you see it. You can add informational panels and each panel can be moved from side-to-side and up and down.

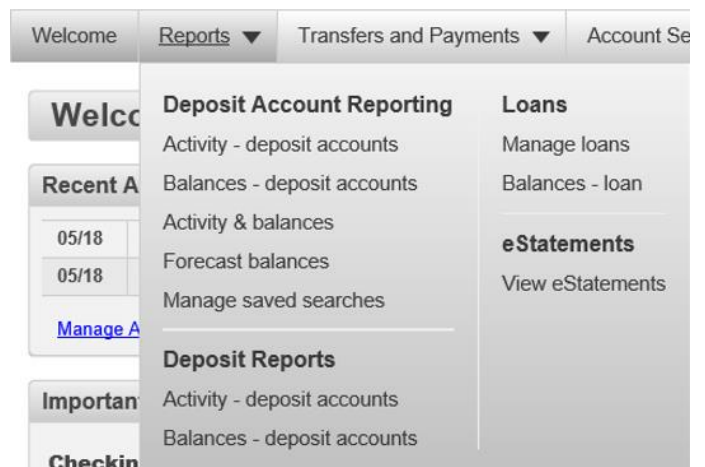


The screenshot shows the online banking interface with a navigation bar at the top containing 'Welcome', 'Reports', 'Transfers and Payments', 'Account Services', and 'Administration'. Below the navigation bar, the main content area is titled 'Welcome Test' and includes the date 'Today is May 18, 2020' and the login time 'Your last login was May 12, 2020 at 05:20 PM ET.' The interface is divided into several panels:

- Recent Alerts & Messages:** Shows alerts for 'Password Changed' and 'Investar Bank Holiday Notice Memorial Day' on 05/18.
- Important Account Balances:** Lists balances for 'Checking' and 'Savings' accounts as of 05/18/2020.
- Calendar:** Displays a calendar for May 2020 with the 18th highlighted.
- Recent Transactions:** A message indicating that no account has been selected for display.
- Exceptions Decision:** Shows sections for 'Check Exceptions' and 'ACH Positive Pay', both indicating no exceptions are waiting for approval.
- Shortcuts:** Includes 'Favorites' and 'Saved Reports' sections.
- Transfers & Payments Approval:** Shows a table of internal transfers with columns for From, To, and Amount.

Reports allows you to:

- Check account balances and review historical information
- Download transaction and statement information into a third-party software including Excel and QuickBooks
- Manage your loan accounts and make loan payments
- View and Download Statements in PDF format

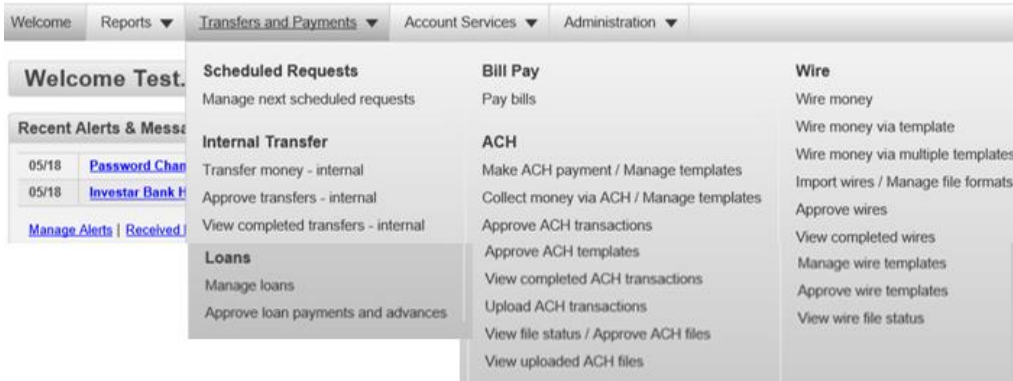


The screenshot shows the 'Reports' dropdown menu from the online banking interface. The menu is organized into several sections:

- Deposit Account Reporting:** Includes options for 'Activity - deposit accounts', 'Balances - deposit accounts', 'Activity & balances', 'Forecast balances', and 'Manage saved searches'.
- Deposit Reports:** Includes options for 'Activity - deposit accounts' and 'Balances - deposit accounts'.
- Loans:** Includes options for 'Manage loans' and 'Balances - loan'.
- eStatements:** Includes the option for 'View eStatements'.

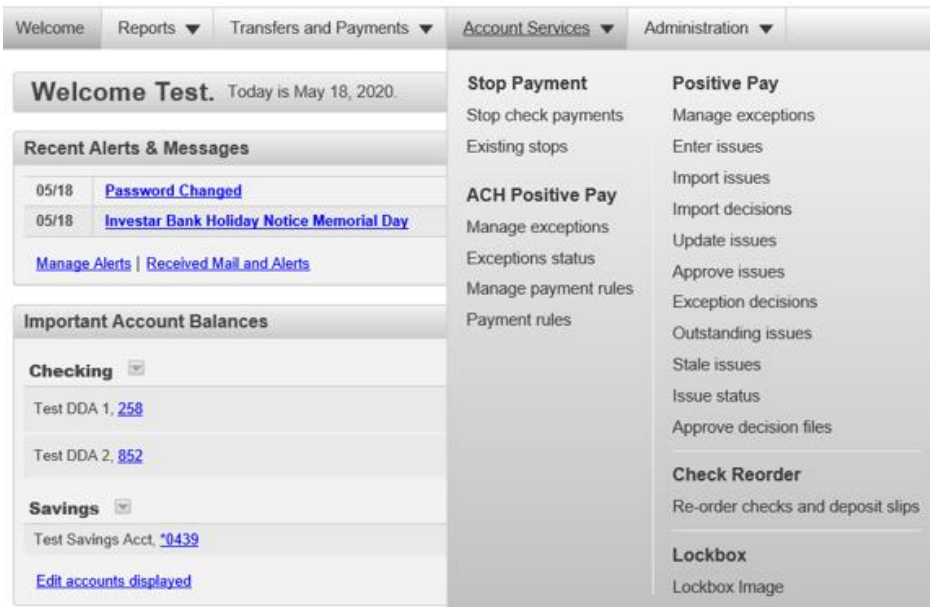
Transfers and Payments allow you to:

- Schedule internal transfers or make and manage one-time internal transfers
- Complete a loan payment using an internal account
- Pay Bills—use our bill pay service to schedule payments with utility service providers, cellar service providers and more; use our one-time payment features or schedule reoccurring payments with alert and reminders
- Manage your ACH and Wire Services



Account Services allows you to:

- Manage and enter check stop payments
- Manage your Positive Pay services
- Order new checks
- Access to a single sign-on to LockBox and Remote Deposit Capture services



Administration allows you to:

- Update contact information such as phone numbers and email address
- Set and manage account alerts
- Send and receive secure messages with the Bank
- Add and manage other account users
- Manage your Positive Pay services

The screenshot displays a banking interface with a navigation bar at the top containing 'Welcome', 'Reports', 'Transfers and Payments', 'Account Services', and 'Administration'. The 'Administration' menu is expanded, revealing several sub-sections:

- Communications**: Mail and alerts, Sent mail, Manage alerts, Contact us, Forms and documents.
- Company Administration**: Manage users, Approve user changes, Manage account information, Manage approval settings, Invalid login report, User setup report, Express account management, Manage SEC codes - ACH files.
- Service Administration**: Manage positive pay settings.
- Self Administration**: Change password, Manage contact preferences, Manage favorites, View user activity report.
- Mobile Banking**: Manage mobile banking settings.

The background of the page shows a 'Welcome Test.' message for May 18, 2020, followed by 'Recent Alerts & Messages' (including 'Password Changed' and 'Investar Bank Holiday Notice Memorial Day') and 'Important Account Balances' for 'Checking' and 'Savings' accounts.