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4/1/2026

Name  
 Address  
 Address  
 City, St Zip

Dear Sir or Madam,

Thank you for being a valued customer of First National Bank ("FNB"), now Investar Bank, National Association ("Investar"). Our goal is to make this transition as seamless as possible. This package contains the following:

- Bank Transition Guide**
- Product Change Reference Guide**
- Personal Account Rate Sheet**
- Online Banking Updates**
- Understanding Your Account**

**Important Dates:**

What	When (all dates 2026)	What You Need to Know
Investar Debit Card	May 4 <sup>th</sup> (week of)	Expect to receive a new card. Retain FNB card until May 11 <sup>th</sup> .
System Conversion	May 8 <sup>th</sup> - May 10 <sup>th</sup>	Conversion begins at 5 p.m.
Branch Hours	May 8 <sup>th</sup> – May 9 <sup>th</sup>	Friday, May 8 <sup>th</sup> – Normal business hours Saturday, May 9 <sup>th</sup> – Closed
FNB Debit Card	May 8 <sup>th</sup> - May 10 <sup>th</sup>	Continue to use your FNB card on May 8 <sup>th</sup> , but expect limited usability on the 9 <sup>th</sup> and 10 <sup>th</sup> .
System Conversion	May 11 <sup>th</sup>	Conversion complete
Investar Debit Card	May 11 <sup>th</sup>	Activate and use your new card; destroy FNB card
Bank Statement	May 11 <sup>th</sup> (week of)	Last FNB statement will be created with interest earned through May 10 <sup>th</sup> , and no monthly cycle service charge. Statement frequencies will not change.

**For general questions, please call toll-free at 1.800.460.6678.** We are excited to continue delivering the same superior customer service you are accustomed to!



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# BANK TRANSITION GUIDE



First National Bank

TOGETHER - ONE BRILLIANT FUTURE

# WELCOME TO INVESTAR BANK

Investar Bank, National Association (“Investar”) and First National Bank (“FNB”) merged on January 1, 2026. While we have new signage, you will continue to experience the same customer friendly, relationship-centered banking you have come to know. You may now bank at any Investar Bank location across Texas, Louisiana, and Alabama.



## A MESSAGE FROM PRESIDENT & CEO JOHN D'ANGELO

### **New Name. Same Timeless Commitment.**



*Welcome to Investar Bank! We commit to providing the best products and services available. It is our pleasure to serve the North Texas market through our commitment to relationship banking. Our goal is to provide you with an exceptional customer experience that you should expect from your bank.*

*That's Brilliant Banking!*

## Outstanding Experience

We plan to minimize the impact this transition has on your routine banking activities.

IF YOU HAVE QUESTIONS, PLEASE CALL US TOLL FREE AT:  
**800.460.6678**

EMAIL US AT:  
**CustomerService@InvestarBank.com**

## Relationship Banking

Investar is dedicated to providing the same great service you have been accustomed to for many years. All locations will remain open. It is important to us that the relationship you have with FNB remains strong throughout the transition to Investar. Our local team is excited to continue serving you.

Beginning **Monday, May 11, 2026**, all of Investar's products and services will be available to you at any Investar location.



## A Nationally Chartered Bank

We are a nationally chartered bank focused on building robust, lasting relationships with our customers. Investar was founded on the belief that relationship banking is alive and well. With employees who know your name and a relationship that makes you feel special, you will continue to feel right at home with Investar.

# DEPOSIT ACCOUNTS

## • WHAT TO EXPECT •

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### **ACCOUNT NUMBERS**

Most account numbers will remain the same. You will be contacted by mail if your account number will be changing.

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### **CHECKS, DEPOSIT TICKETS & STATEMENTS**

You may continue using your FNB checks and deposit tickets. If you need to reorder checks prior to May 8, 2026, continue to order as you always have. After May 11, 2026, you may order checks by visiting your local branch or through online banking at [investarbank.com](https://investarbank.com).

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### **DEPOSITS**

All Investar branches can accept deposits during regular business hours. Night depositories will continue to be available at your local branch.

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### **DIRECT DEPOSITS & AUTOMATIC TRANSFERS**

Any automatic, recurring payments or automatic deposits that you have established with your deposit account(s) will continue to be made.

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### **CERTIFICATES OF DEPOSIT & INDIVIDUAL RETIREMENT ACCOUNTS**

Your accounts will continue without any change in interest rates or terms until maturity. Prior to maturity, you will receive a renewal notice that provides additional details regarding the renewal process and terms.

# DEBIT CARDS & ATMs

- MAY 5** Expect to receive your new Investar Visa® debit card.
- MAY 8-10** Continue to use your FNB ATM/debit card on May 8th, but expect limited usability on the 9th and 10th. Use your card at any Investar or Allpoint® ATM without incurring fees.
- MAY 11** Activate your Investar Visa® debit card, assign your PIN, and begin using your new card.  
Update your payment apps with your new Investar debit card and properly destroy your old FNB card.



## ONLINE & MOBILE

Beginning Monday, May 11, 2026,  
access online banking services at:

**[investarbank.com](https://investarbank.com)**

Online banking functionality will remain the same, but the experience may vary with a different look and feel.

**Use your existing user ID and password upon initial login.**

### **MOBILE BANKING**

Access real-time balance info, balance transfers, and bill pay.

### **TELEPHONE BANKING TOLL-FREE 877.845.7827**

Easy-to-use phone prompts will guide you through set-up.

# LOAN ACCOUNTS

## • WHAT TO EXPECT •

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### **LOAN PAYMENTS**

Your loan number(s) may change. If it does, you will be notified. If you currently receive monthly payment notices, your notices will now come from Investar. Automatic payments set up from your deposit account will continue to be processed. Payments can also be made at any Investar branch.

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### **LOAN DOCUMENTS**

All of the agreements you previously signed with FNB continue to be valid. Terms, conditions, and/or covenants of your credit agreement will remain unchanged. You will not need to sign any new credit agreements or promissory notes, nor will you have to sign any new collateral agreements; this includes, but is not limited to, any mortgages or deeds of trust that are in place.

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### **COLLATERAL**

Any collateral that is pledged to your loan(s) will remain pledged; this includes, but is not limited to, any certificate(s) of deposit. You will not need to do anything to keep the pledge(s) in place.

# ADDITIONAL INFORMATION

**OVERDRAFT PROTECTION** — If your current overdraft protection is set up to transfer from another FNB deposit account or line of credit, that will not change.

**POWER OF ATTORNEY** — Existing POA will remain in effect.

**CREDIT REFERENCE** — Use Investar as a reference.

**LEGAL RESTRICTIONS** — All existing temporary restraining orders, garnishments, levies, or any other types of legal processes, remain in effect.

**TREASURY MANAGEMENT SERVICES** — You will receive a separate mailer with additional information about these services.

## FDIC DEPOSIT INSURANCE

Customers of both FNB and Investar, who have deposits in excess of FDIC insurance limits, should be aware of the following:

Deposits from FNB are separately insured from deposits at Investar for six (6) months after the legal merger date of January 1, 2026. This grace period will give you the opportunity to restructure your accounts, if necessary.

Certificates of Deposit (CDs) from FNB are separately insured until the earliest maturity date after the end of the 6-month grace period. CDs that mature during the 6-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 6-month period. If a CD matures during the 6-month grace period and is renewed on any other basis, it would be separately insured only until the end of the 6-month grace period.

# OUR LOCATIONS

## ALABAMA

ALEXANDRIA	120 Big Valley Dr.	Alexandria, AL 36250	256.847.8802
JACKSONVILLE	1500 Pelham Rd. S.	Jacksonville, AL 36265	256.435.0707
LIVINGSTON	716 N. Washington St.	Livingston, AL 35470	205.652.1391
TUSCALOOSA	120 McFarland Blvd.	Northport, AL 35473	205.710.6660
OXFORD	1320 Highway Dr.	Oxford, AL 36203	256.835.8855
YORK	301 N. Broad St.	York, AL 36925	205.392.5205

## LOUISIANA

BATON ROUGE	10500 Coursey Blvd.	Baton Rouge, LA 70816	225.757.7117
BATON ROUGE	10922A Coursey Blvd.	Baton Rouge, LA 70816	225.300.8609
BATON ROUGE	18101 Highland Mkt. Dr.	Baton Rouge, LA 70810	225.227.2300
BATON ROUGE	7244 Perkins Rd.	Baton Rouge, LA 70808	225.448.5451
DENHAM SPRINGS	482 S. Range Ave.	Denham Springs, LA 70726	225.300.8550
ELMWOOD	5360 Mounes St.	Elmwood, LA 70123	504.609.2140
GONZALES	525 E. New River St.	Gonzales, LA 70737	225.227.2320
HAMMOND	600 SW Railroad Ave.	Hammond, LA 70403	985.429.9899
JACKSON	1542 Charter St.	Jackson, LA 70748	225.634.7741
LAFAYETTE	4004 Amb. Caffery Pkwy.	Lafayette, LA 70503	337.981.7827
LAFAYETTE	900 E. St. Mary Blvd.	Lafayette, LA 70503	337.703.6700
LAKE CHARLES	2089 Country Club Rd.	Lake Charles, LA 70605	337.656.6190
MAMOU	609 Poinciana Ave.	Mamou, LA 70554	337.468.5283
MANDEVILLE	4892 Hwy. 22	Mandeville, LA 70471	985.246.1000
METAIRIE	500 Veterans Mem. Blvd.	Metairie, LA 70005	504.609.2100
NEW ORLEANS	4401 St. Charles Ave.	New Orleans, LA 70115	504.381.3420
PINE PRAIRIE	10608 Veterans Mem. Hwy.	Pine Prairie, LA 70576	337.599.2395
PORT ALLEN	3761 LA Hwy. 1-S	Port Allen, LA 70767	225.448.5483
ST. FRANCISVILLE	7370 US Hwy. 61	St. Francisville, LA 70775	225.635.3367
SLAUGHTER	137 LA Hwy. 19	Slaughter, LA 70777	225.654.0314
VILLE PLATTE	841 W. Main St.	Ville Platte, LA 70586	337.363.5643

## TEXAS

BRIDGEPORT	1709 9th St.	Bridgeport, TX 76426	940.683.6300
CHICO	201 S. Weatherford St.	Chico, TX 76431	940.644.2218
CONROE	2657 S. Loop 336-W. Ste. B	Conroe, TX 77304	936.282.6080
HOUSTON	20 Greenway Plaza, Ste. 120	Houston, TX 77046	409.942.2949
PARADISE	630 Main St.	Paradise, TX 76073	940.969.2265
RUNAWAY BAY	102 Port-O-Call Dr.	Runaway Bay, TX 76426	940.575.2265
SOUTHLAKE	605 W. State Hwy. 114	Southlake, TX 76092	817.481.0158
TEXAS CITY	2501 Palmer Hwy. #100	Texas City, TX 77590	409.948.1625
WICHITA FALLS	3801 Fairway Blvd.	Wichita Falls, TX 76310	940.696.3000
WICHITA FALLS	2304 Midwestern Pkwy.	Wichita Falls, TX 76308	940.696.3000



P.O. Box 84207 | Baton Rouge, LA 70884 | Call Toll Free: **800.460.6678**

Email: [customerservice@investarbank.com](mailto:customerservice@investarbank.com) | [investarbank.com](http://investarbank.com)





## Product Change Reference Guide

Locate your First National Bank product in the left column to identify your new product name. Existing product names reside on FNB statements. CDs and IRAs are converted with their current rates and maturity terms.

### Consumer Products

First National Bank Product	→	Investar Bank Product
Health Savings Family	→	Health Savings Account Family
Health Savings Individual	→	Health Savings Account Individual
E-Checking Regular - Consumer	→	Investar Checking
Golden Key Club	→	Investar Plus Checking
Money Market Max MMA Plus Consumer Money Market Plus Money Market Consumer Relationship Money Market Consumer	→	Investar Plus Money Market
Key Club Accounts	→	Star Advantage Basic
Advantage	→	Star Checking
Senior Select	→	Star Legacy Checking
Christmas Club Savings - Consumer Vacation Club Accounts	→	Star Savings
Interest – Consumer	→	Star Simple Checking
Checking – Ages 50 +	→	Star Legacy Checking
Checking - Minor Account Holders Ages 18+	→	Investar Student Checking
Checking - Minor Account Holders Ages 13-17	→	Starlit Youth Checking
Savings - Account Holder Under Age 18	→	Jr. Star Savings

*Refer to Truth in Savings Disclosure provided for further details.*



## Commercial Products

First National Bank Product	→	Investar Bank Product
Regular - Business Small Business Checking	→	Business Checking
Business Money Market Plus Money Market Business	→	Business Money Market
Business Money Market Plus Business Relationship Money Market Money Market Max Business	→	Investar Plus Business Money Market
Public Funds	→	Public Fund Checking
Repurchase	→	Repurchase Agreement
Commercial Account Analysis	→	Star Commercial Account Analysis
IOLTA	→	Star IOLTA
Interest – Business	→	Star Platinum Checking Non-Personal
Savings – Business	→	Star Savings Non-Personal



## Personal Account Rate Sheet

Rates are effective as of April 1, 2026, and are subject to change.  
 CDs and IRAs: all converted with their current rates and maturity terms

Checking Accounts			
Account Name	Balance Requirements	Rate	Annual Percentage Yield
<b>HSA Family - Interest</b>	Minimum Balance to Earn Interest \$0.01	0.10%	0.10%
<b>HSA Individual - Interest</b>	Minimum Balance to Earn Interest \$0.01	0.10%	0.10%
<b>Investar Plus Checking</b>	Tiered Balances		
	\$0.01 - \$750.00	0.01%	0.01%
	\$750.01 - \$5,000.00	0.01%	0.01%
	\$5,000.01 - \$25,000.00	0.01%	0.01%
	\$25,000.01 - \$250,000.00	0.03%	0.03%
	\$250,000.01 - \$500,000.01	0.50%	0.50%
	\$500,000.01 +	0.75%	0.75%
<b>Investar Plus Money Mkt</b>	Tiered Balances		
	\$0.01 - \$50,000.00	0.45%	0.45%
	\$50,000.01 - \$250,000.00	0.50%	0.50%
	\$250,000.01 - \$ 500,000.00	1.00%	1.00%
	\$500,000.01 - \$1,000,000.00	1.25%	1.25%
	\$1,000,000.01 - \$5,000,000.00	1.50%	1.50%
	\$5,000,000.01 +	1.75%	1.75%
<b>Star Checking</b>	Tiered Balances		
	\$0.01 - \$10,000	0.75%	0.75%
	Balances over \$10,000	0.20%	0.20%
<b>Star Legacy Checking</b>	Minimum Balance to Earn Interest \$0.01	0.05%	0.05%
<b>Star Simple Checking</b>	Minimum Balance to Earn Interest \$0.01	0.07%	0.07%

Savings Accounts			
Account Name	Balance Requirements	Rate	Annual Percentage Yield
<b>Star Savings</b>	Tiered Balances		
	\$0.01 - \$2,500.00	0.01%	0.01%
	\$2,500.01 - \$25,000.00	0.01%	0.01%
	\$25,000.01 - \$ 50,000.00	0.02%	0.02%
	\$50,000.01 +	0.05%	0.05%
<b>Jr. Star Savings</b>	Minimum Balance to Earn Interest \$0.01	0.05%	0.05%

## Online Banking Updates

You are encouraged to save any former First National Bank statements to ensure you have continued access to your account history.

What	When (dates are 2026)	What You Need to Know
FNB Bill Pay & Zelle	May 7 <sup>th</sup>	Bill Pay & Zelle services will not be available. Existing scheduled payments from May 8 <sup>th</sup> – 13 <sup>th</sup> will be processed.
Card Controls	May 8 <sup>th</sup>	Services will be unavailable. Re-establish card controls beginning June 29 <sup>th</sup> .
FNB Online & Mobile Banking	May 8 <sup>th</sup> – May 10 <sup>th</sup>	Services will not be available beginning at 5 p.m.
Investar Online, Mobile Banking, Bill Pay & Zelle	May 11 <sup>th</sup>	Services will be available.
Investar Bill Pay	May 14 <sup>th</sup>	Payee, history, and payment schedules will be visible

May 11, 2026	What You Need to Know
Online Banking	<ul style="list-style-type: none"> <li>• <b><u>Use your existing user ID and password upon initial login.</u></b></li> <li>• Follow the prompts to confirm your identity.</li> <li>• Change your password, [<u>your current password may be reused</u>].</li> </ul>
Online Banking Alerts	<ul style="list-style-type: none"> <li>• Re-establish through Investar online banking profile.</li> </ul>
Mobile Banking	<ul style="list-style-type: none"> <li>• Download <b>Investar Bank Mobile Banking</b> app</li> </ul>
E-Statements	<ul style="list-style-type: none"> <li>• Available through Investar online banking. Account holders registered for paperless statements will not have to re-enroll.</li> </ul>
Bill Pay	<ul style="list-style-type: none"> <li>• Available through Investar online banking</li> </ul>
Zelle	<ul style="list-style-type: none"> <li>• Re-establish Zelle through Investar online banking profile.</li> </ul>
EBills	<ul style="list-style-type: none"> <li>• Re-establish EBills through Investar online banking profile.</li> </ul>
Pop Money	<ul style="list-style-type: none"> <li>• Services will no longer be available with Investar online or mobile banking.</li> <li>• Complete person-to-person transfers using Zelle.</li> </ul>
Check Images	<ul style="list-style-type: none"> <li>• Available through Investar online banking</li> </ul>
Deposit Images	<ul style="list-style-type: none"> <li>• Available through Investar online banking</li> </ul>

For questions regarding Investar’s Online Banking, contact [ebanking@investarbank.com](mailto:ebanking@investarbank.com) or call toll-free at 800.460.6678. If you have any questions or need any assistance with transaction related inquiries, our same friendly staff looks forward to assisting you.

# Understanding Your Account

**PRIVACY POLICY**

**ACCOUNT AGREEMENT**

**NOTICE OF NEGATIVE INFORMATION**

**OVERDRAFT PRIVILEGE**

**OVERDRAFT SERVICES**

**ELECTRONIC FUND TRANSFER**

**FUNDS AVAILABILITY**

**SUBSTITUTE CHECKS**

**TRUTH IN SAVINGS**

**FEE SCHEDULE**



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**FACTS**

**WHAT DOES INVESTAR BANK, NATIONAL ASSOCIATION 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 wire transfer instructions
- account balances and checking account information
- transaction history and account transactions

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 Investar Bank, National Association chooses to share; and whether you can limit this sharing.

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

**Questions?**

Call 1-866-604-2006 or go to [www.investarbank.com](http://www.investarbank.com)

Who we are	
Who is providing this notice?	Investar Bank, National Association
What we do	
How does Investar Bank, National Association 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.
How does Investar Bank, National Association collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>■ open an account or apply for a loan</li> <li>■ make deposits or withdrawals from your account or provide account information</li> <li>■ give us your contact information</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>■ sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Investar Bank, National Association does not share with our affiliates.</i></li> </ul>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Investar Bank, National Association does not share with nonaffiliates so they can market to you.</i></li> </ul>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>■ <i>Our joint marketing partners include securities broker-dealer and insurance companies.</i></li> </ul>

# ACCOUNT AGREEMENT

**DEFINITIONS.** Throughout this Agreement, these terms have the following meaning:

- "You," "your," and "account owner" refer to the Customer whether or not there are one or more Customers named on the account.
- "We," "our," and "us" refer to the Bank, Investar Bank, National Association.
- "Item" or "items," as defined by Article 4 of the Uniform Commercial Code (UCC), means an instrument or a promise or order to pay money handled by a financial institution for collection or payment. The term includes a check but does not include a payment order governed by Article 4A of the UCC or a credit or debit card slip.
- "Debit transactions," "debit," or "debits" refer to funds that are taken out of your account. Common types of debits may include: checks that you have written, ACH payments, wire transfers, PIN-based debit card transactions, and signature-based debit card transactions.
- "Credit transactions," "credit," or "credits" refer to deposits of funds into your account. Common types of credits include: cash deposits, direct deposits, check deposits, and ACH and wire transfers made payable to you. Credits are generally added to your account and are made available to you in accordance with our funds availability schedule.

**GENERAL AGREEMENT.** You understand that the following Account Agreement ("Agreement") governs your Checking account with us, along with any other documents applicable to your account, including any account opening Disclosures that have been provided to you, which are incorporated by reference. You understand that your account is also governed by applicable law.

The account opening Disclosures include the fees and charges applicable to the account, minimum balance requirements, and other pertinent information related to the account. The information found in any account opening Disclosures may change from time to time in our sole discretion. If the fees, charges, minimum balance requirements, or other items change in a manner that would adversely affect you, we will provide you with written notice 30 days prior to the change. By providing a written or electronic signature on the Account Information document or other agreement to open your account, or by using any of our deposit account services, you and any identified account owners agree to the terms contained in this Account Agreement.

**YOUR CHOICE OF ACCOUNT.** You have instructed us as to the title and type of the account that you have chosen. You acknowledge that it is your sole responsibility to determine the full legal effect of opening and maintaining the type of account you have chosen. We have not set forth all laws that may impact your chosen account. For example, there are conditions that may need to be satisfied before transferring accounts due to death or other events as well as reductions to an account required or permitted by law. You must determine whether the account you select is appropriate for your current and future needs. Except as required by law, we assume no legal responsibility to inform you as to the effect of your account choice on your legal interests.

**AUTHORIZATION TO OBTAIN INFORMATION.** You authorize us to check your account, credit and employment history, and obtain reports from third parties, including credit and consumer reporting agencies, to verify your eligibility for the account, products and services you request and for other accounts, products, or services we may offer you or for which you may qualify.

**INDIVIDUAL ACCOUNT.** The named party in an individual account owns the account and may withdraw all or some of the account. On the death of the party, ownership passes as part of the party's estate.

**TRANSFERS AND ASSIGNMENTS.** We may assign or transfer any or all of our interest in this account. You cannot assign or transfer any interest in your account unless we agree in writing.

**FINANCIAL EXPLOITATION.** As permitted by law, we may act or decline to act to prevent, stop, or mitigate financial exploitation of an adult. For example, we may (1) delay, decline, or place a hold on a transaction or disbursement involving the adult; (2) approve or deny other requests or modifications to the account, such as a transfer of funds, change in ownership, or change in beneficiaries; or (3) notify a third party of the financial exploitation. We will not be liable for the actions we take on the account if we acted in good faith and exercised reasonable care. For purposes of this section, "adult" means vulnerable adult, elder adult, senior adult, eligible adult, or other person as defined by applicable law.

**POWER OF ATTORNEY.** If you wish to name another person to act as your attorney in fact or agent in connection with your account, we must approve the form of appointment.

**RESTRICTIVE LEGENDS.** We are not required to honor any restrictive legend on checks you write unless we have agreed to the restriction in writing signed by an officer of the Bank. Examples of restrictive legends are "two signatures required", "must be presented within 90 days" or "not valid for more than \$1,000.00."

**STALE OR POSTDATED CHECKS.** We reserve the right to pay or dishonor a check more than six (6) months old without prior notice to you. You agree not to postdate any check drawn on the account. If you do, and the check is presented for payment before the date of the check, we may pay it or return it unpaid. We are not liable for paying any stale or postdated check. Any damages you incur that we may be liable for are limited to actual damages not to exceed the amount of the check.

**PREAUTHORIZED CHECKS OR DRAFTS.** You should guard information about your account (such as your routing number and your account number) as carefully as you would guard blank checks. If you voluntarily give such information about your account to a party which is seeking to sell you goods or services, without physically delivering a check to that party, any debit to or withdrawal from your account it initiates will be deemed authorized by you.

**VERIFYING FUNDS AVAILABILITY FOR CHECK.** You authorize us to release funds availability information about your account to individuals or merchants who represent to us that they have received a check from you.

**CHECK SAFEKEEPING.** If you utilize a check safekeeping system or any other system offered by us for the retention of your checks, you understand that the canceled checks will be retained by us and destroyed after a reasonable time period or as required by law. Any request for a copy of any check may be subject to a fee, as indicated in the Fee Schedule or Disclosures and as allowed by law. If for any reason we cannot provide you with a copy of a check, our liability will be limited to the lesser of the face amount of the check or the actual damages sustained by you.

**YOUR RESPONSIBILITY FOR BACK OF CHECK.** All negotiable paper ("checks") presented for deposit must be in a format that can be processed and we may refuse to accept any check that does not meet this requirement. All endorsements on the reverse side of any check deposited into your account must be placed on the left side of the check when looking at it from the front, and the endorsements must be placed so as not to go beyond an area located 1-½ inches from the left edge of the check when looking at it from the front. It is your responsibility to ensure that these requirements are met and you are responsible for any loss incurred by us for failure of an endorsement to meet this requirement.

**ELECTRONIC CHECKS AND ELECTRONICALLY-CREATED ITEMS.** Pursuant to Regulation CC, electronic checks may be treated the same as paper checks for check collection and processing purposes. See the Substitute Checks section for more information.

Electronically-created items ("ECI") are check-like items created in electronic form that never existed in paper form. For example, you set up automatic

bill payments with us to pay your utility bill. From your account information, we create an ECI that is sent to your utility company for payment. An ECI cannot be used to create a substitute check since it never existed in paper form.

**SUBSTITUTE CHECKS.** To make check processing faster, federal law permits financial institutions to replace original checks with "substitute checks." These substitute checks are similar in size to the 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. An electronic check can be used to create a substitute check since the electronic image and electronic information was derived from its paper form.

**REMOTE DEPOSIT CAPTURE.** Remote deposit capture ("RDC") allows you to make deposits to your account from remote locations by electronically transmitting digital images of your original paper checks, which are drawn on or payable through United States financial institutions in United States dollars to us. We may then use the digital image to create an electronic check or substitute check for collection. If you use our RDC services, if applicable, we may require you to endorse the back of the paper check to indicate that it has been remotely deposited. For example, "for mobile deposit only" or "for mobile deposit at Investar Bank, National Association only."

**REMOTELY CREATED CHECKS.** A remotely created check, as defined in Regulation CC, means a check that is not created by the paying bank and that does not bear a signature applied, or purported to be applied, by the person on whose account the check is drawn. By having a deposit account with us, you certify that all remotely created checks deposited to your account(s) will be expressly and verifiably authorized by the payer. And we reserve the rights to refuse for deposit any such remotely created check if we have any reason to believe that the check is fraudulent in any manner and to obtain from you the payer's express, verifiable authorization for any such check.

**WITHDRAWALS.** Deposits will be available for withdrawal consistent with the terms of the Disclosures. Withdrawals may be subject to a service charge.

**DEPOSITS.** Deposits may be made in person, by mail, or in another form and manner as agreed by us in our sole discretion. We are not responsible for transactions mailed until we actually receive and record them. We may in our sole discretion refuse to accept particular instruments as a deposit to your account. Cash deposits are credited to your account according to this Agreement. Other items you deposit are handled by us according to our usual collection practices. If an item you deposit is returned unpaid, we will debit your account for the item. You are liable to us for the amount of any check you deposit to your account that is returned unpaid and all costs and expenses related to the collection of all or part of such amount from you. Funds deposited to your account, excluding any Time Deposit accounts, are available in accordance with the Disclosures.

**COLLECTION OF DEPOSITED ITEMS.** In receiving items for deposit or collection, we act only as your agent and assume no responsibility beyond the exercise of ordinary care. All items are credited subject to final settlement in cash or credits. We shall have the right to forward items to correspondents including all Federal Reserve Banks, and we shall not be liable for default or neglect of said correspondents for loss in transit, nor shall any correspondent be liable except for its own negligence. You specifically authorize us or our correspondents to utilize Federal Reserve Banks to handle such items in accordance with provisions of Regulation J (12 CFR Part 210), as revised or amended from time to time by the Federal Reserve Board. In the event we are subject to local clearinghouse rules, you specifically authorize us to handle such items in accordance with the rules and regulations of the clearinghouse.

If we permit you to withdraw funds from your account before final settlement has been made for any deposited item, and final settlement is not made, we have the right to charge your account or obtain a refund from you. In addition, we may charge back any deposited item at any time before final settlement for whatever reason. We shall not be liable for any damages resulting from the exercise of these rights. Except as may be attributable to our lack of good faith or failure to exercise ordinary care, we will not be liable for dishonor resulting from any reversal of credit, return of deposited items or for any damages resulting from any of those actions.

**STATEMENTS.** We will provide you with a periodic statement showing the account activity. The last address you supply us in writing will be deemed the proper address for mailing this statement to you. The account holder who receives this statement is the agent for his/her co-account holder(s) for purposes of receiving the statement and items. You must exercise reasonable care in reviewing your statement and reasonable promptness in notifying us of any discrepancies, such as alterations or forged or unauthorized signatures, even if by the same wrongdoer. Reasonable promptness will not exist if you fail to notify us within 30 days after we mail or otherwise make the statement available to you. If you fail to notify us of any discrepancies, with reasonable promptness, your right to assert such discrepancies will be barred or limited to the extent permitted by law. Additionally, you agree that we will not be liable for discrepancies reported to us after one year after we mail or otherwise make the statement or items available to you, even if we failed to exercise ordinary care. However, if the discrepancy is the result of an electronic fund transfer, the provisions of the Disclosures will control its resolution. If you do not receive a statement from us because you have failed to claim it or have supplied us with an incorrect address, we may stop sending your statements until you specifically make written request that we resume sending your statements and you supply us with a proper address.

You may have the option to have statements and notices regarding this account provided to you in an electronic form through our online banking portal upon your authorization. The authorization may be withdrawn at any time to return to a mailed paper form providing written notice to us at the address provided. The fees for statements in either form, and for receiving paper copies, are described in your Disclosures.

**ACH AND WIRE TRANSFERS.** This Agreement is subject to Article 4A of the Uniform Commercial Code - Funds Transfers as adopted in the State of Louisiana. If you send or receive a wire transfer, you agree that Fedwire® Funds Service may be used. Federal Reserve Board Regulation J is the law that covers transactions made over Fedwire® Funds Service. When you originate a funds transfer for which Fedwire® Funds Service is used, and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary 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.

If you are a party to an Automated Clearing House ("ACH") entry, you agree that we may transmit an entry through the ACH, and you agree to be bound by the National Automated Clearing House Association ("Nacha") Operating Rules and Guidelines, the rules of any local ACH, and the rules of any other systems through which the entry is made.

**PROVISIONAL PAYMENT.** Credit we give you is provisional until we receive final settlement for that entry. If we do not receive final settlement, you agree that we are entitled to a refund of the amount credited to you in connection with the entry, and the party making payment to you via such entry (i.e., the originator of the entry) shall not be deemed to have paid you in the amount of such entry.

**INTERNATIONAL ACH TRANSACTIONS.** If your transaction originates from a financial agency that is outside of the territorial jurisdiction of the United States, it may be subject to additional review for compliance with the rules of the Office of Foreign Assets Control (OFAC). If additional review is required, the International ACH transaction will not be available to you until it passes final verification.

**NOTICE OF RECEIPT.** We will not provide you with notice of our receipt of the order, unless we are so requested by the transfer originator in the order. However, we will continue to notify you of the receipt of payments in the periodic statements we provide to you.

**CHOICE OF LAW.** We may accept on your behalf payments to your account which have been transmitted, that are not subject to the Electronic Fund Transfer Act, and your rights and obligations with respect to such payments shall be construed in accordance with and governed by the

laws of the state where we are located.

**DIRECT DEPOSITS.** We may offer direct deposit services, including preauthorized deposits (e.g., payroll checks, Social Security or retirement checks, or other government checks) or preauthorized transfers from other accounts. If your account is overdrawn, you authorize us to deduct the amount of the overdraft from any deposit, including deposits of government payments or benefits. If we are required to reimburse the U.S. government for any benefit payment directly deposited into your account, we may deduct the amount returned from any of your accounts, unless prohibited by law.

#### **STOP PAYMENTS.**

**STOP PAYMENT ON CHECKS.** You may stop payment on a check drawn against your account by a record or written order or other confirmation as allowed by us, provided that we receive the Stop Payment Order in a time and manner that gives us a reasonable opportunity to act on it. The Stop Payment Order must describe the check or account with reasonable certainty. By directing the Financial Institution to stop payment on the above transaction(s), the accountholder agrees that the Financial Institution is not obligated to honor a stop payment request that does not contain accurate information provided in a timely manner. The accountholder understands that it is necessary to provide the correct information related to the transaction, and that a failure to do so may result in the payment of the above item. The accountholder agrees to hold harmless and indemnify the Financial Institution for all expenses, costs, and damages incurred by payment of the above item if such payment is the result of failure of the accountholder to furnish any item of information requested above completely, accurately, and correctly, according to the time requirements noted below. If written confirmation is required, oral stop payment orders will cease to be binding after 14 calendar days unless written confirmation is provided to the Financial Institution by the account holder within that 14 day period. Stop Payment Order on a check remains in effect for six months or until we receive a record or writing revoking the Stop Payment Order, whichever occurs first. If the check on which a Stop Payment Order has been placed has not cleared or been returned to you by the payee, you may renew the Stop Payment Order for an additional six months by providing a request to us in a record or writing within the time period the Stop Payment Order is in effect. You understand that we may accept the Stop Payment Order request from any of the authorized signers of the account regardless of who signed the check.

We have a daily cutoff time by which we must receive any knowledge, notice, Stop Payment Order, set-off or legal process affecting our right or duty to pay a check. That cutoff time is one hour after the opening of your branch's banking day, following the banking day on which your branch received the check.

**STOP PAYMENT ON EFT DEBITS.** A Stop Payment Order may be placed on either a one-time debit transfer or on a multiple debit entry transfer. If you request a Stop Payment Order on an Electronic Check Conversion or other one-time debit transfer, we must receive the request, orally or in a record or writing, in a period of time that provides us a reasonable opportunity to act on it prior to acting on the debit entry, otherwise the Stop Payment Order shall be of no effect. If you requested a stop payment on a multiple debit entry transfer, we must receive the Stop Payment Order, orally or in a record or writing, at least three business days before a scheduled multiple debit entry. By directing the Financial Institution to stop payment on the above transaction(s), the accountholder agrees that the Financial Institution is not obligated to honor a stop payment request that does not contain accurate information provided in a timely manner. The accountholder understands that it is necessary to provide the correct information related to the transaction, and that a failure to do so may result in the payment of the above item. The accountholder agrees to hold harmless and indemnify the Financial Institution for all expenses, costs, and damages incurred by payment of the above item if such payment is the result of failure of the accountholder to furnish any item of information requested above completely, accurately, and correctly, according to the time requirements noted below. If written confirmation is required, oral stop payment orders will cease to be binding after 14 calendar days unless written confirmation is provided to the Financial Institution by the account holder within that 14 day period.

#### **Additional Terms and Conditions for Stop Payments of ACH/Converted Check Items Affecting Consumer Accounts**

This stop payment order shall remain in effect until the earlier of (1) the withdrawal of the stop payment order by the accountholder, or (2) the return of the debit Entry, or, where a stop payment order is applied to more than one debit Entry under a specific authorization involving a specific Company, the return of all such debit Entries. For PPD Entries, IAT Entries, recurring TEL Entries, and recurring WEB Entries: At least three Banking Days advance notice prior to the expected transfer date of the debit Entry may be required to implement the stop payment request. If the stop payment order is received within three Banking Days of the expected transfer date, the Financial Institution will attempt to satisfy the request of the accountholder but will not be held liable if sufficient time was not provided. For ARC entries, BOC entries, POP entries, RCK entries, Single Entry TEL, and Single Entry WEB: The stop payment request must be provided to the Financial Institution in such a time and in such a manner as to allow the Financial Institution reasonable time to act on the request prior to acting on the debit Entry.

#### **Additional Terms and Conditions for Stop Payments of ACH/Converted Check Items Affecting Business (Non-Consumer) Accounts**

The stop payment order will remain in effect until the earlier of (1) the withdrawal of the stop payment order by the Receiver; (2) the return of the debit Entry; or (3) six months from the date of the stop payment order, unless it is renewed in writing. The stop payment order must be provided to the Financial Institution at such time and in such manner as to allow the Financial Institution a reasonable opportunity to act upon the stop payment order prior to acting on the debit Entry. When a stop is placed on a multiple debit entry transfer, we may require your confirmation in a record or writing stating that you have canceled your authorization for the transfer with the payee (a Stop Payment Order does not revoke authorization).

The Stop Payment Order shall be governed by the provisions of the Uniform Commercial Code 4A in effect in the state in which we are located, the Electronic Fund Transfer Act (Regulation E), Nacha Operating Rules, and any applicable state law.

You may be charged a fee every time you request a Stop Payment Order, and for each Stop Payment Order renewal you make. A release of the Stop Payment Order may be made by the person who initiated the stop payment request or any of the authorized signers on the account. Our acceptance of a stop payment request does not constitute a representation by us that the item has not already been paid or that we have had a reasonable opportunity to act on the request.

**DEATH OR INCOMPETENCY.** Neither your death nor a legal adjudication of incompetence revokes our authority to accept, pay, or collect items until we know of the fact of death or of an adjudication of incompetence and have a reasonable opportunity to act on it. To the extent permitted by law, even with knowledge, we may for 10 days after the date of death, pay checks drawn on or before the date of death unless ordered to stop payment by a person claiming an interest in the account.

#### **NON-SUFFICIENT FUNDS AND OVERDRAFTS.**

**HOW WE DECIDE TO PAY AN ITEM OR DEBIT - AVAILABLE BALANCE.** We use an available balance method to determine if there are sufficient funds in your account to pay an item or debit transaction. The available balance reflects deposits and transactions that have been posted to your account and transactions that have not posted to your account, including the following: checks you have written, deposit holds, and holds on debit card transactions that have been authorized but not yet posted (i.e., preauthorization holds). These pending transactions and holds reduce your available balance. For example, you have \$100 in your account and a pending transaction of \$30. Your available balance is \$70 because the pending \$30 transaction reduces your available account balance.

**HOW WE ASSESS FEES - ACTUAL (LEDGER) BALANCE.** If there are insufficient funds to pay a debit transaction or item based on your actual (ledger) balance, we may either: 1) return the debit or item or 2) pay the debit or item at our discretion. We may charge you fees if we return the debit or item or pay the debit or item on your behalf.

**RETURN ITEM FOR NON-SUFFICIENT FUNDS.** If we do not pay the debit transaction or item on your behalf and return the debit or item, we may charge you non-sufficient funds fee. Pursuant to Nacha Operating Rules and Guidelines and other applicable laws, a debit or item may be presented for payment more than one time.

**OVERDRAFTS.** If we pay the debit transaction or item on your behalf, you will be responsible for the overdrawn balance, and we may charge you overdraft fees.

Refer to the Fee Schedule for our Posting Order

**PROCESSING ORDER.** We will process debit and credit transactions in accordance with our processing order policy. The processing order of these debits and credits is important because if your account balance has insufficient funds to pay for them in the order that they are processed, we may charge you non-sufficient funds fees if we return the debit or charge you overdraft fees if we pay the debit on your behalf.

**SIGNATURES.** Your signature on the Account Information document is your authorized signature. You authorize us, at any time, to charge you for all checks, drafts, orders, or other items for the payment of money, that are drawn on us regardless of by whom or by what means (including facsimile signature(s)) your signature may have been affixed so long as the signature resembles the signature specimen in our files. For withdrawal and other purposes relating to any account you have with us, we are authorized to recognize your signature; and we will not be liable to you for refusing to honor signed instruments or instructions if we believe in good faith that one or more of the signatures appearing on the instrument or instructions is not genuine.

If your items are signed using any facsimile signature or non-manual form of signature, you acknowledge that it is solely for your benefit and convenience. You agree that no facsimile signature you have authorized us to honor may be considered a forgery or an unauthorized signature, and that every authorized facsimile signature shall be effective as the signatory's own original, manual signature. You accept sole responsibility for maintaining security over any device affixing the signature as such signature will be effective regardless of whether the person affixing it was authorized to do so. Your authorization notwithstanding, we are not obligated to accept or pay any items bearing facsimile signatures.

Further, most checks, and other items are processed automatically, i.e., without individual review of each item. Therefore, unless we agree in a separate writing, in our sole discretion, upon your request and due to unique circumstances to conduct individual review of each item, you agree that we are acting within common and reasonable banking practices by automatically processing checks, and other items, i.e., without individual review of each check, or item. You agree to indemnify, defend, and hold us harmless from and against all loss, costs, damage, liability, and other injury (including reasonable attorney fees) that you or we may suffer or incur as a result of this practice.

**FEES, SERVICE CHARGES AND BALANCE REQUIREMENTS.** You agree to pay us and are responsible for any fees, charges or balance/deposit requirements as provided in the Disclosures provided to you at the time you opened the account. Fees, charges and balance requirements may change from time to time. We also reserve the right to impose a service charge for cashing checks drawn on your account if the person cashing the check is not a customer of this Bank.

**SPECIAL ACCOUNT INSTRUCTIONS.** You may request that we facilitate certain trust, will, or court-ordered account arrangements. However, because we do not give legal advice, we cannot counsel you as to which account arrangement most appropriately meets the specific requirements of your trust, will, or court order. If you ask us to follow any instructions that we believe might expose us to claims, lawsuits, expenses, liabilities, or damages, whether directly or indirectly, we may refuse to follow your instructions or may require you to indemnify us or provide us with other protection. We may require that account changes requested by any account owner, such as adding or closing an account or service, be evidenced by a signed document that evidences a change to an account and accepted by us. You and any surviving owner or beneficiary agree to indemnify and hold us harmless from any claim or liability asserted against us as a result of the disposition of funds in reliance on this Agreement and any account designations of yours.

**SET-OFFS AND SECURITY INTEREST.** If you ever owe us money as a borrower, guarantor, or otherwise, and it becomes due, we have the right under the law (called "set-off") and under this Agreement (by which you grant us a security interest in your deposit account and any other accounts held by you) to use your account funds to pay the debt, where permitted by law. If your account is held jointly, that is, if there is more than one account owner, we may offset funds for the debt of any one of the joint owners. Similarly, we may also set-off funds from the individual accounts of any one of the joint owners to satisfy obligations or debts in the joint account. The security interest granted by this Agreement is consensual and is in addition to our right of set-off.

**CLAIMS.** In response to any garnishment, attachment, restraining order, injunction, levy, citation to discover assets, judgment, reclamation, other order of court or other legal process ("Claim(s)"), we have the right to place a hold on, remove from your account(s) and/or remit to the designated third-party(ies) any amount on deposit in your account(s) as set forth in and required by such Claim(s). If the account(s) is/are held jointly, we may place the hold, remove from the account(s) and/or remit the amounts from the account(s) arising from any Claim(s) relating to any one or more of the account holders. In addition, we may charge against your account(s) any fee authorized by law in connection with the Claim(s) or as otherwise set forth in the Disclosures.

**DORMANT/INACTIVE ACCOUNTS.** You understand that if your account is dormant or inactive, we may charge fees specified in the Disclosures to the extent permitted by the law. You agree that we are relieved of all responsibility if your account balance is escheated (that is, turned over to the state) in accordance with state law.

**ATTORNEYS' FEES AND EXPENSES.** You agree to be liable to us for any loss, costs or expenses, including reasonable attorneys' fees to the extent permitted by law, that we incur as a result of any dispute involving your account, and you authorize us to deduct any such loss, costs or expense from your account without prior notice to you. This obligation includes disputes between yourself and us involving the account and situations where we become involved in disputes between you and an authorized signer, another joint owner, or a third party claiming an interest in the account. It also includes situations where you, an authorized signer, another joint owner, or a third party takes action with respect to the account that causes us, in good faith, to seek the advice of counsel, whether or not we actually become involved in a dispute.

**LEGAL PROCESS AGAINST ACCOUNT.** You agree to be responsible for, to reimburse us, and/or have your account charged for any expenses or reasonable attorney fees we incur due to an attachment, garnishment, levy or subpoena of records of your account. Any garnishment or other levy against your account is subject to our right of set-off and security interest. We may restrict the use of your account if it is involved in any legal proceeding.

**CLOSING ACCOUNT.** We may close the account at any time, with or without cause, after sending you notice if advance notice is required by law. If applicable, a notice may be sent to you that specifies when the account will be closed. At our discretion, we have the authority to pay an otherwise properly payable check, which is presented after the closing of your account. Such a termination will not release you from any fees or other obligations incurred before the termination. We will send a check for the balance in our possession to which you are entitled.

**Items Presented on Closed Account:** All items coming in on a closed account will be returned. Considerations will be made to pay an item (1) if we

are contacted in advance of the incoming item (2) if we are working with you to transition your account to a new account (3) if we contact you to confirm incoming items.

**OUR WAIVER OF RIGHTS.** You understand and agree that no delay or failure on our part to exercise any right, remedy, power or privilege available to us under this Agreement shall affect or preclude our future exercise of that right, remedy, power or privilege.

**YOUR WAIVER OF NOTICE.** By signing the Account Information form, you waive any notice of non-payment, dishonor or protest regarding any items credited to or charged against your deposit account to the extent permitted by law. For example, if a check that you deposited is dishonored and returned to us, we are not required to notify you of the dishonor.

**NOTICE.** You are responsible for notifying us of any address or name changes, death of an account holder, or other information affecting your account. Notices must be in a form and manner acceptable to us with enough information to allow us to identify the account. Notice sent by you to us is not effective until we have received it and have had a reasonable opportunity to act upon it. Written notice sent by us to you is effective when mailed to the last address supplied.

**LIABILITY.** If we do not properly complete a transaction according to this Agreement, we will be liable for your losses or damages not to exceed the amount of the transaction, except as otherwise provided by law. We will not be liable if, for example: (1) your account contains an insufficient available balance for the transaction; (2) circumstances beyond our control prevent the transaction; (3) your loss is caused by your or another financial institution's negligence; or (4) your account funds are subject to legal process or other claim. We will not be liable for consequential damages, except liability for wrongful dishonor. We are not responsible for a check that is paid by us if we acted in a commercially reasonable manner and exercised ordinary care. We exercise ordinary care if our actions or non-actions are consistent with applicable state law, Federal Reserve regulations and operating letters, clearing house rules, and general financial institution practices followed in the area we serve. You grant us the right, in making payments of deposited funds, to rely exclusively on the form of the account and the terms of this Agreement. Any conflict regarding what you and our employees say or write will be resolved by reference to this Agreement.

**TAXPAYER IDENTIFICATION NUMBER AND BACKUP WITHHOLDING.** You must provide a taxpayer identification number (hereinafter TIN) with your account with us. If you fail to provide your TIN within a reasonable time, we may suspend opening your account or close your account and return the balance to you, less any applicable service fees. Your failure to furnish a correct TIN or meet other requirements may result in backup withholding. If your account is subject to backup withholding, we must withhold and pay to the Internal Revenue Service a percentage of payments.

**TELEPHONE AND ELECTRONIC COMMUNICATION.** You agree that we may call or send text messages to you at the telephone numbers that you provide to us, including a cell phone number, which may result in charges to you, for informational purposes regarding your account(s) with us. These calls and text messages may be made from an automatic telephone dialing system (i.e., an autodialer) or from an artificial or prerecorded voice message system. Additionally, you agree that we may send electronic communication to you at the email addresses you provide to us. You may contact us at any time if you no longer want to receive these communications from us. You also agree that we may monitor and record telephone and electronic communications that affect your account(s) with us to the extent permitted by law. We need not provide further notice to you or receive additional approval.

**ONLINE OR MOBILE SERVICES.** If you open an account or obtain a product or service from us using our online or mobile services, we may record your personal information from a scan or a copy of your driver's license or other personal identification card, or we may receive an image or make a copy of your driver's license or other personal identification card. We may store or retain this information to the extent permitted by law.

**AMENDMENTS AND ALTERATIONS.** Except as prohibited by law, we may amend this Agreement by adding, removing, or changing terms at any time. We will notify you of amendments as required by applicable law. Your continued use of the account evidences your agreement to any amendments. Notices will be sent to the most recent address shown on the account records. Only one notice will be given in the case of joint account holders.

**SEVERABILITY.** If a court for any reason holds a provision of this Agreement to be unenforceable, the rest remains fully enforceable. All headings are intended for reference only and are not to be construed as part of the Agreement.

**ENFORCEMENT.** You are liable to us for any losses, costs, or expenses we incur resulting from your failure to follow this Agreement. You authorize us to deduct any such losses, costs, or expenses from your account without prior notice to you. If we bring a legal action to collect any amount due under or to enforce this Agreement, we shall be entitled, subject to applicable law, to payment of reasonable attorney's fees and costs, including fees on any appeal, bankruptcy proceedings, and any post judgment collection actions.

**EFFECTIVE APPLICABLE LAWS AND REGULATIONS.** You understand that this Agreement is governed by the laws of Louisiana, except to the extent that federal law is controlling. Changes in these laws and regulations may modify the terms and conditions of your account(s). We do not have to notify you of these changes, unless required to do so by law. If any of the terms of this Agreement come into conflict with the applicable law and are declared to be invalid or unenforceable, those terms will be nullified to the extent that they are inconsistent with the law and the applicable law will govern. However, this shall not affect the validity of the remaining provisions.

#### **NOTICE OF POTENTIAL DISCLOSURE OF NEGATIVE INFORMATION TO CONSUMER REPORTING AGENCIES**

This notice is being furnished pursuant to the Fair Credit Reporting Act (15 U.S.C. 1681) as amended by the Fair and Accurate Credit Transactions Act of 2003 (FACT Act).

#### **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.**

Account Agreement - Checking Account DD8001

#### **NOTICE OF NEGATIVE INFORMATION**

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" includes information concerning delinquencies, overdrafts 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.**

## OVERDRAFT PRIVILEGE SERVICE DISCLOSURE

INVESTAR BANK, National Association ("we", "us") strives to comply with all applicable laws and regulations and to conduct business in accordance with applicable safety and soundness standards.

Following that policy we are offering you, our customer, a feature on our checking account products – an Overdraft Privilege Benefit. This feature may save you time and additional fees for returned items charged by other companies. There is no fee for having this privilege on your account; you are only charged if you overdraw your account.

**The Overdraft Privilege does not constitute an actual or implied agreement between you and Investar Bank, National Association, nor does it constitute an actual or implied obligation of or by Investar Bank, National Association. This service represents a purely discretionary courtesy or privilege that Investar Bank, National Association may provide to you from time to time and which may be withdrawn or withheld by Investar Bank, National Association at any time without prior notice or reason or cause.**

The Overdraft Privilege should only be used to cover the occasional overdraft; it should not be used as and is not intended to be a line of credit. We reserve the right to make the final decision as to whether we will or will not pay any non-sufficient funds item(s) presented against your account. If we pay a non-sufficient funds item, or if we decide not to pay a non-sufficient funds item, we will charge your account the normal Overdraft fee of **\$36.00 for each item**. For consumer accounts, if your account goes into an overdraft/negative balance status, we will charge your account a Daily Overdraft Fee of **\$3.00 each business day** your account has a negative balance after the first three (3) consecutive business days. For commercial accounts, if your account goes into an overdraft/negative balance status, we will charge your account a Daily Overdraft Fee of **\$10.00 each business day** your account has a negative balance after the first three (3) consecutive business days. A business day is Monday through Friday, excluding federal holidays.

Such Overdraft fees may also be imposed in connection with transactions that overdraw your account such as in person withdrawals; preauthorized automatic debits; other electronic transfers; the return, unpaid, of items deposited by you; the assessment of applicable service charges; or the deposit of items which, according to Investar's Funds Availability Policy, are treated as not yet "available" or finally paid. The normal Overdraft fee described above may also be imposed on one time debit card or ATM transactions, should you Opt-in to the Consumer Financial Protection Bureau Regulation E options governing these items.

Overdraft Privilege is available for any transaction that overdraws your account including, but not limited to, payments authorized by Checks, ACH/Electronic Items; Debit Card/Check Cards, ATM machines, Internet Banking/Online Banking and Telephone Banking Transactions.

### THE FOLLOWING ACCOUNTS ARE NOT ELEGIBLE FOR OVERDRAFT PRIVILEGE:

- Consumer checking and savings account types
  - Health Savings Accounts
  - Brilliant Checking Accounts
  - Savings Type Accounts
  - Money Market Accounts
- Business / Commercial checking and savings account types
  - Interest on Lawyers' Trust Accounts (IOLTA)
  - Business Money Market Accounts
  - All Public Funds Accounts
  - Charitable Organization Accounts
  - Non Profit Checking Accounts

### CONDITIONS FOR OVERDRAFT PRIVILEGE:

Each eligible Consumer and Business/Commercial Account will be provided a **\$500 Overdraft Privilege Limit** subject to the following conditions:

- The account holder must be eighteen (18) years old or older to qualify for this service; Minor Accounts are not eligible to receive Overdraft Privilege.
- The account must be opened for at least sixty (60) calendar days before Overdraft Privilege is available.
- You must bring your account to a positive balance at least once every fifteen (15) calendar days to maintain your Overdraft Privilege in good standing.
- You must not be in default on any loan or other obligation to Investar Bank National Association.
- Your account must not be the subject of any legal or administrative order or levy.
- You must not currently be a party in a bankruptcy proceeding.
- No hold ordered by a court of law or administrative agency can exist on your account or any items. Overdraft Privilege will automatically be suspended without prior notice for as long as the hold is in effect.
- There can be no activity in your account that appears to be improper activity. If such activity is taking place in your account, we may suspend Overdraft Privilege on the account.
- Investar Bank, National Association may limit the number of accounts eligible for Overdraft Privilege to one account per household.
- Any and all fees and charges, including without limitation the non-sufficient funds fees as set forth in our fee schedules and deposit account agreement and disclosure, will be included as part of the Overdraft Privilege Limit.
- If you already have overdraft protection through a line of credit or other arrangement with Investar Bank, National Association you may still receive Overdraft Privilege at our discretion, based upon the criteria of your existing overdraft protection. Overdraft Privilege will only be used after any overdraft protection you may have has been exhausted.

We pay checks in the order of the check numbers (the check number appears in the top right-hand corner of the check) received which may have an effect on the number of NSF items paid and fees incurred for a particular day. 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 will 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. When you use your Overdraft

Privilege you must remember to subtract the overdraft fee from your account balance. ATM receipts and other ways in which you can get available balance information will not show your available balance with Overdraft Privilege included.

**The amount of any overdrafts plus Non-Sufficient Funds and/or Overdraft Charges that you owe Investar Bank, National Association shall be due and payable upon demand.** If there is an overdraft paid by Investar Bank, National Association on an account with more than one (1) owner on the signature card, each owner, and agent if applicable, shall be jointly and severally liable for such overdrafts plus Investar Bank, National Association's Non-Sufficient Funds and/or Overdraft Charges.

**SUSPENSION OF PRIVILEGE:** After your Overdraft Privilege has been activated, Investar Bank, National Association may suspend your privilege without notice at our discretion or if we become aware of any violation of the above listed Conditions for Overdraft Privilege. We will suspend Overdraft Privilege on an account if the account remains in an overdrawn status for more than fifteen (15) consecutive calendar days. Your account will be closed if it remains in an overdraft status for a period of forty-five (45) calendar days; however, the closure of your account does not relieve you of the obligation to pay the overdraft balance and/or any and all applicable fees.

Your account agreement describes the duties, obligations, and rights of depositors, authorized signatories, and Investar Bank, National Association with regard to your deposit accounts. The account agreement is incorporated herein for all purposes as if it were set forth verbatim as to matters not directly addressed by this disclosure. Your account agreement and this disclosure shall be construed so as to minimize conflicts between them.

**WAIVER:** Investar Bank, National Association's forbearance from, or delay in, exercising any of Investar's rights, remedies, privileges, or right to insist on your strict performance of any provisions of your account agreement, this Overdraft Privilege Benefit disclosure, or any other provision related to your account, shall not be construed to be a current or future waiver of Investar's rights, remedies or privileges.

**OPT OUT NOTICE:** You have the right to refuse Overdraft Privilege if you choose. Please ask your customer service representative about your decision to opt out. **You may also ask about less expensive alternatives to the Overdraft Privilege program, such as an Overdraft Line of Credit or linked deposit account.**

**Overdraft Lines of Credit are subject to normal credit qualifications.**

Rev 9.2024

## OVERDRAFT SERVICES CONSENT FORM

### What You Need to Know about Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in different ways:

- We have standard overdraft practices that come with your account.
- We also offer overdraft protection plans, such as a link to a savings account and overdraft lines of credit account, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains our standard overdraft practices.

#### **WHAT ARE THE STANDARD OVERDRAFT PRACTICES THAT COME WITH MY ACCOUNT?**

We do authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

If we do not authorize and pay an overdraft, your transaction will be declined.

#### **WHAT FEES WILL I BE CHARGED IF INVESTAR BANK, NATIONAL ASSOCIATION PAYS MY OVERDRAFT?**

Under our standard overdraft practices:

- We will charge you a fee of up to **\$36.00** each time we pay an overdraft.
- There is a limit of \$360.00 on the total fees we can charge you for overdrawing your account per business day.
- Consumer accounts: The limit may consist of a combination of a maximum charge of \$180.00 in Overdraft Fees and/or a maximum charge of \$180.00 in NSF fees per business day. If your account is overdrawn for more than 3 consecutive business days, we will charge an additional \$3.00 per business day.

Commercial accounts: There are no daily limits on Overdraft Fees. If your account is overdrawn for more than 3 consecutive business days, we will charge an additional \$10.00 per business day.

A business day is defined as Monday through Friday 8:30am - 5:00pm CST, excluding federal holidays.

#### **WHAT IF I WANT INVESTAR BANK, NATIONAL ASSOCIATION TO AUTHORIZE AND PAY OVERDRAFTS ON MY ATM AND EVERYDAY DEBIT CARD TRANSACTIONS?**

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, complete the form below and present it at any of our locations or mail it to:

Investar Bank, National Association Attn: Deposit Operations  
P.O. Box 84207  
Baton Rouge, LA 70884-4207

I do not want Investar Bank, National Association to authorize and pay overdrafts on my ATM and everyday debit card transactions.

I want Investar Bank, National Association to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Signature: \_\_\_\_\_

Printed Name: \_\_\_\_\_

Title: \_\_\_\_\_

Date: \_\_\_\_\_

Account Number(s): \_\_\_\_\_

# ELECTRONIC FUND TRANSFER DISCLOSURE AND AGREEMENT

## FOR CONSUMER PURPOSE ACCOUNTS ONLY EXCLUDING HEALTH SAVINGS ACCOUNTS (HSA)

For purposes of this disclosure and agreement the terms "we", "us" and "our" refer to Investar Bank, National Association. The terms "you" and "your" refer to the recipient of this disclosure and agreement.

The Electronic Fund Transfer Act and Regulation E require institutions to provide certain information to customers regarding electronic fund transfers (EFTs). This disclosure applies to any EFT service you receive from us related to an account established primarily for personal, family or household purposes. Examples of EFT services include direct deposits to your account, automatic regular payments made from your account to a third party and one-time electronic payments from your account using information from your check to pay for purchases or to pay bills. This disclosure also applies to the use of your Visa ATM Card (hereinafter referred to collectively as "ATM Card") or Visa Debit Card (hereinafter referred to collectively as "Debit Card") at automated teller machines (ATMs) and any networks described below.

**TERMS AND CONDITIONS.** The following provisions govern the use of EFT services through accounts held by Investar Bank, National Association which are established primarily for personal, family or household purposes. If you use any EFT services provided, you agree to be bound by the applicable terms and conditions listed below. Please read this document carefully and retain it for future reference.

**DEFINITION OF BUSINESS DAY.** Business days are Monday through Friday 8:30am -5:00pm CST excluding Federal Holidays

**ATM CARD SERVICES.** The services available through use of your ATM Card are described below.

### VISA ATM CARD SERVICES:

- You may withdraw cash from your checking account(s), savings account(s), and money market account(s).
- You may make deposits into your checking account(s), savings account(s), and money market account(s).
- You may make balance inquiries on your checking account(s), savings account(s), and money market account(s).

**DEBIT CARD SERVICES.** The services available through use of your Debit Card are described below.

### VISA DEBIT CARD SERVICES:

- You may withdraw cash from your checking account(s), savings account(s), and money market account(s).
- You may make deposits into your checking account(s), savings account(s), and money market account(s).
- You may transfer funds between your checking and money market accounts and savings and money market accounts.
- You may make balance inquiries on your checking account(s), savings account(s), and money market account(s).
- You may make payments on consumer loans, home mortgage loans, and home equity loans that you have with us. Payments made at ATMs (whether by transfer, or in cash, check, draft, or money order) are subject to verification and the posting of such payments to a loan account may be delayed until the funds can be collected.
- You may use your card at any merchant that accepts Visa® Debit Cards for the purchase of goods and services.

### ATM SERVICES.

**NETWORK.** Your ability to perform the transactions or access the accounts set forth above depends on the location and type of ATM you are using and the network through which the transaction is being performed. A specific ATM or network may not perform or permit all of the above transactions.

You may access your ATM Card or Debit Card through the following network(s): Plus, Pulse, Nyc and Allpoint.

**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.

**OTHER ATM SERVICES.** In addition, you may perform the following transactions: Get cash withdrawal from checking accounts you may withdrawal no more than \$710.00 per day. (Brilliant and StarLit Checking \$310.00 per day)- exceptions to this limit may apply

Get cash withdrawal from savings accounts you may withdrawal no more than \$710.00 per day. (Brilliant and StarLit Checking \$310.00 per day)- exceptions to this limit may apply

**POINT OF SALE TRANSACTIONS.** Listed below is the card you may use to purchase goods and services from merchants that have arranged to accept your card as a means of payment (these merchants are referred to as "Participating Merchants"). Some Participating Merchants may permit you to receive cash back as part of your purchase. Purchases made with your card, including any purchase where you receive cash, are referred to as "Point of Sale" transactions and will cause your "designated account" to be debited for the amount of the purchase. You may access your checking account(s) to purchase goods (in person, by phone, by computer), pay for services (in person, by phone, by computer), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept.

You may not exceed more than \$2500.00 in transactions per day. (Brilliant and StarLit Checking limit is \$310.00 per day) - exception to this limit may apply.

The following card and the corresponding designated account(s) may be used for Point of Sale transactions:

- Visa Debit Card: checking account.

Your ATM and Debit Cards may also be used to obtain cash from your designated account(s) at participating financial institutions when so authorized under the terms of your Account Agreement.

**AUTHORIZATION HOLDS.** An authorization hold is a temporary hold that is placed on your account for certain Debit Card transactions. The amount of the temporary hold may be more than the actual amount of the transaction, so your available account balance will temporarily be reduced by the amount of the temporary hold. If the authorization hold or the processing of subsequent transactions causes your account to have insufficient funds to pay the transaction, we may charge you non-sufficient funds fees if we return the item or overdraft fees if we pay the item on your behalf.

**CURRENCY CONVERSION - Visa®.** When you use your card with the Visa® logo at a merchant that settles in currency other than US dollars, the charge will be converted into the US dollar amount. The currency conversion rate used to determine the transaction amount in US dollars is a rate selected by Visa® from a range of rates available in wholesale currency markets for the applicable transaction date, which rate may vary from the rate Visa® itself receives, or the government-mandated rate in effect for the applicable transaction date, in each instance, plus or minus any adjustment determined by the issuer. The conversion rate in effect on the transaction date may differ from the rate in effect on the central processing date or the posting date.

**IMPORTANT ADDITIONAL FEE NOTICE.** Visa® charges an International Service Assessment Fee on all international transactions. Therefore, you will be charged 1.00% of the dollar amount of the transaction for each international transaction completed with your Visa® card when the country of the merchant or machine is different than your country as cardholder. Be aware that when making online purchases you may not know that the merchant is located in a different country.

**SERVICES PROVIDED THROUGH USE OF TELEPHONE BANKING.** You may perform the following functions through use of Telephone Banking:

- You may initiate transfers of funds between your checking and money market accounts and savings and money market accounts.
- You may make balance inquiries on your checking account(s), savings account(s), and money market account(s).
- You may make payments on consumer loans, home mortgage loans, and home equity loans that you have with us.

In addition, you may perform other transactions such as: You may access your account(s) by telephone at 1-877-845-7827 (STAR) using your touch one phone, your account numbers, and your personal id number (PIN). For questions or more information, call us at: 1-877-845-7827 (STAR)

**PREAUTHORIZED TRANSFER SERVICES.**

- You may arrange for the preauthorized automatic deposit of funds to your checking account(s), savings account(s), and money market account(s).
- You may arrange for the preauthorized automatic payments or other transfers from your checking account(s), savings account(s), and money market account(s).

**SERVICES PROVIDED THROUGH USE OF ONLINE AND MOBILE BANKING SERVICES.** Investar Bank, National Association offers its customers use of our Online and Mobile Banking Services service.

**Online Banking:**

You may access your account(s) by computer by [www.investarbank.com](http://www.investarbank.com) and by using your user id and password to:

Transfer funds from checking to savings. Transfer funds from savings to checking. Transfer funds from checking to checking. Transfer funds from savings to savings. Make payments from checking to loan accounts with us. Make payments from checking to third parties. Make payments from savings to loan accounts with us. Get checking account(s) information. Get savings account(s) information. Transfer from line of credit to checking. Transfer from line of credit to savings.

**Mobile Banking:**

You may access your account(s) by web-enabled cell phone by downloading the Investar Bank mobile app or logging on to [www.investarbank.com](http://www.investarbank.com) and using your user id and password to: Transfer funds from checking to savings. Transfer funds from savings to checking. Transfer funds from checking to checking. Transfer funds from savings to savings. Make payments from checking to loan accounts with us. Make payments from checking to Bill Pay \$9,999.99 per transfer & \$20,000.00 per day. Get checking account(s) information. Get savings account(s) information. Move from DDA or SAV using Zelle, \$1000.00 per transfer & \$2,000.00 per day. Move from DDA or Sav using Internal Transfer with no limit. Move from DDA to SAV using OLB External Transfer \$5,000.00 a day per account. Make payment from DDA to third parties (Bill Payments) \$9,999.99 per transfer and \$20,000.00 per day.

You may be charged access fees by your cell phone provider based on your individual plan. Web access is needed to use this service. Check with your cell phone provider for details on specific fees and charges.

**ELECTRONIC CHECK CONVERSION.** If your account is a checking account, you may authorize a merchant or other payee to make a one-time electronic payment from this account using information from your check to pay for purchases or to pay bills.

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 or pay bills.

**LIMITATIONS ON TRANSACTIONS**

**TRANSACTION LIMITATIONS - VISA ATM CARD.**

**CASH WITHDRAWAL LIMITATIONS.** You may withdraw up to \$710.00 through use of ATMs in any one day.

**TRANSACTION LIMITATIONS - VISA DEBIT CARD.**

**CASH WITHDRAWAL LIMITATIONS.** You may withdraw up to \$710.00 through use of ATMs in any one day.

**POINT OF SALE LIMITATIONS.** You may buy up to \$2,500.00 worth of goods or services in any one day through use of our Point of Sale service. You can use our Point of Sale service for up to 0 transactions in any one day.

**OTHER WITHDRAWAL LIMITATIONS.** ATM daily withdrawal limit for Brilliant and StarLit Checking is \$310.00. Point Of Sale daily limit for Brilliant and StarLit Checking is \$500.00.

**OTHER LIMITATIONS.**

- The terms of your account(s) may limit the number of withdrawals you may make each month. Restrictions disclosed at the time you opened your account(s), or sent to you subsequently will also apply to your electronic withdrawals and electronic payments unless specified otherwise.
- We reserve the right to impose limitations for security purposes at any time.

**NOTICE OF RIGHTS AND RESPONSIBILITIES**

The use of any electronic fund transfer services described in this document creates certain rights and responsibilities regarding these services as described below.

**RIGHT TO RECEIVE DOCUMENTATION OF YOUR TRANSFERS.**

**TRANSACTION RECEIPTS.** Depending on the location of an ATM, you may not be given the option to receive a receipt if your transaction is \$15.00 or less. Upon completing a transaction of more than \$15.00, you will receive a printed receipt documenting the transaction (unless you choose not to get a paper receipt). These receipts (or the transaction number given in place of the paper receipt) should be retained to verify that a transaction was performed. A receipt will be provided for any transaction of more than \$15.00 made with your ATM Card or Debit Card at a Participating Merchant. If the transaction is \$15.00 or less, the Participating Merchant is not required to provide a receipt.

**PERIODIC STATEMENTS.** If your account is subject to receiving a monthly statement, all EFT transactions will be reported on it. If your account is subject to receiving a statement less frequently than monthly, then you will continue to receive your statement on that cycle, unless there are EFT transactions, in which case you will receive a monthly statement. In any case you will receive your statement at least quarterly.

**PREAUTHORIZED DEPOSITS.** If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company:

**USING YOUR CARD AND PERSONAL IDENTIFICATION NUMBER ("PIN").** In order to assist us in maintaining the security of your account and the terminals, the ATM Card or Debit Card remains our property and may be revoked or canceled at any time without giving you prior notice. You agree not to use your ATM Card or Debit Card for a transaction that would cause your account balance to go below zero, or to access an account that is no longer available or lacks sufficient funds to complete the transaction, including any available line of credit. We will not be required to complete any

such transaction, but if we do, we may, at our sole discretion, charge or credit the transaction to your account; you agree to pay us the amount of the improper withdrawal or transfer upon request.

Your ATM Card may only be used with your PIN. Certain transactions involving your Debit Card require use of your PIN. Your PIN is used to identify you as an authorized user. Because the PIN is used for identification purposes, you agree to notify Investar Bank, National Association immediately if your ATM Card or Debit Card is lost or if the secrecy of your PIN is compromised. You also agree not to reveal your PIN to any person not authorized by you to use your ATM Card or Debit Card or to write your PIN on your ATM Card or Debit Card or on any other item kept with your ATM Card or Debit Card. We have the right to refuse a transaction on your account when your ATM Card or Debit Card or PIN has been reported lost or stolen or when we reasonably believe there is unusual activity on your account.

The security of your account depends upon your maintaining possession of your ATM Card or Debit Card and the secrecy of your PIN. You may change your PIN if you feel that the secrecy of your PIN has been compromised. You may change your PIN at an ATM, via the telephone, or Visit your local Investar Bank National Association branch

#### **RIGHTS REGARDING PREAUTHORIZED TRANSFERS.**

**RIGHTS AND PROCEDURES TO STOP PAYMENTS.** If you have instructed us to make regular preauthorized transfers out of your account, you may stop any of the payments. To stop a payment,

call us at: 1-866-604-2006

or

write to: INVESTAR BANK, NATIONAL ASSOCIATION  
P.O. BOX 84207  
BATON ROUGE, LOUISIANA 70884-4207

We must receive your call or written request at least three (3) business days prior to the scheduled payment. If you call, please have the following information ready: your account number, the date the transfer is to take place, to whom the transfer is being made and the amount of the scheduled transfer. If you call, we will require you to put your request in writing and deliver it to us within fourteen (14) days after you call.

**NOTICE OF VARYING AMOUNTS.** If you have arranged for automatic periodic payments to be deducted from your checking or savings account and these payments vary in amount, you will be notified by the person or company ten (10) days before each payment, when it will be made and how much it will be.

**OUR LIABILITY FOR FAILURE TO STOP PREAUTHORIZED TRANSFER PAYMENTS.** If you order us to stop one of the payments and have provided us with the information we need at least three (3) business days prior to the scheduled transfer, and we do not stop the transfer, we will be liable for your losses or damages.

**YOUR RESPONSIBILITY TO NOTIFY US OF LOSS OR THEFT.** Tell us AT ONCE if you believe your card and/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 if keep your possible losses down. You could lose all the money in your account (plus your maximum overdraft life of credit). If you teller us within 2 business days after you learn of the loss or theft of your card and/code, you can lose no more that \$50 if someone use your card and/or code without your permission.

**CONSUMER LIABILITY.** If you do NOT tell us with in 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 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 and/or code has been lost or stolen, call: 1-866-604-2006 or write: Investar Bank, National Association, Attn: Deposit Operations, P.O. Box 84207 Baton Rouge, Louisiana 70884-4207.

**Additional Limit on Liability for Visa Check Card.** Unless you have been negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen Visa Check Card. This additional limit on liability does not apply to ATM transactions outside of the U.S., to ATM transactions not sent over Visa or Plus networks, or to transactions using your Personal Identification Number which are not processed by VISA. Visa is a registered trademark of Visa International Service Association.

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR TRANSACTIONS.** In case of errors or questions about your electronic fund transfers,

call us at: 1-866-604-2006

or

write to: P.O. BOX 84207 Baton Rouge, Louisiana 70884-4207

or

use the current information on your most recent account statement.

Notification should be made as soon as possible if you think your statement or receipt is wrong or if you need more information about a transaction listed on the statement or receipt. You must contact Investar Bank, National Association no later than 60 days after we sent you the first statement on which the problem or error appears. You must be prepared to provide the following information:

- Your name and account number.
- A description of the error or transaction you are unsure about along with an explanation as to why you believe it is an error or why you need more information.
- The dollar amount of the suspected error.

If you provide oral notice, you will be required to send in your complaint or question in writing within ten (10) business days.

We will determine whether an error occurred within ten (10) business days (twenty (20) business days for new accounts) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days (ninety (90) days for new accounts and foreign initiated or Point of Sale transfers) to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) business days (twenty (20) business days for new accounts) for the amount which you think is in error, so that you will have the use of the money during the time it takes to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account. The extended time periods for new accounts apply to all electronic fund transfers that occur within the first thirty (30) days after the first deposit to the account is made, including those for foreign initiated or Point of Sale transactions. Visa's®

cardholder protection policy requires that we provide provisional credit for losses from unauthorized Visa® Debit Card use within five (5) business days of notification of the loss, unless we determine that additional investigation is warranted and allowed by applicable laws or regulations.

We will tell you the results within three (3) 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.

**LIABILITY FOR FAILURE TO COMPLETE TRANSACTION.** 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 as provided by law. 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 the transfer would result in your exceeding the credit limit on your line of credit, if you have one.
- If the electronic terminal was not working properly and you knew about the breakdown before you started the transfer.
- If circumstances beyond our control (such as fire or flood, computer or machine breakdown, or failure or interruption of communications facilities) prevent the transfer, despite reasonable precautions we have taken.
- If we have terminated our Agreement with you.
- When your ATM Card or Debit Card has been reported lost or stolen or we have reason to believe that something is wrong with a transaction.
- If we receive inaccurate or incomplete information needed to complete a transaction.
- In the case of preauthorized transfers, we will not be liable where there is a breakdown of the system which would normally handle the transfer.
- If the funds in the account are subject to legal action preventing a transfer to or from your account.
- If the electronic terminal does not have enough cash to complete the transaction.

There may be other exceptions provided by applicable law.

**CHARGES FOR TRANSFERS OR THE RIGHT TO MAKE TRANSFERS.** We reserve the right to impose a fee and to change fees upon notice to you.

We will charge you \$10.00 to replace a lost VISA debit card.

No charge for direct deposits to any type of account.

No charge for preauthorization payments for any type of account.

**DISCLOSURE OF ACCOUNT INFORMATION.** You agree that merchant authorization messages transmitted in connection with Point of Sale transactions are permissible disclosures of account information, and you further agree to release Investar Bank, National Association and hold it harmless from any liability arising out of the transmission of these messages.

We will disclose information to third parties about your account or electronic fund transfers made to your account:

1. Where necessary to complete a transfer or to investigate and resolve errors involving the transfer(s); or
2. In order to verify the existence and condition of your account for a third party such as a credit bureau or merchant; or
3. In order to comply with government agency or court orders; or
4. If you give us your permission in a record or writing.

**AMENDING OR TERMINATING THE AGREEMENT.** We may change or amend any of the terms and conditions of the Agreement and those portions of the applicable Fee Schedule which relate to EFT services, at any time upon at least 30 days written notice to you prior to the effective date of the change or amendment. Your failure to timely furnish notice as set forth in the written notice shall be deemed to be your acceptance of such change or amendment. If you do not agree to abide by a change or amendment, you must notify Investar Bank, National Association of the fact prior to the effective date of the change or amendment and cancel this Agreement. Investar Bank, National Association may cancel this Agreement at any time, without giving you prior notice. If you or Investar Bank, National Association cancels this Agreement at any time, you shall surrender any card and you may no longer use any of Investar Bank, National Association's EFT services other than automated clearing house transfer services.

**SAFETY PRECAUTIONS FOR ATM TERMINAL USAGE.** Please keep in mind the following basic safety tips whenever you use an ATM:

- Have your ATM Card or Debit Card ready to use when you reach the ATM. Have all of your forms ready before you get to the machine. Keep some extra forms (envelopes) at home for this purpose.
- If you are new to ATM usage, use machines close to or inside a financial institution until you become comfortable and can conduct your usage quickly.
- If using an ATM in an isolated area, take someone else with you if possible. Have them watch from the car as you conduct your transaction.
- Do not use ATMs at night unless the area and machine are well-lighted. If the lights are out, go to a different location.
- If someone else is using the machine you want to use, stand back or stay in your car until the machine is free. Watch out for suspicious people lurking around ATMs, especially during the times that few people are around.
- When using the machine, stand so you block anyone else's view from behind.
- If anything suspicious occurs when you are using a machine, cancel what you are doing and leave immediately. If going to your car, lock your doors.
- Do not stand at the ATM counting cash. Check that you received the right amount later in a secure place, and reconcile it to your receipt then.
- Keep your receipts and verify transactions on your account statement. Report errors immediately. Do not leave receipts at an ATM location.

#### **ADDITIONAL PROVISIONS**

Your account is also governed by the terms and conditions of other applicable agreements between you and Investar Bank, National Association.

As with all financial transactions, please exercise discretion when using an automated machine (ATM) or night deposit facility. For your own safety, be careful. Following suggestions may be helpful.

Electronic Fund Transfer Disclosure And Agreement - DO8108

# FUNDS AVAILABILITY POLICY DISCLOSURE

## Your Ability to Withdraw Funds

Our general policy is to allow you to withdraw funds deposited in a transaction account on the day of deposit. Funds from electronic direct deposits, cash, wire transfers and checks drawn on us will be available on the day of deposit. In some cases, we may delay your ability to withdraw funds beyond the day of deposit. Our complete policy is summarized below.

Checking accounts are the most common transaction accounts. Feel free to ask us whether any of your other account might also be under the policy.

**YOUR ABILITY TO WITHDRAW FUNDS.** Our policy is to make funds from your cash and check deposits available to you by the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day that 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. In order to establish that a deposit is made on a particular business day, we establish a cut-off time. You must make your deposit before the cut-off time in order for it to be considered to have been made on that business day.

LOCATION	CUT-OFF TIME
Please check your local branch or ATM location for exact times.	Close of business

However, if you make a deposit after the cut-off time shown above or on a day that we are not open, we will consider the deposit made on the next business day we are open.

**DEPOSITS AT OTHER LOCATIONS.** This availability policy only applies to funds deposited at Investar Bank, National Association. Please inquire for information about the availability of funds deposited at other locations.

**LONGER DELAYS MAY APPLY.** In some cases, we will not make all of the funds that you deposit by check available to you by the first business day after we receive 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 \$275.00 of your deposits, however, may be available on the day of deposit. If we are not going to make all of the funds from your deposit available by 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 send 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.

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

- (a) if we believe a check you deposit will not be paid;
- (b) if you deposit checks totaling more than \$6,725.00 on any one day;
- (c) if you redeposit a check that has been returned unpaid;
- (d) if you have overdrawn your account repeatedly in the last six months; or
- (e) if an emergency condition arises that would not enable us to make the funds available to you, such as the 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.

**HOLDS ON OTHER FUNDS FOR CHECK CASHING.** If we cash a check for you that is drawn on another financial institution, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

**HOLDS ON OTHER FUNDS IN ANOTHER ACCOUNT.** If we accept for deposit a check that is drawn on another financial institution, we may make funds from the deposit available for withdrawal 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.

**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.

**Same-Day Availability.** Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from the first \$6,725.00 of a day's total deposits of the following will also be available on the same business day that we receive the deposit if the deposit meets certain conditions. For example, the checks must be payable to you.

- Cash
- Wire transfers
- U.S. Treasury checks
- U.S. Postal Service money orders
- Federal Reserve Bank or Federal Home Loan Bank checks
- State or Local Government checks
- Cashier's, Certified, or Teller's checks
- Traveler's checks

The excess over \$6,725.00 of a day's total check deposits will be available by the Ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$6,725.00 will not be available until the first business day after the day of your deposit. Funds from all other check deposits will be available by the Ninth business day after the day of your deposit.

**DEPOSITS AT PROPRIETARY AUTOMATED TELLER MACIDNES (ATMs).** Funds from deposits (cash or checks) made at an ATM that we own or operate will be available by the second business day after the date of your deposit. However, the first \$275.00 of the deposit, funds from checks drawn on Investar Bank, National Association and deposited at an ATM located at one of our branch offices and funds from U.S. Treasury checks that are payable to you will, be available by the first business day following the day we receive your deposit. If you make a deposit at an ATM that is owned

and operated by us before 5:00 p.m. CST on a business day that we are open, we will consider the deposit made that day. However, if you make a deposit at an ATM that is owned and operated by us after 5:00 p.m. CST or on a day that we are not open, we will consider the deposit made on the next business day we are open.

Deposits made prior to cut off will be considered made that business day, the first \$275.00 of the total deposit will be made available to you the day of deposit. However, if you make a deposit at an ATM that is owned and operated by us after 5:00 p.m. CST or on a day that we are not open, we will consider the deposit made on the next Business Day we are open, and the first \$275.00 will be available on that Business Day. ATM deposit amounts exceeding \$275.00 will be available on the Business Day following the day of deposit. If funds are delayed longer, you will be notified.

**ADDITIONAL DEPOSIT INFORMATION. DEPOSITS MADE REMOTELY.** If you make a deposit through a remote service such as mobile banking or commercial remote deposit capture, funds may be delayed beyond what is outlined in this policy.

**SPECIAL NOTES:** Based on your overall relationship with us, we may make up to \$20,000.00 of check deposits available to you same day. The remaining, pre-determined amount will be available to you the next Business Day. We will periodically re-evaluate the usage and handling of your account based on your customer history to determine this pre-determined amount. This review could result in reducing the availability schedule currently applied to your check deposits.

Funds Availability Policy Disclosure - DD8107

# **SUBSTITUTE CHECK POLICY DISCLOSURE**

## **IMPORTANT INFORMATION ABOUT YOUR ACCOUNT**

### **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 10 business days after we received your claim and the remainder of your refund (plus interest if your account earns interest) not later than 45 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 by:

Phone at: (866)604-2006

or

Mail at: Investar Bank, National Association  
PO Box 84207  
Baton Rouge, LA 70884-4207

You must contact us within 40 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 and/or the following information to help us identify the substitute check such as the check number, the name of the person to whom you wrote the check, the amount of the check.

Substitute Check Policy Disclosure - DO8027

# TRUTH IN SAVINGS DISCLOSURE

## Investar Checking

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$100.00 to open this account. A monthly service charge of \$13.00 will be imposed every statement cycle if the daily balance on any day of the statement cycle falls below \$1,500.00.

**Relationship Balance:** The monthly service charge of \$13.00 will be waived if the balance in your personal Investar checking, savings, and/or money market account(s), of which you are the primary or secondary owner, is at least \$5,000 each day of the statement cycle period. Certificate of Deposit (CD) and Individual Retirement Account (IRA) balances are excluded for the purposes of calculating this minimum relationship balance.

**DORMANT/INACTIVE ACCOUNT INFORMATION.** A dormant account fee of \$5.00 per statement cycle will be charged after 365 days of inactivity. Charges will be assessed only if all accounts under your ownership are considered dormant.

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.** All features are based on a statement cycle period. The statement cycle is monthly.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

**Paper Statement Fee:** A fee of \$2.00 will be imposed every statement cycle for a paper statement. Electronic statements are available at no charge

**To Avoid Early Closure Penalty:** The account must remain open for one year to avoid an early closure penalty of \$35.00

**CLOSING ACCOUNT.** We may close the account at any time, with or without cause, after sending you notice if advance notice is required by law. If applicable, a notice may be sent to you that specifies when the account will be closed. Such a termination will not release you from any fees or other obligations incurred before the termination. We will send a check for any remaining balance in our possession to which you are entitled.

Items Presented on Closed Account: All items coming in on a closed account will be returned. Considerations will be made to pay an item (1) if we are contacted in advance of the incoming item (2) if we are working with you to transition your account to a new account (3) if we contact you to confirm incoming items.

Truth In Savings - DD8106

## Star Simple Checking Account

**RATE INFORMATION.** The interest rate on your account will be 0.0700% with an annual percentage yield of 0.07%

Your interest rate and annual percentage yield may change.

**Determination of Rate.** Your interest rate and annual percentage yield may change after premium interest rate period. Rate changes at financial institution's discretion.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account. The interest rate for your account will change after the premium interest period. The annual percentage yield will change after the premium interest rate period.

**COMPOUNDING AND CREDITING.** Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$100.00 to open this account. A monthly service charge of \$10.00 will be imposed every statement cycle if the daily balance on any day of the statement cycle falls below \$2,500.00.

You must maintain a minimum daily balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

**DORMANT/INACTIVE ACCOUNT INFORMATION.** A dormant account fee of \$5.00 per statement cycle will be charged after 365 days of inactivity. Charges will be assessed only if all accounts under your ownership are considered dormant.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

The daily balance that we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the daily balance on which interest is paid.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.** Limit of 1 (one) account per household.

All features are based on a statement cycle period. The statement cycle is monthly.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 04/01/2026. To obtain the current rate(s) and annual percentage yield information, please call 1-866-604-2006.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

**Paper Statement Fee:** A fee of \$2.00 will be imposed every statement cycle for a paper statement. Electronic statements are available at no charge.

**To Avoid Early Closure Penalty:** The account must remain open for one year to avoid an early closure penalty of \$35.00.

**CLOSING ACCOUNT.** We may close the account at any time, with or without cause, after sending you notice if advance notice is required by law. If applicable, a notice may be sent to you that specifies when the account will be closed. Such a termination will not release you from any fees or other obligations incurred before the termination. We will send a check for any remaining balance in our possession to which you are entitled.

Items Presented on Closed Account: All items coming in on a closed account will be returned. Considerations will be made to pay an item (1) if we are contacted in advance of the incoming item (2) if we are working with you to transition your account to a new account (3) if we contact you to confirm incoming items.

Truth In Savings - DD8106

## Star Checking Account

**RATE INFORMATION.** The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Below \$10,000.01	0.7500%	0.75%
2	Equal to or greater than \$10,000.01	0.2000%	0.20%

Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

**COMPOUNDING AND CREDITING.** Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$100.00 to open this account.

**DORMANT/INACTIVE ACCOUNT INFORMATION.** A dormant account fee of \$5.00 per month will be charged after 730 days of inactivity. Charges will be assessed only if all accounts under your ownership are considered dormant.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

The daily balance that we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the daily balance on which interest is paid.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.** All features are based on a statement cycle period. The statement cycle is monthly.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 04/01/2026. To obtain the current rate(s) and annual percentage yield information, please call 1-866-604-2006.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

**MONTHLY SERVICE CHARGE:** A monthly service charge of \$7.00 will be imposed every statement cycle if all three qualifiers are not met during the statement cycle.

Qualifiers:

1. Enrolled in eStatements (paperless statements)
2. Receive an external ACH Direct Deposit/Credit monthly
3. Complete 10 debit card point of sale transactions that post and clear the account per statement cycle

**To avoid early closure penalty:** The account must remain open for one year or an early closure penalty of \$35.00.

**CLOSING ACCOUNT.** We may close the account at any time, with or without cause, after sending you notice if advance notice is required by law. If applicable, a notice may be sent to you that specifies when the account will be closed. Such a termination will not release you from any fees or other obligations incurred before the termination. We will send a check for any remaining balance in our possession to which you are entitled.

Items Presented on Closed Account: All items coming in on a closed account will be returned. Considerations will be made to pay an item (1) if we are contacted in advance of the incoming item (2) if we are working with you to transition your account to a new account (3) if we contact you to confirm incoming items.

Truth In Savings - DD8106

## Star Legacy Checking Account

**ELIGIBILITY REQUIREMENTS. THIS ACCOUNT IS ONLY AVAILABLE TO:** Individuals (natural persons) 50 years of age and older.

**RATE INFORMATION.** The interest rate on your account is 0.0500% with an annual percentage yield of 0.05%.

Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

**COMPOUNDING AND CREDITING.** Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$100.00 to open this account. A monthly service charge of \$5.00 will be imposed every statement cycle if the daily balance on any day of the statement cycle falls below \$500.00.

You must maintain a minimum daily balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

**DORMANT/INACTIVE ACCOUNT INFORMATION.** A dormant account fee of \$5.00 per statement cycle will be charged after 365 days of inactivity. Charges will be assessed only if all accounts under your ownership are considered dormant.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

The daily balance that we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the daily balance on which interest is paid.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.** All features are based on a statement cycle period. The statement cycle is monthly.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 04/01/26. To obtain the current rate(s) and annual percentage yield information, please call 1-866-604-2006.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

**To Avoid Early Closure Penalty:** The account must remain open for one year to avoid an early closure penalty of \$35.00.

**CLOSING ACCOUNT.** We may close the account at any time, with or without cause, after sending you notice if advance notice is required by law. If applicable, a notice may be sent to you that specifies when the account will be closed. Such a termination will not release you from any fees or other obligations incurred before the termination. We will send a check for any remaining balance in our possession to which you are entitled.

Items Presented on Closed Account: All items coming in on a closed account will be returned. Considerations will be made to pay an item (1) if we are contacted in advance of the incoming item (2) if we are working with you to transition your account to a new account (3) if we contact you to confirm incoming items.

Truth In Savings - DD8106

## Investar Plus Money Market Account

**RATE INFORMATION.** The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Below \$50,000.01	0.4500%	0.45%
2	Equal to or greater than \$50,000.01 but less than \$250,000.01	0.5000%	0.50%
3	Equal to or greater than \$250,000.01 but less than \$500,000.01	1.0000%	1.00%
4	Equal to or greater than \$500,000.01 but less than \$1,000,000.01	1.2500%	1.25%
5	Equal to or greater than \$1,000,000.01 but less than \$5,000,000.01	1.5000%	1.50%
6	Equal to or greater than \$5,000,000.01	1.7500%	1.75%

Your interest rate and annual percentage yield may change.

**Determination of Rate.** Rate changes at financial institution's discretion.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

**COMPOUNDING AND CREDITING.** Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$2,500.00 to open this account. A monthly service charge of \$10.00 will be imposed every statement cycle if the daily balance on any day of the statement cycle falls below \$2,500.00.

You must maintain a minimum daily balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement. To open this account, we require a deposit of new funds (new account number is required) not currently on deposit with Investar Bank or the account must be funded with proceeds from an Investar Bank certificate of deposit.

**DORMANT/INACTIVE ACCOUNT INFORMATION.** A dormant account fee of \$5.00 per month will be charged after 365 days of inactivity. Charges will be assessed only if all accounts under your ownership are considered dormant.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

The daily balance that we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the daily balance on which interest is paid.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

**TRANSACTION LIMITATIONS.** You may make 6 withdrawal(s) from your account every month.

**ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.**

All features are based on a statement cycle period. The statement cycle is monthly.

We reserve the right to at any time require not less than seven (7) days' notice in writing before any withdrawal from an interest-bearing account. There may be additional fees incurred with this account. Please refer to the fee schedule provided for details.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 04/01/2026. To obtain the current rate(s) and annual percentage yield information, please call 1-866-604-2006.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

**Paper Statement fee:** A fee of \$2.00 will be imposed every statement cycle period for a paper statement. Electronic statements are available at no charge.

**To avoid early closure penalty:** The account must remain open for one year or an early closure penalty of \$35.00 will be assessed.

**Transaction Fees:** A fee of \$10.00 for each debiting transaction in excess of six per statement cycle will apply.

**CLOSING ACCOUNT.** We may close the account at any time, with or without cause, after sending you notice if advance notice is required by law. If applicable, a notice may be sent to you that specifies when the account will be closed. Such a termination will not release you from any fees or other obligations incurred before the termination. We will send a check for any remaining balance in our possession to which you are entitled.

Items Presented on Closed Account: All items coming in on a closed account will be returned. Considerations will be made to pay an item (1) if we are contacted in advance of the incoming item (2) if we are working with you to transition your account to a new account (3) if we contact you to confirm incoming items.

Truth In Savings - DD8106

## Investar Student Checking

**ELIGIBILITY REQUIREMENTS.** To qualify as a student and eligible for an Investar Student Checking account, proof of current student status must be presented at the time an account is opened. Acceptable documents include: Dated Student ID, Class Registration, Class Schedule, School Bill, Institution URL or Publicly Accessible Student Verification Webpage. Student must be primary on the checking account and eighteen (18) to twenty-four (24) years of age. This account will be automatically adjusted to the "Investar Checking" account type on the accountholder's twenty-fourth (24) birthday.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$100.00 to open this account.

**DORMANT/INACTIVE ACCOUNT INFORMATION.** A dormant account fee of \$5.00 per statement cycle will be charged after 365 days of inactivity. Charges will be assessed only if all accounts under your ownership are considered dormant.

**TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

**BONUSES.** You will be paid \$25.00 as a bonus for opening an account with us. You will receive your bonus after the first statement cycle. To earn the bonus, you must deposit \$100.00 when you open the account. Your account must be in an open status to receive the bonus.

### **ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.**

Free Visa Debit Card Upon Request

Visa Debit Card - \$2,500.00 daily point of sale transaction limit

ATM Daily withdrawal limit of \$710.00

No In-Network ATM fees

Savings account may be opened and linked to this account for overdraft protection.

All features are based on a statement cycle period. The statement cycle is monthly.

No Statement Cycle Service Charge will be assessed on an Investar Student Checking Account.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

**To Avoid Early Closure Penalty:** The account must remain open for one year to avoid an early closure penalty of \$35.00.

**CLOSING ACCOUNT.** We may close the account at any time, with or without cause, after sending you notice if advance notice is required by law. If applicable, a notice may be sent to you that specifies when the account will be closed. Such a termination will not release you from any fees or other obligations incurred before the termination. We will send a check for any remaining balance in our possession to which you are entitled.

Items Presented on Closed Account: All items coming in on a closed account will be returned. Considerations will be made to pay an item (1) if we are contacted in advance of the incoming item (2) if we are working with you to transition your account to a new account (3) if we contact you to confirm incoming items.

Truth In Savings - DD8106

## StarLit Youth Checking

**ELIGIBILITY REQUIREMENTS.** To qualify as a youth and eligibility for a Starlit Youth Checking Account, proof of current youth status must be presented at the time an account is opened. Acceptable documents include: Dated pictured school ID, Passport, any U.S. government issued ID or Birth Certificate. Youth must be primary on the checking account and between the age of thirteen (13) to seventeen (17) years of age. This account will be automatically converted to Investar's "Student" checking account on the accountholder's eighteenth (18) birthday.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$25.00 to open this account.

**DORMANT/INACTIVE ACCOUNT INFORMATION.** A dormant account fee of \$5.00 per statement cycle will be charged after 365 days of inactivity. Charges will be assessed only if all accounts under your ownership are considered dormant.

**TRANSACTION LIMITATIONS.** No checks allowed.

**BONUSES.** You will be paid \$25.00 as a bonus for opening an account with us. You will receive your bonus after the first statement cycle. To earn the bonus, you must deposit \$25.00 when you open the account. Your account must be in an open status to receive the bonus.

### **ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.**

Free Visa Debit Card Upon Request

Visa Debit Card - \$500.00 daily point of sale transaction limit

ATM Daily withdrawal limit of \$310.00

Online Bill Pay daily limit of \$1,500.00

No In-Network ATM fees

All features are based on a statement cycle period. The statement cycle is monthly.

Savings account may be opened and linked to this account for overdraft protection.

Bill Pay service available for parent or legal guardian on account; must be 18 (eighteen) years of age or older.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

No Statement Cycle Service Charge will be assessed on a StarLit Youth Checking Account.

Upon conversion to Investar Student Checking as described above at the age of eighteen (18) years of age, the account will remain without statement monthly cycle charges until the primary account holder's twenty-fourth (24) birthday at which point the account will convert to an Investar Checking Account.

**To avoid early closure penalty:** The account must remain open for one year or an early closure penalty of \$35 will be assessed.

**CLOSING ACCOUNT.** We may close the account at any time, with or without cause, after sending you notice if advance notice is required by law. If applicable, a notice may be sent to you that specifies when the account will be closed. Such a termination will not release you from any fees or other obligations incurred before the termination. We will send a check for any remaining balance in our possession to which you are entitled.

Items Presented on Closed Account: All items coming in on a closed account will be returned. Considerations will be made to pay an item (1) if we are contacted in advance of the incoming item (2) if we are working with you to transition your account to a new account (3) if we contact you to confirm incoming items.

Truth In Savings - DD8106

## Star Savings Account

**RATE INFORMATION.** The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Below \$2,500.01	0.0100%	0.01%
2	Equal to or greater than \$2,500.01 but less than \$25,000.01	0.0100%	0.01%
3	Equal to or greater than \$25,000.01 but less than \$50,000.01	0.0200%	0.02%
4	Equal to or greater than \$50,000.01	0.0500%	0.05%

Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

**COMPOUNDING AND CREDITING.** Interest will be compounded quarterly and will be credited to the account quarterly. If you close your account before interest is credited, you will not receive the accrued interest.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$100.00 to open this account. A quarterly service charge of \$15.00 will be imposed every quarter if the daily balance on any day of the quarter falls below \$200.00.

You must maintain a minimum daily balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

**DORMANT/INACTIVE ACCOUNT INFORMATION.** A dormant account fee of \$5.00 per month will be charged after 730 days of inactivity. Charges will be assessed only if all accounts under your ownership are considered dormant.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

The daily balance that we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the daily balance on which interest is paid.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

**TRANSACTION LIMITATIONS.** You may make 6 withdrawal(s) from your account every quarter.

**ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.** All features are based on a statement cycle period. The statement cycle is quarterly.

We reserve the right to at any time require not less than seven (7) days' notice in writing before any withdrawal from an interest-bearing account.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 04/01/2026. To obtain the current rate(s) and annual percentage yield information, please call 1-866-604-2006.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

**To avoid early closure penalty:** The account must remain open for one year or an early closure penalty of \$35.00 will be assessed.

**Transaction Fees:** A fee of \$2.00 for each debiting transaction in excess of six per statement cycle will apply.

**CLOSING ACCOUNT.** We may close the account at any time, with or without cause, after sending you notice if advance notice is required by law. If applicable, a notice may be sent to you that specifies when the account will be closed. Such a termination will not release you from any fees or other obligations incurred before the termination. We will send a check for any remaining balance in our possession to which you are entitled.

Items Presented on Closed Account: All items coming in on a closed account will be returned. Considerations will be made to pay an item (1) if we are contacted in advance of the incoming item (2) if we are working with you to transition your account to a new account (3) if we contact you to confirm incoming items.

Truth In Savings - DD8106

## Jr Star Savings Account

**ELIGIBILITY REQUIREMENTS.** Eligible until the minor age limit of the state. Afterwards, this account will be automatically converted to a Star Savings account.

**RATE INFORMATION.** The interest rate on your account is 0.0500% with an annual percentage yield of 0.05%. Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

**COMPOUNDING AND CREDITING.** Interest will be compounded quarterly and will be credited to the account quarterly. If you close your account before interest is credited, you will not receive the accrued interest.

**MINIMUM BALANCE REQUIREMENTS.** You must deposit \$25.00 to open this account. A quarterly service charge of \$15.00 will be imposed every quarter if the daily balance on any day of the quarter falls below \$25.00.

You must maintain a minimum daily balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

**DORMANT/INACTIVE ACCOUNT INFORMATION.** A dormant account fee of \$0.00 per month will be charged after 730 days of inactivity. Charges will be assessed only if all accounts under your ownership are considered dormant.

**BALANCE COMPUTATION METHOD.** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

The daily balance that we use when calculating interest is the collected balance. That means we only include those funds for which we have actually received payment when we determine the daily balance on which interest is paid.

**ACCRUAL ON NONCASH DEPOSITS.** Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

**TRANSACTION LIMITATIONS.** You may make 6 withdrawal(s) from your account every quarter.

**ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT.** All features are based on a statement cycle period. The statement cycle is quarterly.

We reserve the right to at any time require not less than seven (7) days' notice in writing before any withdrawal from an interest-bearing account.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 04/01/2026. To obtain the current rate(s) and annual percentage yield information, please call 1-866-604-2006.

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Truth In Savings - DD8106

## HSA Individual - Non Interest

**ELIGIBILITY REQUIREMENTS.** To qualify for and make contributions to an HSA, you must meet certain requirements set by the IRS:

- You must be covered by a high-deductible health plan (HDHP) and have no other health coverage, with some exceptions.
- You cannot be enrolled in Medicare.
- You cannot be claimed as a dependent on someone else's tax return.

Reference the HSA Agreement for the definition of an HDHP plan

**MINIMUM BALANCE REQUIREMENTS.** A Monthly service charge of \$3.00 will be imposed every statement cycle if the daily balance on any day of the statement cycle falls below \$1,499.00.

**DORMANT/INACTIVE ACCOUNT INFORMATION.** A dormant account fee of \$5.00 per statement cycle will be charged after 365 days of inactivity. Charges will be assessed only if all account under your ownership are considered dormant.

**TRANSACTION LIMITATIONS.** See below

**HEALTH SAVINGS ACCOUNT.** Health Savings Accounts (HSAs) are subject to limitations and/or penalties imposed by the Internal Revenue Service. Please see your HSA Agreement or your tax advisor for additional information.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

This account is subject to a \$25.00 enrollment fee. The enrollment fee will be deducted from account 60 calendar days from the date the account is opened.

**To Avoid Early Closure Penalty:** The account must remain open for one year to avoid an early closure penalty of \$35.00.

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- You cannot be enrolled in Medicare.
- You cannot be claimed as a dependent on someone else's tax return.

Reference the HSA Agreement for the definition of an HDHP plan

**RATE INFORMATION.** The interest rate on your account is 0.10% with an annual percentage yield of 0.10%. Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

**Limitations on Rate Changes.** There are no maximum or minimum interest rate limits for this account.

**COMPOUNDING AND CREDITING.** Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

**MINIMUM BALANCE REQUIREMENTS.** A Monthly service charge of \$3.00 will be imposed every statement cycle if the daily balance on any day of the statement cycle falls below \$1,499.00.

You must maintain a minimum daily balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

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**CLOSING ACCOUNT.** We may close the account at any time, with or without cause, after sending you notice if advance notice is required by law. If applicable, a notice may be sent to you that specifies when the account will be closed. Such a termination will not release you from any fees or other obligations incurred before the termination. We will send a check for any remaining balance in our possession to which you are entitled.

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Truth In Savings - DD8106

## HSA Family - Non Interest

**ELIGIBILITY REQUIREMENTS.** To qualify for and make contributions to an HSA, you must meet certain requirements set by the IRS:

- You must be covered by a high-deductible health plan (HDHP) and have no other health coverage, with some exceptions.
- You cannot be enrolled in Medicare.
- You cannot be claimed as a dependent on someone else's tax return.

Reference the HSA Agreement for the definition of an HDHP plan

**MINIMUM BALANCE REQUIREMENTS.** A Monthly service charge of \$3.00 will be imposed every statement cycle if the daily balance on any day of the statement cycle falls below \$1,499.00.

**DORMANT/INACTIVE ACCOUNT INFORMATION.** A dormant account fee of \$5.00 per statement cycle will be charged after 365 days of inactivity. Charges will be assessed only if all account under your ownership are considered dormant.

**TRANSACTION LIMITATIONS.** See below

**HEALTH SAVINGS ACCOUNT.** Health Savings Accounts (HSAs) are subject to limitations and/or penalties imposed by the Internal Revenue Service. Please see your HSA Agreement or your tax advisor for additional information.

**FEES AND CHARGES.** Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

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**RATE INFORMATION.** The interest rate on your account is 0.10% with an annual percentage yield of 0.10%. Your interest rate and annual percentage yield may change.

**Determination of Rate.** At our discretion, we may change the interest rate on your account.

**Frequency of Rate Changes.** We may change the interest rate on your account at any time.

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**MINIMUM BALANCE REQUIREMENTS.** A Monthly service charge of \$3.00 will be imposed every statement cycle if the daily balance on any day of the statement cycle falls below \$1,499.00.

You must maintain a minimum daily balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

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**TRANSACTION LIMITATIONS.** See below

**HEALTH SAVINGS ACCOUNT.** Health Savings Accounts (HSAs) are subject to limitations and/or penalties imposed by the Internal Revenue Service. Please see your HSA Agreement or your tax advisor for additional information.

**CURRENT RATE INFORMATION.** The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 04/01/2026. To obtain the current rate(s) and annual percentage yield information, please call (866)604-2006.

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Truth In Savings - DD8106

## SERVICES

<b>Bill Pay (Unlimited Transactions)</b>	
Personal Checking	<b>FREE</b>
Business checking	<b>FREE</b>
<b>Mobile Banking</b>	<b>FREE</b>
<b>Reissue Visa Debit Card</b>	<b>\$10.00</b>
<b>Official Checks</b>	
1% of amount - Min \$4 Max	<b>\$10.00</b>
<b>Money Orders</b>	<b>\$3.00</b>
<b>Collections</b>	
Incoming & Outgoing	<b>\$15.00</b>
<b>Wire Transfers</b>	
Incoming	<b>\$12.00</b>
Outgoing	<b>\$20.00</b>
International	<b>\$50.00</b>
<b>Foreign ATM Fees</b>	
Withdrawals	\$2.00
Inquiries	\$2.00
(A Foreign ATM is an ATM not owned or operated by Investar Bank)	
<b>Account Statements</b>	
eStatements	<b>FREE</b>
Duplicate or special statement - each	<b>\$5.00</b>

### Customer Check Orders FAQs

**Q. How much will I be charged?**

A. Standard charges for personal orders are \$25-30. You will see the final amount once your order is complete.

**Q. When is my account charged?**

A. Billing is every Saturday. You should see a debit the following Tuesday/Wednesday.

<b>Statement Copies Per Page</b>	<b>\$1.00</b>
<b>Account Closed within One Year</b>	<b>\$35.00+</b>
+Not applicable to Brilliant Checking accounts	
<b>Stop Payment - per item</b>	<b>\$35.00</b>
<b>Deposit Item Returned</b>	<b>\$12.00</b>
<b>Funds Transferred by Phone</b>	<b>\$2.00</b>
(Telephone banking funds transfers FREE)	
<b>Research (\$5.00 min.)</b>	<b>\$20.00/hr.</b>
<b>Tax Levy/Garnishment Per Receipt</b>	<b>\$75.00</b>
<b>Night Deposit Products</b>	
Zipper Bags - each	<b>\$5.00</b>
Night Deposit Key	<b>\$5.00</b>
<b>Overdraft Protection Transfer</b>	
Per Transfer	<b>\$5.00+</b>
+Not applicable to Brilliant Checking accounts	

## SAFE DEPOSIT BOX

First Year Free | Not FDIC insured

**Box Sizes and Annual Fees**

(Available at select locations)

2 X 4	\$20.00	2 X 9	\$25.00
3 X 5	\$30.00	5 X 5	\$40.00
3 X 10	\$45.00	4 X 9	\$50.00
4 X 10	\$55.00	8 X 10	\$80.00
5 X 10	\$60.00	10 X 10	\$100.00

**Dormant Account \$5.00\***

\*Applies to accounts with balances less than \$500.00 any day in the statement cycle, and excludes Jr. Savings, Brilliant checking & IOLTA accounts. A checking transaction account will become dormant after 365 days if no customer-initiated activity on the account. A savings account will become dormant after 730 days if no customer-initiated activity occurs on the account. Customer-initiated activity that would prevent the account from going into a dormant status is a deposit to or a withdrawal from your account.

**NSF Returned Item Fee or Overdraft Fee**

Per Item or presentment **\$36.00<sup>AX</sup>**

<sup>A</sup>Consumer Accounts Only. The fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means. Any individual item or transaction of \$5.00 or less which results in an account being overdrawn will not incur this fee. Any item which results in an account being overdrawn by \$5.00 or less will not incur this fee. If more than five items and/or transactions overdraw an account in any one day, the fee will only be assessed to the first five items or transactions.

**Commercial Continuous Overdraft Charge \$10.00**

**Consumer Continuous Overdraft Charge \$3.00<sup>X</sup>**

<sup>X</sup>Not applicable to Brilliant Checking accounts. Daily charge after three consecutive business days.

## POSTING ORDER OF ITEMS

To assist you in handling your account, we are providing the following information on how we post transactional items to your account. On each bank processing day, deposit and credit items post before debit items. Debit items post upon receipt in the following order.

1. Account to Account/Electronic Transactions post by transactions type, low to high dollar amount.
2. Wire Transfers post by wire type, low to high dollar amount.
3. Electronic Fund Transfers (EFTs) including ATM and debit card transactions post in time stamp order, low to high dollar amount.
4. Paper checks post in check number order, low to high dollar amount. Checks without a check number post last.
5. Automated Clearing House (ACH) items post by transaction type, low to high dollar amount.
6. All other debit items post by item type, low to high dollar amount. Other debit items include but are not limited to, checks converted to ACH by merchants or vendors, telephone and online banking one-time or recurring transfers, pre-authorized debits, and account withdrawals.
7. Debits related to fees assessed to your account post low to high dollar amount.

**Note:** Certain debit items may not post in the above order due to missing or erroneous data or circumstances beyond our control. If an item is presented without sufficient funds in your account to pay it, we may, at our discretion, pay the item (creating an overdraft) or return the item. We encourage you to keep careful records and practice good account management.