

CONSUMER PRODUCTS DISCLOSURES

Sabine State Bank & Trust Company
Alexandria Branch
3925 Jackson Street
Alexandria, LA 71303
October 3, 2013

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

BANCLUB CHECKING - FAMILY

Limitations: You must deposit \$50.00 to open this account.

Account Fees: The Family Banclub account has the following service charges:

No minimum balance requirement
Service Charge: **\$10.00**
\$0.15 per item over 30 per statement cycle

This account offers benefits including, but not limited to:

One box of custom stock checks per order at no charge
\$8.00 discount on any other style of personal checks (excluding Home Office)

BANCLUB CHECKING - INDIVIDUAL

Limitations: You must deposit \$50.00 to open this account.

Account Fees: The Individual Banclub account has the following service charges:

No minimum balance requirement
Service Charge: **\$9.00**
\$0.15 per item over 30 per statement cycle

This account offers benefits including, but not limited to:

One box of custom stock checks per order at no charge
\$8.00 discount on any other style of personal checks (excluding Home Office)

FREE 'N' SIMPLE

Limitations: You must deposit \$50.00 to open this account.

Account Fees:

No minimum balance requirement
Service Charge: **NONE**
Cost of checks varies depending upon the style ordered
Direct deposit of payroll checks is required if available from your employer or other income source

MILITARY CHECKING ACCOUNT

Limitations: You must deposit \$50.00 to open this account.

You must be active duty military personnel to qualify for this account.

Account Fees:

No minimum balance requirement
Service Charge: **NONE**
First box of "custom stock" wallet-style checks at no charge
All other check styles will be at regular price

PRIME TIME CHECKING ACCOUNT

Limitations: You must deposit \$50.00 to open this account. You must be 55 years of age or older to qualify for this account.

Account Fees: Service charges are based on the minimum balance in your account on any day during the statement cycle. Minimum balances and the corresponding service charges are listed below:

Balance: \$0.00 - \$299.99	Service Charge: \$3.00
Balance: \$300.00 or more	Service Charge: \$0.00
One box of custom stock checks per order at no charge.	
\$5.00 discount on any other style of personal checks (excluding Home Office)	

REGULAR CHECKING

Limitations: You must deposit \$50.00 to open this account.

Account Fees: Service charges are based on the minimum balance in your account on any day during the statement cycle. Minimum balances and the corresponding service charges are listed below:

Balance: \$0.00 - \$299.99	Service Charge: \$7.50
Balance: \$300.00 - \$399.99	Service Charge: \$6.50
Balance: \$400.00 - \$499.99	Service Charge: \$5.00
Balance: \$500.00 - \$599.99	Service Charge: \$3.50
Balance: \$600.00 - \$749.99	Service Charge: \$2.00
Balance: \$750.00 or more	Service Charge: \$0.00
Cost of checks varies depending upon the style ordered.	

STUDENT BREAK CHECKING ACCOUNT

Limitations: You must deposit \$50.00 to open this account. You must be 15 to 21 years of age and a full time student to qualify for this account.

Account Fees:

No minimum balance requirement
Service Charge: **NONE**
\$5.00 discount on any style of personal checks (excluding Home Office)

NOW ACCOUNT

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest. If this account is used as an IOLTA Trust Account, then Interest (less applicable fees and service charges) will be sent to the Louisiana Bar Foundation, IOLTA Grants Program.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$1,500.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$1,500.00 to open this account.

Account Fees: Service charges are based on the minimum balance in your account on any day during the statement cycle. Minimum balances and the corresponding service charges are listed below:

Balance: \$0.00 - \$1,500.00	Service Charge: \$6.00
Balance: \$1,500.00 or more	Service Charge: \$0.00
\$.20 per item over 20 per statement cycle.	
Cost of checks varies depending upon the style ordered.	

SABINE CHOICE

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest.

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

Limitations: You must deposit \$10,000.00 to open this account.

Account Fees: Service charges are based on the minimum balance in your account on any day during the statement cycle. Minimum balances and the corresponding service charges are listed below:

Balance: \$0.00 - \$9,999.99	Service Charge: \$6.00
Balance: \$10,000.00 or more	Service Charge: \$0.00
\$0.20 per item over 20 per statement cycle.	

Cost of checks varies depending upon the style ordered.

If the balance in your account is less than \$10,000.00 on any day during the statement cycle, the rate of interest for that statement cycle will revert to the published NOW Account interest rate at that time.

CHRISTMAS CLUB SAVINGS

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded annually and will be credited to the account at maturity. At maturity, the funds in the account will be mailed to you by check. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$5.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$5.00 to open this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: The maturity date of this club account is October 12, 2012; its term varies depending on when the account is opened. If you withdraw any of the principal or interest before the maturity date, we will impose a penalty of \$5.00 and the account will be closed at that time. If the account is closed before interest is credited, you will not receive the accrued interest. This account will not renew automatically at maturity. If you do not renew the account, we will do the following with your deposit: funds can be deposited into another Sabine State Bank account or a check can be mailed to you at the address of record.

MILITARY SAVINGS

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest.

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

Limitations: You must deposit \$50.00 to open this account. You must be active duty military personnel to qualify for this

account. You may make six (6) transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

Account Fees:

No minimum balance required
Service Charge: NONE
Two (2) withdrawals per month at no charge
\$1.00 per withdrawal over two (2) per month.

SAVINGS

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$200.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$50.00 to open this account. You may make six (6) transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

Account Fees: Service charges are based on the minimum balance in your account on any day during the month. Minimum balances and the corresponding service charges are listed below:

Balance: \$0.00 - \$199.99 Service Charge: \$5.00
Balance: \$200.00 - \$299.99 Service Charge: \$3.00
Balance: \$300.00 or more Service Charge: \$0.00
One (1) withdrawal per month at no charge
\$1.00 per withdrawal over one (1) per month

MONEY MARKET SAVINGS

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded

monthly and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest.

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

Limitations: You must deposit \$2,500.00 to open this account. You may make six (6) transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

Account Fees: Service charges are based on the minimum balance in your account on any day during the statement cycle. Minimum balances and the corresponding service charges are listed below:

Balance: \$0.00 - \$2,500.00 Service Charge: \$10.00
Balance: \$2,500.00 or more Service Charge: \$0.00
\$5.00 per withdrawal over six (6) per month
Cost of checks varies depending upon the style ordered.

OTHER ACCOUNT FEES

The following fees apply to Demand Deposit; and Savings

Accounts:	
Overdraft Charge:	\$27.00 per item A
Stop Payment Charge:	\$25.00 per item
Balancing of Statement Fee:	\$15.00 per hour
Dormant Account Fee:	\$1.00 per month
Insufficient Funds Charge:	\$27.00 per item *As of November 15, 2013 Sabine State Bank & Trust Company's NSF/OD fee will increase from \$27.00 to \$30.00.

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