

Fiscal Agency Proposals	Capital One	First Guaranty	First NBC	Investar Bank
Assets	302,000,000.00	1,473,666,288.00	3,568,408,000.00	784,597.00
Liabilities	255,304,000.00	1,337,720,312.00	3,159,234,000.00	682,432.00
Equity	46,696,000.00	135,945,976.00	409,174,000.00	102,165.00
Total Liabilities & Equity	302,000,000.00	1,473,666,288.00	3,568,408,000.00	784,597.00
Debt to Equity Ratio	18.29%	10.16%	12.95%	14.97%
Interest on Daily Collected Balance <i>Most Current Rate</i>	Fed Fuds less 0.25% with a floor of .050% For term of the contract.	100% of 91day T-Bill rate plus 20 basis points subject to weekly change on interest bearing accounts 0.23% interest rate 2.5mil balance.	Higher of 1.25% or yield of 13 week US TB at last weekly auction plus 75 basis points	Rate of .50%
Interest On Loans <i>Most Current Rate</i>	Negotiated at time of request	Negotiated at time of request	Negotiated at time of request	Negotiated at time of request
Interest on CDs <i>Most Current Rate</i>	Current rate offered at time of the CD is opened	Current rate offered at time of the CD is opened	Higher of 1.60% or yield of 13 week T-bill at last weekly auction plus 105 BP <i>Public NOW Fund Rate Varies based on balances. 0.50% - 1.50% mim bal 1k</i>	Public Funds CD's 6mos 0.35%, 12mos 0.40%, 18mos 0.45%, 24 mos 0.50%, 36mos 0.60%
Fees - Direct Deposits	See Attachment for Details	None	None	None
Fees- Electronic Billing	See Attachment for Details	None	None	None
Fees - Loan Servicing	N/A	N/A <i>Lockbox \$1,800.00 annually plus \$0.35 per item</i>	N/A	N/A
Additional Products or Services Provided	See Attachment for Schedule of Services and Service Charges.	EFTPS tax payments, Lockbox Services, Account Reconciliation Services, Internet Banking, Bank Statement via CD or Electronic Format, (Remote Deposit Capture, 0.22 per item, \$5.00 for return items ACH Debit Blocker and Filter \$50.00 one-time setup fee each application.	EFTPS tax payments, Lockbox Services, Merchant Business Card Services, Internet Banking, Bank Statement via CD or Electronic Format, Money Market Accounts, Receivable collection services, Bill Pay, Account Analysis	Account Maint Fee \$8.00, ACH Maint \$15.00, Remote Deposit \$25.00, NSF \$29.00, Wires \$17.00, Stop Pymt \$30.00, CD Rom \$50.00, Online Banking Token Fee Monthly \$5.00
Branches Within the				

City Limits



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