

Fiscal Agency Proposals	First Guaranty
Assets	1,556,755,264
Liabilities	1,412,462,342
Equity	144,292,922
Total Liabilities & Equity	1,556,755,264
Debt to Equity Ratio	10.22%
Interest on Daily Collected Balance <i>Most Current Rate</i>	<p>Not less than .25% below the 30 day posted discount T-bill rate plus 20 basis points (subject to change monthly) on non-demand deposit</p> <p>Remote deposit monthly fee \$45.00, \$0.10 per transaction, and \$5.00 for return service</p> <p>75% of 30 day T-bill</p>
Interest On Loans	Negotiated at time of request
Interest on CDs	Current rate offered at time of the CD is opened
Fees - Direct Deposits	None
Fees- Electronic Billing	None
Fees - Loan Servicing	N/A Lockbox \$1,800 annually plus \$0.35 per item
Additional Products or Services Provided	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.
Branches Within the City Limits	2

Investar Bank	Whitney Bank
<p style="text-align: right;">1,175,835,000</p> <p style="text-align: right;">1,027,499,000</p> <p style="text-align: right;">148,336,000</p> <p style="text-align: right;">1,175,835,000</p>	<p style="text-align: right;">25,367,307,000</p> <p style="text-align: right;">22,421,161,000</p> <p style="text-align: right;">2,946,146,000</p> <p style="text-align: right;">25,367,307,000</p>
14.44%	13.14%
<p>Rate of .50% floor 91 days T-bill rate with floor rate of .50%</p> <p>0.92%</p>	<p>Floating rate 90 day T-bill last business day of prior month plus 13 basis point with floor rate of .60% BP</p> <p style="text-align: center;">OR</p> <p>Floating rate 90 day T-bill last business day of prior month minus -5 basis point with floor rate of .50% BP</p>
N/A	75% of US Prime
Public Funds CD's 6mos 0.50%, 12mos 0.60%, 18mos 0.70%	Equal to US Treasury maturities Current rate offered at time of the CD is opened
<p style="text-align: center;">None</p> <p style="text-align: center;">None</p> <p style="text-align: center;">N/A</p>	<p style="text-align: center;">Based on items processed</p> <p style="text-align: center;">Based on items processed</p> <p style="text-align: center;">N/A</p>
All set-up fees waived for deposit acct Remote deposit, Positive pay, ACH debit protection and ACH origination	See Exhibit A for Details
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