

whenever possible, regardless of the type of transaction. We offer this product as a courtesy in anticipation that you will be making deposits to bring your account into a positive balance. We are under no obligation to pay items when your account has insufficient funds, even if your previous transactions were paid. The bank reserves the right to suspend the Overdraft Privilege from any account if, in the bank's judgment, the likelihood exists that an overdraft will not be repaid. The following are examples of situations the bank would suspend the service: Account remains overdrawn for more than 30 days; you are subject to any legal or administrative orders or levy.

ATS (AUTOMATIC TRANSFER SYSTEM)

This feature will allow you to protect yourself from the unexpected by covering overdrafts with funds in another Catahoula LaSalle account. By linking another checking or savings account to the primary account any presented items that would cause an overdraft will be paid by available funds that are automatically transferred from the secondary account. Regardless of the number of insufficient items only one transfer fee of \$5.00 will be assessed per transfer.

CERTIFICATES OF DEPOSIT

A variety of certificates are available depending on terms and amount of investment.

INDIVIDUAL RETIREMENT ACCOUNT

Traditional IRA account offered with a minimum opening balance. A variable interest rate, compounded and credited quarterly. Penalty applies for early withdrawal.

SAFE DEPOSIT BOXES

3 x 5	\$25.00
5 x 5	\$30.00
4.5 x 8	\$35.00
3 x 10	\$35.00
5 x 10	\$45.00
10 x 10	\$80.00
Lost Key	\$100.00
Drill Safe Deposit Box	\$200.00

ADDITIONAL FEES & SERVICES

Charge Back Item Fee	\$2.50
Temporary Statement	\$2.00
Stop Payment Fee	\$35.00
Research & Reconciliation Fee	\$15.00 per hour
Check Cashing (non-customer)	\$20.00
	1% thereafter
Money Orders & Official Checks	\$2.00
	\$5.00 for \$100.00 and over
Wire Transfer Fee	\$25.00
International Wire Fee	\$75.00
	plus any excess correspondent fees
Collection Item	\$25.00
	plus external bank charges
Insufficient Funds Charge	\$35.00*
Overdraft Charge	\$35.00**
Inquiry Charge	\$1.00
Photocopies	\$2.00 per copy
Faxes	\$5.00
	\$1.00 per page
Dormant Account Fee	\$3.00 per quarter
Daily Overdraft Fee	\$3.00 per business day
ODP Paid Item Fee	\$35.00***
Debit Card Replacement Fee	\$5.00
Foreign ATM Transaction Fee	\$1.00
Zipper Bag	\$5.00
Automatic Transfer System (ATS) fee	\$5.00
UCF Paid Item Fee	\$35.00****
UCF Return Item Fee	\$35.00****

* This fee is assessed on accounts for checks, withdrawals and other transactions returned unpaid due to insufficient funds.

** This fee is assessed on accounts not in the Overdraft Privilege Program for checks, withdrawals, transfers, recurring debit card transactions, automatic bill payments and other transactions paid.

***This fee is assessed on accounts in the Overdraft Privilege Program for checks, withdrawals, transfers, recurring debit card transactions, automatic bill payments and other transactions made using the checking account number. If Opt-In, on ATM and everyday debit card transactions.

****UCF Paid and Return Item fees are charged on items presented for payment against an unavailable balance due to pending transactions.

24 HOUR TELEPHONE BANKING
1-800-262-3305

ONLINE BANKING
www.catlabank.com

BUSINESS CUSTOMERS

\$9.99 per month for unlimited Bill Pay Transactions

RETAIL CUSTOMERS

\$4.50 per month for unlimited Bill Pay Transactions

MOBILE BANKING

Apps available for Apple and Android Devices



JONESVILLE, JENA, HARRISONBURG, OLLA, HOLLOWAY & LIBUSE

MEMBER F.D.I.C.

*Personal
Banking*



*Deposit
Account
Information*

CHECKING ACCOUNTS

Regular Checking

- ◆ Minimum Opening Balance \$100.00
- ◆ Monthly Statements
- ◆ Cost of check printing depends on style ordered
- ◆ **Service Charge** **Daily Balance**

\$6.00	\$0.00-\$499.99
\$5.00	\$500.00-\$749.99
\$4.00	\$750.00-\$999.99
\$0.00	\$1000.00 or greater

- ◆ \$0.10 per check in excess of 20

Premier Checking

- ◆ Minimum Opening Balance \$100.00
- ◆ Monthly Statements
- ◆ Services offered:
 - ❖ Identity Theft Protection
 - ❖ Accidental Death and Dismemberment Insurance
 - ❖ Common Carrier Insurance
 - ❖ Discounted LifeLock Subscription
 - ❖ Theme Park & Movie Ticket Discounts
 - ❖ Hotel & Travel Discounts
 - ❖ Eye Care Discounts
 - ❖ Prescription Drug Discounts
 - ❖ Rental Car Discounts
- ◆ **Service Charge** **Plan Type**

\$8.00	Personal
\$9.00	Personal Plus
\$10.00	Family Plan

- ◆ \$0.10 per check charge in excess of 20

NOW ACCOUNTS

Regular NOW Account

- ◆ Minimum Opening Balance \$500.00
- ◆ Monthly statements - paper or electronic
- ◆ Variable rate account that earns interest compounded and credited monthly
- ◆ Minimum Daily Balance of \$500.00 to earn interest
- ◆ Service Charge of \$10.00 if balance falls below \$1500.00

Premier NOW Account

- ◆ Minimum Opening Balance \$500.00
- ◆ All the great benefits of the regular Premier Account, plus interest compounded and credited monthly
- ◆ Variable rate account that earns interest compounded and credited monthly
- ◆ Minimum Daily Balance of \$500.00 to earn interest
- ◆ **Service Charge** **Plan Type**

\$8.00	Personal
\$9.00	Personal Plus
\$10.00	Family Plan

REGULAR BUSINESS CHECKING

- ◆ Minimum Opening Balance \$100.00
- ◆ A credit of \$0.10 per \$100 minimum balance is applied towards monthly charges
- ◆ Monthly statements - paper or electronic
- ◆ \$5.00 Service Charge and \$0.05 per check

Service Charges waived for Senior Citizens 60 years and older and students until the age of 22.

SAVINGS ACCOUNTS

Regular Savings

- ◆ Minimum Opening Balance \$100.00
- ◆ Variable interest rate, compounded and credited quarterly
- ◆ \$2.00 Service Charge in excess 3 withdrawals per month
- ◆ Statements are mailed on a quarterly basis unless otherwise required by regulations

Christmas Club Savings

- ◆ Minimum Opening Balance \$5.00
- ◆ Variable interest rate, compounded annually and paid at maturity
- ◆ Check sent at maturity
- ◆ No withdrawals allowed unless account is closed

MONEY MARKET ACCOUNT

- ◆ Minimum Opening Balance \$2,500.00
- ◆ Variable interest rate, compounded and credited monthly
- ◆ \$15.00 Service Charge if minimum balance falls below \$2500.00.
- ◆ There is a maximum of six transfers per statement cycle.
- ◆ Monthly Statements

ALLOWABLE OVERDRAFT PRIVILEGE

As a benefit to qualifying customers, we offer a useful feature on some of our checking account products - an Overdraft Privilege. When you do not have enough available funds in your account to cover an item, subject to the bank's sole discretion, we may allow you to overdraw your account.

The account must be opened for at least 30 days with no insufficient funds to become eligible. We will charge a fee of \$35.00 each time we pay an overdraft. We will automatically charge your account a continuous overdraft account fee of \$3, which will be assessed on each of the consecutive business days the account remains overdrawn, beginning with day 5 of the overdraft. Overdrafts for the following items will be considered for payment: withdrawals, checks, transfers, recurring debit card transactions, automatic fill payments and other transactions. If you also have "Opt-In" to the Allowable Overdraft Privilege program for ATM and everyday debit card transactions, we will consider for authorization and payment overdrafts for the following types of transactions: ATM and everyday debit card transactions. You should make every effort to bring your account into good standing within 30 days. If the account is not brought current within the 30 days your overdraft privilege will be revoked and we may take other steps to recover the funds. If after 45 days your account has not been brought to a positive balance the bank may close the account. If you decide you do not want Allowable Overdraft Privilege you may visit one of our branch locations or call 318-339-8571. If you choose not to participate in the program be aware all items presented against insufficient funds on your account, besides those we are legally obligated to pay, may be returned or denied