

GIBSLAND BANK & TRUST COMPANY, P. O. BOX 180, GIBSLAND, LA 71028

PRIVACY DISCLOSURES

You provide important information about yourself when you do business with our financial institution. This information is important because it helps us get a better picture of your needs, provide better service, and complete our transactions more effectively. The federal agencies' Regulation P requires us to inform you of the types of information we collect, as well as how and with whom we share the information. Below is an outline of our information sharing policy:

1. CATEGORIES OF INFORMATION WE COLLECT

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or forms;
- Information about your transactions with us, our affiliates or others;
- Information we receive from a consumer reporting agency;
- Information we receive from the following sources:
 - Community Organizations
 - Comment cards and letters
 - Customer Surveys
 - Requests for Information

2. CATEGORIES OF INFORMATION WE DISCLOSE

We do not disclose any nonpublic personal information about our customers or former customers to anyone except as permitted by law.

3. CATEGORIES OF PARTIES TO WHOM WE DISCLOSE

We are permitted by exceptions to the opt-out requirements to disclose information to service and processing providers and joint marketing firms without seeking customer approval.

4. SERVICE PROVIDER/JOINT MARKETING EXCEPTION

We may disclose information we collect as described in Section 1 of this notice, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements.

5. CONFIDENTIALITY AND SECURITY

We restrict access to nonpublic personal information about you to "those employees who need to know that information to provide products or services to you." We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

**GIBSLAND BANK & TRUST
PRIVACY DISCLOSURE**

PROTECTING YOUR PRIVATE INFORMATION IS IMPORTANT TO US

You provide important information about yourself when you do business with our financial institution. This information is important because it helps us to determine your needs, provide better service to you and complete your transactions more efficiently. The federal agencies' Regulation P requires us to inform you of the types of information we collect, as well as how and with whom we share the information. Below is an outline of our information-sharing policy.

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or forms such as your name, address, social security number, assets, and income.
- Information about your transactions with us, our affiliates or others such as your account balance, payment history and parties to transactions.
- Information we receive from a consumer reporting agency such as your creditworthiness and credit history.
- Information we receive from the following sources: community organizations, comment cards and letters, customer surveys and requests for information.

We do not disclose any nonpublic personal information about our customers or former customers to anyone except as permitted by law or by exception to service processing providers and marketing firms. The nonpublic information we may provide to those exceptions are described above.

We restrict access to nonpublic personal information to "only our employees who need to know that information to provide products or services to you." We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information. If you decide to close your account (s) or become an inactive customer, we will adhere to the privacy policies and practices as described in this notice.

If you have any comments, questions or concerns regarding Privacy Policy of Gibsland Bank & Trust please do not hesitate to call us at (318) 843-6228.

**GIBSLAND BANK & TRUST
FUNDS AVAILABILITY POLICY
YOUR ABILITY TO WITHDRAW FUNDS**

Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the same day we receive the deposit. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks you have written.

For determining the availability of your deposits every day, except Saturdays, Sundays, and federal holidays, is a business day. If you make a deposit before 4:00 PM on a business day that we are open, we will consider that day to be the day of your deposit. If you make a deposit after 4:00 PM, or on a day we are not open, we will consider that deposit was made on the next business day we are open.

Longer delays may apply. In some cases, we will not make all of the funds you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the fifth business day after the day of your deposit. The first \$100 of your deposits, however, may be available on the first business day.

If we are not going to make all of the funds from you deposit available on 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 mail 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:

1. We believe a check you deposit will not be paid.
2. You deposit checks totaling more than \$5,000 on any one day.
3. You redeposit a check that has been returned unpaid.
4. You have overdrawn your account repeatedly in the last six months.
5. There is an emergency, such as 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. The funds will generally be available no later than the 5th business day after the day of your deposit.

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. Funds from electronic direct deposits will be available on the same day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,000 of a day's total deposits of cashier's, certified, teller's, traveler's and federal, state and local government checks will be available on the first business day after the day of your deposit if your deposit meets certain conditions. For example, the checks must be made payable to you (and you may be required to use a special deposit slip). The excess over \$5,000 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than U.S. Treasury checks) is not made in person to one of our employees, the first \$5,000 will not be available until the second business day after the day of your deposit. Funds from all other check deposits will be available on the ninth (9th) business day after the day of your deposit.

**GIBSLAND BANK & TRUST
NOTICE REGARDING INACCURATE INFORMATION**

As a participant in the consumer reporting system, we furnish information about our experience with you to consumer reporting agencies. These consumer reports allow us to make credit and other opportunities available to you. If you believe that we have furnished information to a consumer reporting agency that is inaccurate please notify us at the following address and identify the specific information that is inaccurate: Gibsland Bank & Trust, P.O. Box 180, Gibsland, LA 71028.

GIBSLAND BANK & TRUST SCHEDULE OF FEES

Account Reconciliation (per hour)	\$10.00	Wire Transfer - Outgoing	\$18.00	Safe Deposit Box Rental Fee (per year)	
Activity Printout of Account	\$1.00	<i>(customers only)</i>			
Check Cashing Fee	2.00%	Collection Item	\$10.00	3x5	\$34.99
Cash Advance Fee	2.00%	Deposited Check Return Fee	\$2.00	3x10	\$47.95
Fax Machine - per page	\$1.00	Funds Transfer	\$2.00	5x10	\$64.95
Money Order Fees		Stop Payment (check or ACH)	\$29.50	10x10	\$125.95
\$0.00 to \$49.99	\$1.25	Research Fee (per hour)	\$10.00	10x15	\$149.95
\$50.00 to \$99.99	\$1.50	Photocopies (per page)	\$0.10	Key Deposit	\$20.00
\$100.00 to \$499.99	\$2.00	Non-Gibsland Bank ATM Usage Fee	\$1.00	Drill Lock	\$100.00
\$500.00 and up	\$5.00	Commercial Night Depository Bag (locking)	\$18.95		
Overdraft Daily Maintenance Fee	\$3.99	Commercial Night Depository Bag (no lock)	FREE	**Safe Deposit Boxes are not insured by the FDIC	
Duplicate Statement	\$5.00	Online Banking Services	\$3.50	ATM and Debit Cards are subject to approval	
Travelers Checks	1.00%	Bill Payer Services	\$1.50		
Insufficient Funds - Returned Item	\$29.50	Overdraft Item - Paid Item	\$30.50		

GIBSLAND BANK & TRUST
DISCRETIONARY OVERDRAFT PRIVILEGE DISCLOSURE

Gibsland Bank & Trust's Discretionary Overdraft Privilege will allow you to overdraw your personal checking account up to a predetermined amount set forth in this disclosure. A fee may be imposed for covering overdrafts created by check, in person withdrawals, or electronic means. You will continue to pay overdraft (OD) fees of \$30.50 per each overdraft item paid and \$3.99 per day after the third day the account is overdrawn. All NSF or OD fees, bank fees and charges will be included in the pre-approved limit.

Eligibility for Overdraft Privilege: It is the policy of Gibsland Bank & Trust to comply with all applicable laws and regulations, and to conduct business in accordance with safety and soundness standards. There are a few eligibility requirements that will apply to Overdraft Privilege:

You may not be eligible for Overdraft Privilege if any of the following occur:

1. Your account has not been open for at least 90 days (90 days for commercial accounts).
2. You are past due on any loan payment.
3. Your account does not reflect a positive balance at least one time every 30 days.
4. Your account is subject to any legal or administrative orders or levies.
5. Your account(s) are included in a Bankruptcy.
6. It appears that any suspicious or improper activity is occurring in your account.
7. The Bank concludes that you should not participate in Overdraft Privilege.

Suspension of Privilege: After your Overdraft Privilege has been activated, we may suspend your privilege without notice if we become aware of any of the above conditions, or other activity that may indicate a problem with your account.

New Customers: If you are a new customer, we will activate your Overdraft Privilege after 90 days of activity if you are eligible under the above conditions and if you have had no NSF items.

Other Provisions of Overdraft Privilege: The Overdraft Privilege limit is not included in your account balance and will not be available for cash withdrawals at the ATM. *Your account agreement describes the duties, obligations, and rights of depositors, authorized signatories and the bank with regard to your deposit accounts. That account agreement is incorporated herein for all purposes as if it were set forth verbatim as to matters not directly addressed by this agreement. Your account agreement and this agreement shall be construed so as to minimize conflicts between the two agreements. However should there be a conflict in the language in the two documents, the language in the account agreement would control.*

Overdraft Privilege Limits: (After eligibility requirements are met) - The limit of Overdraft Privilege will be determined by the type of account that you open with Gibsland Bank & Trust. Approval of payment of reasonable overdrafts by Gibsland Bank & Trust on consumer accounts in good standing (as described above) is only a discretionary courtesy and not a right or obligation. Gibsland Bank & Trust reserves the right to cancel the Overdraft Privilege protection program on any and all accounts without prior notice of reason or cause.

GIBSLAND BANK & TRUST
CHECK 21 CONSUMER AWARENESS DISCLOSURE
IMPORTANT INFORMATION ABOUT YOUR CHECKING ACCOUNT
SUBSTITUTE CHECKS AND YOUR RIGHTS

What is a substitute check?

To make 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 ten (10) business days after we received your claim and the remainder of your refund (plus interest if your account earns interest) not later than forty-five (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 at:

Gibsland Bank & Trust
P O Box 180
Gibsland, LA 71028
(318) 843-6228

You must contact us within forty (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: Check number, check date, name of person to whom you wrote the check, check amount

GIBSLAND BANK & TRUST LOCATIONS

Gibsland Bank & Trust has 7 convenient locations to serve your financial needs.

Gibsland 1246 Third Street P.O. Box 180 Gibsland, LA 71028 Phone: (318) 843-6228 Fax: (318) 843-9961	Arcadia 1820 Second Street P.O. Box 150 Arcadia, LA 71001 Phone: (318) 263-8477 Fax: (318) 263-3170	Athens 15315 Highway 9 P.O. Box 125 Athens, LA 71003 Phone: (318) 258-3123 Fax: (318) 258-3113	Wal-Mart Supercenter 1379 Homer Road P.O. Box 995 Minden, LA 71058 Phone: (318) 382-1223 Fax: (318) 382-1364	Minden - Homer Road 1374 Homer Road Minden, LA 71055 Phone: (318) 371-9910 Fax: (318) 371-9997	Sibley 318 North Main Sibley, LA 71073 Phone (318) 371-9465 Fax: (318) 371-9547	Bossier City 5360 East Texas Bossier City, LA 71111 Phone (318) 752-2727 Fax (318) 549-1231
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You can also visit our website, www.gibslandbank.com anytime.