

Whether investing for your child's education, your retirement or just setting aside a few dollars for Christmas gifts, Home Bank has the right savings account or investment option to meet your needs. Our savings and investment accounts offer you accessibility, while earning a competitive return on your savings. With savings accounts, retirement accounts, certificates of deposit and more, Home Bank has a solution for your savings need.

PERSONAL SAVINGS ACCOUNTS

Features	Money Market Savings ¹	Statement Savings ¹	Christmas Club Savings ¹	Health Savings Accounts (HSA) ²
Minimum Deposit to Open	\$5,000.00	\$50.00	\$10.00	\$50.00
Minimum Balance Required to Earn the Annual Percentage Yield ³	<p>\$0.01 < \$5,000.00 \$5,000.00 < \$25,000.00 \$25,000.00 < \$100,000.00 \$100,000.00 < \$250,000.00 \$250,000.00 < \$1,000,000.00 \$1,000,000.00 +</p> <p>Earn additional interest when you have a consumer checking account⁴ relationship with us, with a \$5,000.00 balance at end of day prior to statement cycle.</p>	\$0	\$0	<p>\$0.01 < \$1,000.00 \$1,000.00 < \$5,000.00 \$5,000.00+</p>
Monthly Service Charge	\$15.00	\$3.00 (waived if minor account ⁵)	None	One-time Enrollment Fee of \$25.00
Balance to Avoid Monthly Service Charge	\$5,000.00 every day of the statement cycle	\$250.00 every day of the statement cycle	N/A	N/A
Transaction Fees	Unlimited credits, limited to 6 transactions per statement cycle, \$10.00 each thereafter.	Unlimited credits, limited to 5 free debits per month, \$3.00 thereafter	None	None

¹ Transfers from a Money Market, Statement Savings or Christmas Club to another account or to third parties by preauthorized, automatic, telephone, online transfer or check or similar order to third parties are limited to six per statement cycle in any combination. Excessive limited transactions may require us to change the account to a transaction account that will reduce earnings. Unlimited withdrawals are those that are made in person at any one of our branch offices, at the ATM, or by mail or messenger. Unlimited withdrawals are not included in determining whether or not we are required to transfer your account to a transaction type account. Both limited and unlimited transactions are counted when determining over-the-limit transaction fees for the statement cycle unless otherwise noted above. Health Savings Accounts are excluded from these specific limitations.

² This is a tax advantage account for individuals or a family, used to offset healthcare expenses. Refer to your tax or financial advisor for details about whether or not you qualify for this account.

³ Ask your account representative for the most current interest rates and Annual Percentage Yields. The interest rate and Annual Percentage Yield (APY) for your account depend upon the applicable rate tier and can change at any time at our discretion. This is a variable rate account.

⁴ Excludes Construction Checking Accounts.

⁵ A minor is anyone under age 18 in Louisiana and under age 21 in Mississippi.