

MASTERCARD CARDHOLDER AGREEMENT

Effective _____

This Agreement covers your credit card account with us, Teche Bank & Trust Co., The ("Account Holder" or "You") whose name is embossed on the face of the MasterCard credit card ("Card") provided to Account Holder and issued by us and each Account Holder, by signing or using the Card, agree with Issuer to the following terms.

- Your Account.** If you have a joint account, each Account Holder has the right to use the account up to the extended credit limit as described below. Each Account Holder is bound by these terms and each, individually, will be liable for all charges, even if only one of you uses the account. For joint accounts, each individual separately, and both individuals together, are referred to in this Agreement as ("You").
- Credit Card Account Service.** These services are available through your Card account, up to the amount of your credit limit.

A. **Credit Purchases.** You can use your account to purchase goods and services wherever MasterCard credit cards are accepted (referred to in this Agreement as "Credit Purchases").

B. **Cash Advances.** You can get a Cash Advance (referred to in this Agreement as a "Cash Advance") from your account by presenting your Card at a financial institution that accepts MasterCard. You can also use your Card to obtain up to \$300.00 per day in cash from any authorized Teche Bank & Trust Co. Automated Teller machine ("ATM"). You may not obtain Cash Advance if your account is delinquent, closed or the amount of the advance would cause your balance to go over your credit limit.

3. Your Promise to Pay:

3.1 You promise to pay us, when due, the total of all Credit Purchases and Cash Advances you make on your account. You also promise to pay the total of any Finance Charge and other charges due on the account. You also promise to pay all costs and expenses, including reasonable attorneys' fees that we incur in enforcing this Agreement.

3.2 You may pay your online balance at any time.

- Additional Card Holders or Others Using Your Account.** You may authorize others to use your account at no extra charge. Each additional card holder will receive a credit card with his or her individual name embossed. You promise to pay for all Credit Purchases and Cash Advances made by anyone you authorize to use your account, with or without a card, and whether or not you notify us that he or she will be using it. If another person has use of your account and you want to end that person's privilege, you must recover and return that person's credit card, if any. If you are unable to recover and return the card, you will continue to be liable for any charges made unless you tell us to cancel all cards and establish a new account for you, which will be done automatically if you notify us of unauthorized use under Paragraph 22 of this Agreement. We may request written verification from you regarding any change or cancellation to your account.

- Currency Conversion.** MasterCard's currency conversion procedure includes use of either a government mandated exchange rate, or a wholesale exchange rate selected by MasterCard, and the rate MasterCard uses for a particular transaction is a rate selected by MasterCard for the applicable currency on the day the transaction is processed, which may differ from the rate applicable on the date the transaction occurred or the date on which the transaction is posted to the cardholder's account.

Foreign transactions are subject to a fee by issuer, of up to 1% of the transaction amount for conversion and/or processing, and include any transaction where the merchant country is different than the country of the card issuer, regardless of whether currency conversion is performed, we pass this international transaction fee on to you.

- Your Credit Limit.** Your credit limit is shown on each of your billing statements. You agree not to use your account in any way that will cause your balance to go over your limit. If you do, we may at our option, close your account, and/or exercise any of our other remedies under this Agreement or at law. You must pay the full amount of your balance which is over the credit limit. The fact that we do not ask you for that amount as part of the Minimum Periodic Payment shown on your billing statement does not relieve you of your obligation to pay it immediately. We will not authorize any new Credit Purchases or Cash Advances if your records show that doing so will cause your balance to go over your limit. If we do authorize any such Credit Purchase or Cash Advance, such authorization will not result in any waiver of our rights under this section. If we increase your credit limit, we will notify you.

- Law Governing This Agreement.** TO THE EXTENT NOT EXPRESSLY PROHIBITED BY APPLICABLE LAW, THIS AGREEMENT AND YOUR ACCOUNT, AS WELL AS OUR RIGHTS AND DUTIES AND YOUR RIGHTS AND DUTIES REGARDING THIS AGREEMENT AND YOUR ACCOUNT, WILL BE GOVERNED BY AND INTERPRETED IN ACCORDANCE WITH THE LAWS OF THE STATE OF LOUISIANA, (EXCLUDING THE CONFLICTS LAW OF LOUISIANA) AND THE UNITED STATES, REGARDLESS OF WHERE YOU MAY RESIDE OR USE YOUR ACCOUNT AT ANY TIME. This choice of law is made because of a strong relationship between this Agreement and your account to Teche Bank & Trust Co., because Issuer is located in Louisiana, and to insure uniform procedures and interpretation for all of our customers, no matter where they reside or use their accounts. If any term or provision of this Agreement is found to be unenforceable, this will not make any other terms or provision unenforceable.

- Limitation on Lawsuits.** You agree that any lawsuit based on any cause of action which you may have against us must be filed within one year from the date that it arises or you will be barred from filing lawsuit. This limitation is intended to include tort, contract, and all other causes of action for which you and we may lawfully contract to set limitations for bringing suit.

- Honoring Your Card.** We will not have any responsibility to you if anyone refuses to honor a Card issued on your account. Any refund, adjustment or credit allowed by a Seller shall not be by cash but rather by a credit advice to us which shall be shown as a credit on your account statement.

- Security for this Account.** (Note: Under Reg. Z 226.6 (c), open-end creditors must disclose in the initial disclosure statement any "security interests" they have or will acquire; e.g., the fact that the creditor has or will acquire a security interest in the property purchased under the plan, or in other property identified by item or type.)

If you have other loans or credit extensions from Issuer, or take out other loans or credit extensions with Issuer in the future, collateral securing those loans or credit extensions will also secure your obligations under this Agreement. However, unless you expressly agree otherwise, your household goods and dwelling will not secure your obligations under this Agreement even if Issuer has or later acquires a security interest in the household goods or a mortgage on the dwelling. If you have executed a written agreement granting a security interest in any deposit accounts (checking, savings, or share accounts) or other funds held by Issuer to secure your obligations under this credit card plan, such accounts and/or funds are additional security for your obligations to Issuer arising from the use of your Card.

- Payment Period.** You will receive monthly billing statements from us. The New Balance shown on your statement is the total of unpaid obligations which have been posted to your account as of the statement date. You can either pay the entire New Balance or you can pay in installments, but we must receive at least the Minimum Periodic Payment shown on your billing statement by the payment due date. The Minimum Periodic Payment is figured as follows:

	Your Minimum Periodic Payment is:
<u>If Your New Balance is:</u>	<u>Payment is:</u>
\$10.00 or less	The amount of your New Balance.
Over \$10.00	3% of that portion of the New Balance Which does not exceed your credit limit, Plus the entire portion of the New Balance In excess of your credit limit, plus any Amount past due, or \$10.00 whichever is greater.

- Payment Applications.** Payments made to your account will be applied in the following order: Fees and Finance Charges; previously billed purchases; cash advances; and new purchases. We may accept checks marked "Payment in Full" or with words of similar effect without losing any of our rights to collect the full balance of your account.

- Immediate Repayment of Your Full Balance.** You will be in default, and we may, without notifying you, temporarily suspend your credit, close your account, cancel all credit cards issued on it and require immediate payment of your entire balance if any of the following occurs:

- You fail to make a payment when it is due;
- You do not follow the terms of this Agreement in any way;
- You have made any false or misleading statement on the application for your account;
- You fail to pay any other loans you owe us;
- You become insolvent or die;
- There is an attachment, execution or levy against your property or you make an assignment for the benefit of creditors;
- A bankruptcy petition is filed by or against you or your spouse;
- A guardian, conservator, receiver, custodian or trustee is appointed for you;
- You are generally not paying your debts as they become due; or
- There has been a material adverse change in your financial standing.

- Reevaluation of Credit.** We can reinvestigate and reevaluate any information you provided on your credit application at any time, and in the course of doing so, we may ask you for additional information, request credit bureau reports and/or otherwise verify your current credit standing.

- Periodic FINANCE CHARGE.** Your account will be subject to the Monthly Periodic FINANCE CHARGE Rate and corresponding Annual Percentage Rate applicable to the Teche Bank & Trust Co. accounts, set forth in the Initial Disclosure provided to you by us.

The Periodic Finance charge on Cash Advances is calculated as follows:

Method G: A finance Charge will be imposed on Cash Advances from the date of the Cash Advance, or from the first day of the billing cycle in which the Cash Advance is posted to your account, whichever is later, and will otherwise be calculated in the same manner as explained for Credit Purchases.

The Periodic Finance Charge on Credit Purchases is calculated as follows:

Method G: A Finance Charge will be imposed on Credit Purchases only if you elect not to pay the entire New Balance shown on your monthly statement for the previous billing cycle with 25 days from the closing date of that statement. If you elect not to pay the entire New Balance shown on your previous monthly statement within that 25 day period, a Finance Charge will be imposed on the unpaid average daily balance of such Credit Purchases from the previous statement closing date and on new Credit Purchases from the date of posting to your account during the current billing cycle, and will continue to accrue until the closing date of the billing cycle preceding the date on which the entire New Balance is paid in full or until the date of payment if more than 25 days from the closing date.

The Finance Charge for a billing cycle is computed by applying the monthly Periodic Rate to the average daily balance of Credit Purchases, which is determined by dividing the sum of the daily balance during the billing cycle by the number of days in the cycle. Each daily balance of Credit Purchases is determined by adding to the outstanding unpaid balance of Credit Purchases at the beginning of the billing cycle any new Credit Purchases posted to your account, and subtracting any payments as received and credits as posted to your account, but excluding any unpaid Finance Charges.

- Transaction Finance Charge.** The Transaction Finance Charge is a one-time charge made each time a new Cash Advance is posted to your account. The charge for each Cash Advance obtained through any ATM is \$.50 per \$100. The charge of each Cash Advance obtained through any other source is .50 per \$100, but in no event less than \$0.50, or greater than \$25.

Since Transaction Finance charges are one-time charges that must be included in calculating the Annual Percentage Rate, the actual Annual Percentage Rate shown on your periodic statement may exceed the corresponding Annual Percentage Rate (which is based on Periodic Finance Charge) in any month for which a new Cash Advance is posted to your account.

17. When Finance Charge Begins. The Transaction Finance Charge is assessed on the date the new Cash Advance is posted to your account. The Periodic Finance Charge for Credit Purchases and Cash Advances begins on the dates as described in paragraph 15 of this document.
18. Other Charges. The Total Other Charges is the sum of:
- A. Membership Fee. We charge a membership fee of \$12.00 per year, which will be billed to your account during the same "renewal month" each year. If we assign your account a renewal month other than the month of your first billing statement, we may assess a partial Membership Fee prorated for the period until the first renewal month. All membership Fees are payable when posted to your account and are non-refundable except as otherwise provided for by law. This annual fee shall be treated as a credit purchase for purposes of calculating Finance Charges unless prohibited by law.
 - B. Late Charge. If we do not receive at least your minimum required payment within 25 days after the closing date subsequent to the payment due date indicated on your billing statement, we will impose a late or delinquency charge of up to \$15.00.
 - C. Replacement Card. We reserve the right to charge you \$5.00 to replace a card.
19. If You Change Your Name or Address. You agree to notify us in writing within twenty days if you change your name, your home or mailing address, or home or business telephone number.
20. Our Right to Cancel Your Account. We can cancel your account at any time, or reduce the amount of your credit line, without notice to you, except in those situations where notice is required by law. If we cancel your account, you agree to destroy all Cards issued on your account by cutting them in half and returning them to us. You will continue to be responsible for full payment of the balance on your account, and all charges to your account, including those not yet received by us, as well as subsequent Finance Charge and other charges. Each Card is our property, and you agree that the Cards are not transferable and to surrender any Card upon demand.
21. Change in Terms of Your Account. We can change any terms of your account at any time. We will provide you with such notice as is required by law by mailing a notice to you at the latest address shown in our records. Subject to applicable law, any change will apply to the current balance of your account, as well as to future balances.
22. If Your Card is Lost or Stolen or if an Unauthorized use May Occur. You agree to notify us immediately if your card is ever lost or stolen or if an unauthorized use may have occurred. The telephone number to call is 866-604-0381, and you agree to follow up your call with notice in writing to us at: Credit Card Security Department, P.O. Box 30495, Tampa, Florida 33630. You also agree to assist us in determining the facts, circumstances and other pertinent information relating to any loss, theft or possible unauthorized use of your credit card and comply with such procedures as we may require in connection with our investigation, including assisting in the prosecution of any unauthorized user.
23. Liability for Unauthorized Use of Credit Card. The MasterCard limitations on liability for unauthorized transfers are in addition to limitations established by federal law.
- the MasterCard limitations will apply to all transactions conducted with a MasterCard branded card, including PIN-based transactions
 - it is no longer a condition for \$0 liability that you have not reported two or more incidents of unauthorized use in the preceding twelve months or that the account to which the unauthorized transaction is posted is in good standing
 - you must promptly notify us upon becoming aware of a loss or theft as a condition of \$0 liability
 - If you do not exercise reasonable care to safeguard your card from the risk of loss or theft or you do not promptly notify us of a loss or theft, the MasterCard limitations on liability will not apply—limitations established by law may still apply
 - The MasterCard rule that defines "unauthorized use" has been removed. [Note: "Unauthorized transfer" is defined by federal law to be: an electronic fund transfer from a consumer's account initiated by a person other than the consumer without actual authority to initiate the transfer and from which the consumer receives no benefit. The term does not include an electronic fund transfer initiated:
 - (1) By a person who was furnished the access device to the consumer's account by the consumer, unless the consumer has notified the financial institution that transfers by the person are no longer authorized;
 - (2) With fraudulent intent by the consumer or any person acting in concert with the consumer; or
 - (3) By the financial institution or its employee.]
24. Credit Information. You agree that we may release information to others, such as credit bureaus, regarding the status and history of your account. However, we are not obligated to release any such information to anyone unless we are required by law to do so.
25. Waivers. If, for any reason, we do not make use of any of our rights under this Agreement on a particular occasion, that will not limit our rights in the future in any way.
26. Our Address. To send payment: Payments must be sent to the address listed on the front of the billing statement after the phrase: "Make check payable to."
27. Important Notice to Our Customer Who Contacts Us by Phone. Cardholder agrees that issuer, its agents and service companies may, without the need to seek additional confirmation from Cardholder, monitor and/or record any telephone communications with Cardholder to insure that inquiries from you handled promptly, courteously, and accurately.
28. MasterCard Rules and Regulations. The services being provided to you under this Agreement are made possible by Issuer's status as a licensee of MasterCard International Rules and Regulations and changes to them in order to continue to provide these services.
29. Regulation Z Initial Disclosures. By using your card, you acknowledge receipt from us of the Initial Disclosures required by Regulation Z of the Truth-in-Lending Act and that the terms contained in the Initial Disclosures apply to you and your use of the card and are incorporated in full into this Agreement. The information about the terms and costs of the Card described in this Customer Agreement is accurate as of the Effective Date. This information may have changed after that date. To find out what may have changed, call us or write to us.

Write to: Teche Bank & Trust Co.
P.O. Box 78
St. Martinville, LA 70582

Call at: 337-394-9726

YOUR BILLING RIGHTS
KEEP THIS NOTICE FOR FUTURE USE

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

Notify Us in Case of Errors or Questions About Your Bill

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at the address listed on your bill. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us three business days before the automatic payment is scheduled to occur.

Your Rights and Our Responsibilities After We Receive Your Written Notice

We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the bill was correct.

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your bill that are not in question.

If we find that we made a mistake on your bill, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your bill. And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is.

If we don't follow these rules, we can't collect the first \$50 of the questioned amount, even if your bill was correct.

SPECIAL RULES FOR CREDIT CARD PURCHASES

If you have a problem with the quality of property or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you have the right not to pay the remaining amount due on the property or services. There are two limitations on this right:

- (a) You must have made the purchase in your home state or, if not within your home state within 100 miles of your current mailing address; and
- (b) The purchase price must have been more than \$50.

These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

For Credit Card Tips from the Consumer Financial Protection Bureau

To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at: <http://www.consumerfinance.gov/learnmore>

VISA CARDHOLDER AGREEMENT

Effective _____

This Agreement covers your credit card account with us, Teche Bank & Trust Co.. The ("Account Holder" or "You") whose name is embossed on the face of the VISA credit card ("Card") provided to Account Holder and issued by us and each Account Holder, by signing or using the Card, agree with Issuer to the following terms:

1. Your Account: If you have a joint account, each Account Holder has the right to use the account up to the extended credit limit as described below. Each Account Holder is bound by these terms and each, individually, will be liable for all charges, even if only one of you uses the account. For joint accounts, each individual separately, and both individuals together, are referred to in this Agreement as ("You").
2. Credit Card Account Service: These services are available through your Card account, up to the amount of your credit limit.
 - A. Credit Purchases: You can use your account to purchase goods and services wherever VISA credit cards are accepted (referred to in this Agreement as "Credit Purchases").
 - B. Cash Advances: You can get a Cash Advance (referred to in this Agreement as a "Cash Advance") from your account by presenting your Card at a financial institution that accepts VISA. You can also use your Card to obtain up to \$300.00 per day in cash from any authorized Teche Bank & Trust Co. Automated Teller machine ("ATM"). You may not obtain Cash Advance if your account is delinquent, closed or the amount of the advance would cause your balance to go over your credit limit.

3. Your Promise to Pay:

- 3.1 You promise to pay us, when due, the total of all Credit Purchases and Cash Advances you make on your account. You also promise to pay the total of any Finance Charge and other charges due on the account. You also promise to pay all costs and expenses, including reasonable attorneys' fees that we incur in enforcing this Agreement.
- 3.2 You may pay your entire balance at any time.

4. Additional Card Holders or Others Using Your Account: You may authorize others to use your account. You may add up to 3 additional card holders to your account at no extra charge. Each additional card holder will receive a credit card with his or her individual name embossed. You promise to pay for all Credit Purchases and Cash Advances made by anyone you authorize to use your account, with or without a card, and whether or not you notify us that he or she will be using it. If another person has use of your account and you want to end that person's privilege, you must recover and return that person's credit card, if any. If you are unable to recover and return the card, you will continue to be liable for any charges made unless you tell us to cancel all cards and establish a new account for you, which will be done automatically if you notify us of unauthorized use under Paragraph 22 of this Agreement. We may request written verification from you regarding any change or cancellation to your account.

Note: The Regulation Z Commentary on this point under §222.12(a)(1)(6) reads as follows:

Persons to whom cards may be issued. A card issuer may issue a credit card to the person who requests it, and to anyone else for whom that person requests a card and who will be an authorized user on the requester's account. In other words, cards may be sent to consumer A on A's request, and also (on A's request) to consumers B and C, who will be authorized users on A's account. In these circumstances, the following rules apply:

- The additional cards may be imprinted in either A's name or in the names of B and C.
- No liability for unauthorized use (by persons other than B and C, not even the \$50, may be imposed on B or C since they are merely users and not "cardholders" as that term is defined in §226.2 and used in §226.12 (b); of course, liability of up to \$50 for unauthorized use of B's and C's cards may be imposed on A.
- Whether B and C may be held liable for their own use, or on the account generally, is a matter of state or other applicable law.

Since the language in the second bullet implies that liability for the unauthorized use of B's and C's cards cannot be imposed on A except for the initial \$50 (\$0 for Visa), a financial institution may wish to limit its liability by restricting the issuance of credit cards to only the primary cardholder (in our example, customer "A").

5. U.S. Currency: If you make a purchase or cash advance in foreign currency the transaction will be converted into U.S. Dollars by VISA. For VISA Accounts: To the extent that you have used your VISA Card to purchase goods or services or obtain cash in another country, your statement may reflect the conversion into U.S. dollars of transactions which occurred, initially, in a different currency. The exchange rate applied to such transactions is a (1) "A" rate selected by VISA from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate VISA itself receives, or (2) The government-mandated rate in effect for the applicable central processing date, in each instance, plus or minus any adjustment determined by the issuer—we pass this international transaction fee onto you."
6. Your Credit Limit: Your credit limit is shown on each of your billing statements. You agree not to use your account in any way that will cause your balance to go over your limit. If you do, we may at our option, close your account, and/or exercise any of our other remedies under this Agreement or at law. You must pay the full amount of your balance which is over the credit limit. The fact that we do not ask you for that amount as part of the Minimum Periodic Payment shown on your billing statement does not relieve you of your obligation to pay it immediately. We will not authorize any new Credit Purchases or Cash Advances if your records show that doing so will cause your balance to go over your limit. If we do authorize any such Credit Purchase or Cash Advance, such authorization will not result in any waiver of our rights under this section. If we increase your credit limit, we will notify you.
7. Law Governing This Agreement: TO THE EXTENT NOT EXPRESSLY PROHIBITED BY APPLICABLE LAW, THIS AGREEMENT AND YOUR ACCOUNT, AS WELL AS OUR RIGHTS AND DUTIES AND YOUR RIGHTS AND DUTIES REGARDING THIS AGREEMENT AND YOUR ACCOUNT, WILL BE GOVERNED BY AND INTERPRETED IN ACCORDANCE WITH THE LAWS OF THE STATE OF LOUISIANA, (EXCLUDING THE CONFLICTS LAW OF LOUISIANA) AND THE UNITED STATES, REGARDLESS OF WHERE YOU MAY RESIDE OR USE YOUR ACCOUNT AT ANY TIME. This choice of law is made because of a strong relationship between this Agreement and your account to Teche Bank & Trust Co., because Issuer is located in Louisiana, and to insure uniform procedures and interpretation for all of our customers, no matter where they reside or use their accounts. If any term or provision of this Agreement is found to be unenforceable, this will not make any other terms or provision unenforceable.
8. Limitation on Lawsuits: You agree that any lawsuit based on any cause of action which you may have against us must be filed within one year from the date that it arises or you will be barred from filing lawsuit. This limitation is intended to include tort, contract, and all other causes of action for which you and we may lawfully contract to set limitations for bringing suit.
9. Honoring Your Card: We will not have any responsibility to you if anyone refuses to honor a Card issued on your account. Any refund, adjustment or credit allowed by a Seller shall not be by cash but rather by a credit advice to us which shall be shown as a credit on your account statement.
10. Security for this Account: [Note: Under Reg. Z 226.6 (c), open-end creditors must disclose in the initial disclosure statement any "security interests" they have or will acquire; i.e., the fact that the creditor has or will acquire a security interest in the property purchased under the plan, or in other property identified by item or type.]

If you have other loans or credit extensions from Issuer, or take out other loans or credit extensions with Issuer in the future, collateral securing those loans or credit extensions will also secure your obligations under this Agreement. However, unless you expressly agree otherwise, your household goods and dwelling will not secure your obligations under this Agreement even if Issuer has or later acquires a security interest in the household goods or a mortgage on the dwelling. If you have executed a written agreement granting a security interest in any deposit accounts (checking, savings, or share accounts) or other funds held by Issuer to secure your obligations under this credit card plan, such accounts and/or funds are additional security for your obligations to Issuer arising from the use of your Card.

11. Payment Period: You will receive monthly billing statements from us. The New Balance shown on your statement is the total of unpaid obligations which have been posted to your account as of the statement date. You can either pay the entire New Balance or you can pay in installments, but we must receive at least the Minimum Periodic Payment shown on your billing statement by the payment due date. The Minimum Periodic Payment is figured as follows:

If Your New Balance is:	Your Minimum Periodic Payment is:
\$10.00 or less	The amount of your New Balance.
Over \$10.00	3% of that portion of the New Balance Which does not exceed your credit limit, Plus the entire portion of the New Balance In excess of your credit limit, plus any Amount past due, or \$10.00 whichever is greater.

12. Payment Applications: Payments made to your account will be applied in the following order: Fees and Finance Charges; previously billed purchases; cash advances; and new purchases. We may accept checks marked "Payment in Full" or with words of similar effect without losing any of our rights to collect the full balance of your account.
13. Immediate Repayment of Your Full Balance: You will be in default, and we may, without notifying you, temporarily suspend your credit, close your account, cancel all credit cards issued on it and require immediate payment of your entire balance if any of the following occurs:
 - A. You fail to make a payment when it is due;
 - B. You do not follow the terms of this Agreement in any way;
 - C. You have made any false or misleading statement on the application for your account;
 - D. You fail to pay any other loans you owe us;
 - E. You become insolvent or die;
 - F. There is an attachment, execution or levy against your property or you make an assignment for the benefit of creditors;
 - G. A bankruptcy petition is filed by or against you or your spouse;
 - H. A guardian, conservator, receiver, custodian or trustee is appointed for you;
 - I. You are generally not paying your debts as they become due; or
 - J. There has been a material adverse change in your financial standing.

14. Reevaluation of Credit: We can reinvestigate and reevaluate any information you provided on your credit application at any time, and in the course of doing so, we may ask you for additional information, request credit bureau reports and/or otherwise verify your current credit standing.

15. Periodic FINANCE CHARGE: Your account will be subject to the Monthly Periodic FINANCE CHARGE Rate and corresponding Annual Percentage Rate applicable to the Teche Bank & Trust Co. accounts, set forth in the Initial Disclosure provided to you by us.

The Periodic Finance charge on Cash Advances is calculated as follows:

Method F: A finance Charge will be imposed on Cash Advances from the date made or from the first day of the billing cycle in which the Cash Advance is posted to your account, whichever is later, and will continue to accrue on the unpaid average daily balance of such Cash Advances until the date of payment if paid during the same billing cycle, or until the closing date of the billing cycle preceding the date on which the entire New Balance is paid in full or until the date of payment if more than 25 days from the closing date. If the New Balance shown on your monthly statement for the prior billing cycle is paid in full within 25 days from the closing date of that statement, no finance Charges will be imposed during the current billing cycle for Cash Advances posted to your account during previous billing cycles.

The Finance Charge for a billing cycle is computed by applying the monthly Periodic Rate to the average daily balance of Cash Advances, which is determined by dividing the sum of the daily balances by the number of days in the billing cycle. Each daily balance of Cash Advances is determined by adding to the outstanding unpaid balance of Cash Advances at the beginning of the billing cycle any new Cash Advances posted to your account, and subtracting any payments as received or credits as posted to your account, but excluding any unpaid Finance Charges.

The Periodic Finance Charge on Credit Purchases is calculated as follows:

Method G: A Finance Charge will be imposed on Credit Purchases only if you elect not to pay the entire New Balance shown on your monthly statement for the previous billing cycle within 25 days from the closing date of that statement. If you elect not to pay the entire New Balance shown on your previous monthly statement within that 25 day period, a Finance Charge will be imposed on the unpaid average daily balance of such Credit Purchases from the previous statement closing date and on new Credit Purchases from the date of posting to your account during the current billing cycle, and will continue to accrue until the closing date of the billing cycle preceding the date on which the entire New Balance is paid in full or until the date of payment if more than 25 days from the closing date.

The Finance Charge for a billing cycle is computed by applying the monthly Periodic Rate to the average daily balance of Credit Purchases, which is determined by dividing the sum of the daily balance during the billing cycle by the number of days in the cycle. Each daily balance of Credit Purchases is determined by adding to the outstanding unpaid balance of Credit Purchases at the beginning of the billing cycle any new Credit Purchases posted to your account, and subtracting any payments as received and credits as posted to your account, but excluding any unpaid Finance Charges.

16. Transaction Finance Charge. The Transaction Finance Charge is a one-time charge made each time a new Cash Advance is posted to your account. The charge for each Cash Advance obtained through any ATM is \$0.50 per \$100.00. The charge of each Cash Advance obtained through any other source is \$0.50 per \$100.00, but in no event less than \$0.50, or greater than \$25.
- Since Transaction Finance charges are one-time charges that must be included in calculating the Annual Percentage Rate, the actual Annual Percentage Rate shown on your periodic statement may exceed the corresponding Annual Percentage Rate (which is based on Periodic Finance Charge) in any month for which a new Cash Advance is posted to your account.
17. When Finance Charge Begins. The Transaction Finance Charge is assessed on the date the new Cash Advance is posted to your account. The Periodic Finance Charge for Credit Purchases and Cash Advances begins on the dates as described in paragraph 15 of this document.
18. Other Charges. The Total Other Charges is the sum of:
- A. Membership Fee. We charge a membership fee of \$12.00 per year, which will be billed to your account during the same "renewal month" each year. If we assign your account a renewal month other than the month of your first billing statement, we may assess a partial Membership Fee prorated for the period until the first renewal month. All membership Fees are payable when posted to your account and are non-refundable except as otherwise provided for by law. This annual fee shall be treated as a credit purchase for purposes of calculating Finance Charges unless prohibited by law.
 - B. Late Charge. If we do not receive at least your minimum required payment within 25 days after the closing date subsequent to the payment due date indicated on your billing statement, we will impose a late or delinquency charge of up to \$15.00.
 - C. Replacement Card. We reserve the right to charge you \$5.00 to replace a card.
19. If You Change Your Name or Address. You agree to notify us in writing within twenty days if you change your name, your home or mailing address, or home or business telephone number.
20. Our Right to Cancel Your Account. We can change any terms of your account at any time, or reduce the amount of your credit line, without notice to you, except in those situations where notice is required by law. If we cancel your account, you agree to destroy all Cards issued on your account by cutting them in half and returning them to us. You will continue to be responsible for full payment of the balance on your account and all charges to your account, including those not yet received by us, as well as subsequent Finance Charge and other charges. Each Card is our property, and you agree that the Cards are not transferable and to surrender any Card upon demand.
21. Change in Terms of Your Account. We can change any terms of your account at any time. We will provide you with such notice as is required by law by mailing a notice to you at the latest address shown in our records. Subject to applicable law, any change will apply to the current balance of your account, as well as to future balances.
22. If Your Card is Lost or Stolen or if an Unauthorized Use May Occur. You agree to notify us immediately if your card is ever lost or stolen or if an unauthorized use may have occurred. The telephone number to call is 866-604-0381, and you agree to follow up your call with notice in writing to us at: Credit Card Security Department, P.O. Box 30495, Tampa, Florida 33630. You also agree to assist us in determining the facts, circumstances and other pertinent information relating to any loss, theft or possible unauthorized use of your credit card and comply with such procedures as we may require in connection with our investigation, including assisting in the prosecution of any unauthorized user.
23. Liability for Unauthorized Use of Credit Card. You will not be liable for unauthorized use that occurs after you notify us orally or in writing of the loss, theft, or possible unauthorized use. Unless you have been grossly negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen Visa card. This additional limit on liability does not apply to ATM transactions outside of the U.S., to ATM transactions not sent over Visa or Plus networks, or to transactions using your Personal Identification Number which are not processed by Visa. Visa is a registered trademark of Visa International Service Association.
24. Credit Information. You agree that we may release information to others, such as credit bureaus, regarding the status and history of your account. However, we are not obligated to release any such information to anyone unless we are required by law to do so.
25. Waivers. If, for any reason, we do not make use of any of our rights under this Agreement on a particular occasion, that will not limit our rights in the future in any way.
26. Our Address. To send payment: Payments must be sent to the address listed on the front of the billing statement after the phrase: "Make check payable to."
- To Inquire or send correspondence: Write us at the address indicated on the front of the billing statement after the phrase "send inquiries to."
27. Important Notice to Our Customer Who Contacts Us by Phone. Cardholder agrees that Issuer, its agents and service companies may, without the need to seek additional confirmation from Cardholder, monitor and/or record any telephone communications with Cardholder to insure that inquiries from you are handled promptly, courteously, and accurately.
28. VISA Rules and Regulations. The services being provided to you under this Agreement are made possible by Issuer's status as a licensee of VISA Inc. You recognize Issuer's responsibility to comply with the current Visa Inc. rules and regulations and changes to them in order to continue to provide these services. VISA cards may not be used for any illegal transaction.
29. Regulation Z Initial Disclosures. By using your card, you acknowledge receipt from us of the Initial Disclosures required by Regulation Z of the Truth-in-Lending Act and that the terms contained in the Initial Disclosures apply to you and your use of the card and are incorporated in full into this Agreement. The information about the terms and costs of the Card described in this Customer Agreement is accurate as of the Effective Date. This information may have changed after that date. To find out what may have changed, call us or write to us.

Write to: Teche Bank & Trust Co.
P.O. Box 78
St.; Martinville, LA 70582

Call at: 337-394-9726

YOUR BILLING RIGHTS
KEEP THIS NOTICE FOR FUTURE USE

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

Notify Us in Case of Errors or Questions About Your Bill

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at the address listed on your bill. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- ~ Your name and account number.
- ~ The dollar amount of the suspected error.
- ~ Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us three business days before the automatic payment is scheduled to occur.

Your Rights and Our Responsibilities After We Receive Your Written Notice

We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the bill was correct.

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your bill that are not in question.

If we find that we made a mistake on your bill, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your bill. And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is.

If we don't follow these rules, we can't collect the first \$50 of the questioned amount, even if your bill was correct.

SPECIAL RULES FOR CREDIT CARD PURCHASES

If you have a problem with the quality of property or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you have the right not to pay the remaining amount due on the property or services. There are two limitations on this right:

- (a) You must have made the purchase in your home state or, if not within your home state within 100 miles of your current mailing address; and
- (b) The purchase price must have been more than \$50.

These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

For Credit Card Tips from the Consumer Financial Protection Bureau

To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at: <http://www.consumerfinance.gov/learnmore>