

Welcome to
FLORIDA PARISHES BANK

At Florida Parishes Bank, customer satisfaction is our number one goal. Combine that with our wide variety of banking products for consumers and businesses and you will have a bank that is ready to meet all of your needs.

Since 1922, Florida Parishes Bank has been an area banking leader for home loans, consumer loans and business loans.

Today, we have expanded our services to offer a number of checking, saving and investment accounts as well as internet banking, VISA cards and gift cards.

The result is a great bank ready to serve you with absolute best in customer service. Welcome to Florida Parishes Bank—you local, hometown bank.



THE FPB GIFT CARD

For the perfect gift for every occasion, it's the Florida Parishes Bank Gift Card. Accepted at millions of locations that accept VISA, the FPB Gift Card is the easiest and simplest way to purchase a gift for family, friends and employees.



Sound • Secure • Strong

HOURS

Lobby:

Monday–Thursday8:30 am – 4:30 pm

Friday8:30 am – 5:30 pm

Saturday (Main Office & Ponchatoula) ...9:00 am – 12 noon

Drive-Up:

Monday–Thursday7:45 am – 5:30 pm

Friday7:45 am – 6:00 pm

Saturday (Main Office & Ponchatoula) ...9:00 am – 12 noon

IMPORTANT TELEPHONE NUMBERS

Telephone Banking 24/7877-345-3742

Customer Service Inquiries985-345-1880

Lost or Stolen Check Cards877-849-5533

Lost or Stolen Credit Cards800-423-7503

LOCATIONS

1300 W. Morris Ave. - Main Office
Hammond, LA 70403

T: 985-345-1880 • F: 985-345-1586

18014 Hwy. 190 E.
Hammond, LA 70403

T: 985-277-5372 • F: 985-277-5373

490 Barringer Dr.
(corner of Barringer Dr. & Hwy. 51)
Ponchatoula, LA 70454

T: 985-386-2442 • F: 985-277-5075

info@floridaparishesbank.com

www.floridaparishesbank.com



BANKING SERVICES

Florida Parishes Bank

Consumer Services

Forever Free Checking (Basic Consumer)

Minimum to Open.....	\$100.00
Minimum Balance.....	None
Monthly Service Charge.....	None
Per Check Charge.....	None
Unlimited Check Writing	
Check Statement Mailed, or at customer request paper can be turned off	
Check Image Secure (online availability of check images)	
Free Online Banking and Bill Pay	
First Box of FPB Corporate Image Checks.....	Free
FPB ATM/Check Card.....	Free

e-Checking + Interest

Minimum to Open.....	\$100.00
Monthly Service Charge.....	None
Account pays variable interest rate on balances to \$25,000	
Any balance over \$25,000 earns 50% of variable rate of first \$25,000	
Signature Debit Card Transactions Required to Earn Interest.....	.8
Direct Deposits must commence within 60 days of opening or account will convert to a non-interest bearing e-Checking account	
FPB Check Card.....	Free
Internet Banking and Bill Pay.....	Free
First Box of FPB Corporate Image Checks.....	Free

e-Savings

Earn a super annual percentage yield by conducting all transactions electronically when this account is coupled with an e-Checking Account.

Minimum to Open.....	\$50.00
Monthly Service Charge.....	None
Electronic Deposits, Withdrawals, or Transfers/month (except for Wire Transfers and foreign ATM use)	No Charge
Withdrawals Per Month.....	.6
3 by Check or Electronic Payment.....	each additional \$10.00
Teller Assisted Deposits.....	No Charge
Teller Assisted Withdrawals or Transfers.....	\$2.00 Each
Teller Inquiries.....	\$2.00 Each
24-Hour Automated Phone.....	No Charge
Internet Account Access.....	No Charge

Lagniappe NOW Account

Minimum to Open.....	\$100.00
Monthly Service Charge	
Balance at \$2,500.00 or More.....	None
Balance Under \$2,500.00.....	\$7.50
Per Check Charge.....	None
Unlimited Check Writing	
Returned Checks/Images	
On-line Banking and Bill Pay.....	Free
Visa ATM Check (Debit) Card.....	Free
Money Orders.....	Free
Notary and Signature Guarantee Service.....	Free
First Box of Corporate Image Checks.....	Free
Tiered variable rate interest paid monthly	

Christmas Club

Minimum to Open.....	\$10.00
Minimum Monthly Deposit.....	\$10.00
Payment issued via EFT by.....	October 15th
Early Withdrawal-Closure Fee.....	\$10.00

May only make deposits to account via EFT. Teller deposits not allowed. Account automatically renews. Special interest rate compounds quarterly.

Individual Retirement Accounts

Save for the future with an FPB Individual Retirement Account (IRA). Invest in your future by taking advantage of tax deferrals and savings today. Plan for a radiant future with our no fee, FDIC insured, IRA account.

Visa Consumer Credit Card

Use it! Earn it! 1% cash back on all purchases with your Florida Parishes Bank Visa consumer credit card. Whether earning cash back on recurring payments such as cable, phone, gym membership, and insurance or regular shopping or dining out, let the power of the FPB Visa card work for you.

The Florida Parishes Bank Visa card offers an array of benefits designed to work for you.

- Credit decisions are made by our local staff
- 24-Hour toll-free card member service
- Card member is not liable for purchase made with lost or stolen card
- Replacement cards sent within 48 hours
- 20 - 25 Day grace period
- Customer convenience checks
- Card member may share benefits of card use with other family members
- Account automatically credited annually for rewards earned
- Internet, telephone, mail and local payment acceptance



Consumer & Business Services

Statement Savings

Minimum to Open.....	\$100.00
Withdrawals Per Month.....	.6
3 by Check or Electronic Payment.....	each additional \$10.00
Minimum Withdrawal Amount.....	\$5.00
Deposits Per Month.....	Unlimited
Monthly Service Fee	
Monthly Balance of \$100.00 or More.....	No Charge
Monthly Balance Under \$100.....	\$10.00
24-Hour Automated Phone/Internet Access.....	No Charge

Super Saver Money Market

Minimum to Open.....	\$2,500.00
Withdrawals Per Month.....	.6
3 by Check or Electronic Payment.....	each additional \$10.00
Deposits Per Month.....	Unlimited
Monthly Service Charge	
Balance of \$2,500.00 or More.....	No Charge
Balance Below \$2,500.00.....	\$7.50
24-Hour Automated Phone/Internet Access	
Tiered Interest Rate	

Certificates of Deposit

Florida Parishes Bank offers a variety of Certificates of Deposit with varying terms and rates. For some of the best yields in the area, call FPB today.

Business Services

Free Business Checking

Minimum to Open.....	\$100.00
Monthly Service Charge.....	None
First 150 Transactions.....	Free
Each Additional Transaction.....	\$.50
Internet Banking and Bill Pay.....	Free
e-Statement Available at No Charge	

Business Basic Checking

Minimum to Open.....	\$100.00
Monthly Service Charge.....	\$10.00
Items Deposited and Paid.....	\$.15 Each
Credit Per \$100 Average Collected Balance.....	\$.15
FPB ATM/Check Card Charge.....	None
Internet Banking and Bill Pay.....	Free
e-Statement (if desired).....	Free

Visa Business Credit Card

Annual Fee.....	None
Grace Period for Purchases.....	25 Days

Other Benefits:

- Auto Rental Insurance*
- Travel and Emergency Assistance*
- Travel Accident Insurance*
- Extended Warranty Protection*
- Visa Business Partner Advantage
- Visa Liability Waiver Program*

*Certain restrictions, conditions and exclusions apply.

Fees

Deposited Check Returned.....	\$7.50
Dormancy Fee (per mo. charge after 1 year inactivity).....	\$3.00
Charge for Special Statements.....	\$5.00
Check Returned for Insufficient Funds (NSF).....	\$32.00
Negative Balance After 1 Day Overdrawn.....	\$5.50
Stop Payment Fee.....	\$30.00
Account Research Fee (minimum one hour).....	\$30.00 Per Hour/\$3.00 Per Copy
Closed Account by Customer Within 90 Days.....	\$25.00
Balance Inquiry & Cleared Check Information.....	\$2.00
(free online or via automated phone system)	
Teller or Operated Assisted Transfers.....	\$2.00
(free online or via automated phone system)	
Cancelled Check Copy.....	\$5.00 Each
Incoming Wire Transfer.....	\$15.00
Outgoing Wire Transfer.....	\$20.00
Foreign Wire Transfer.....	\$75.00
Replace ATM/DEBIT Card or PIN.....	\$5.00
Account Reconciliation Per Hour (minimum one hour).....	\$25.00
Loan Payoff Fee – Third Party.....	\$25.00
Levies/Garnishments.....	\$35.00
Reopening of Charged Off Account.....	\$10.00
Bank Official Checks.....	\$10.00
Personal Money Orders.....	\$5.00
Gift Card Activation Fee.....	\$2.00
Gift Card Redemption Fee – 3%, but not less than \$2.00 or more than \$10.00	
Forced Place Insurance:	
Addition.....	\$50.00
Cancellation.....	\$50.00

Terms & Conditions subject to change without notice.