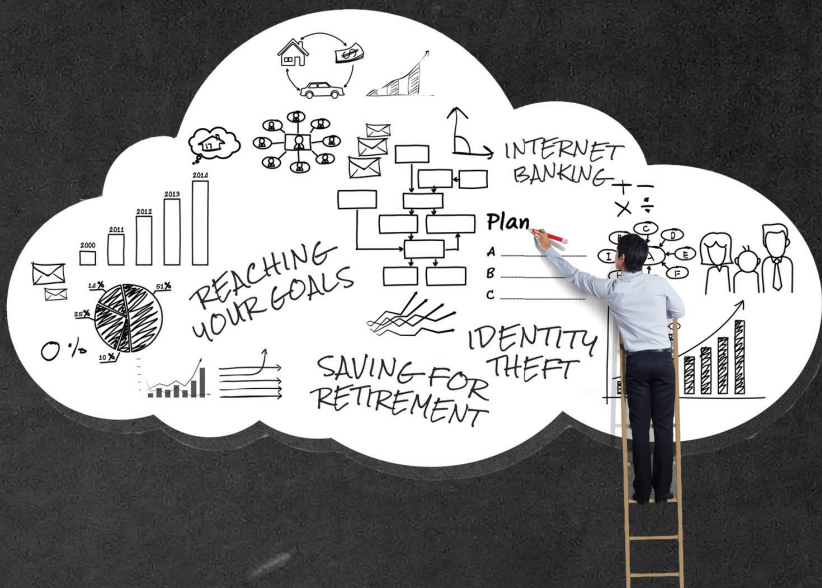


Banking Made Easy For Everyone



#GETBANKED

#GetBanked is an FDIC initiative aimed at raising awareness of the benefits of bank-account ownership.

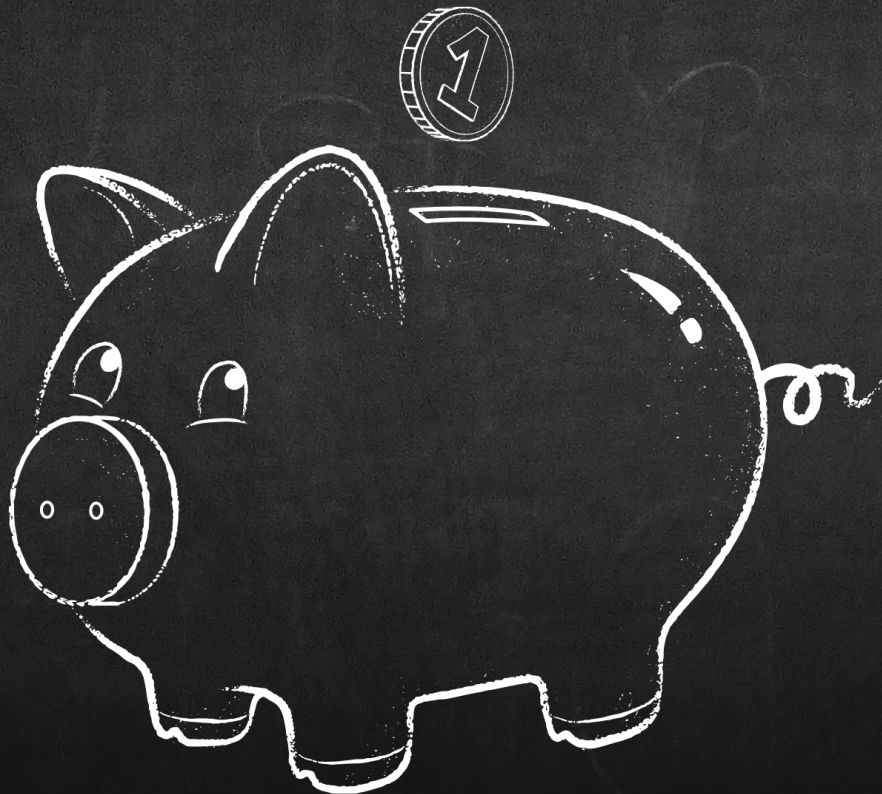


RED RIVER BANK

Top Reasons to #GetBanked

Red River Bank is joining the FDIC's efforts to raise awareness of the benefits of bank account ownership. We know that opening a bank account can be one of the most important steps you take toward reaching your financial goals.

Top Reasons to #GetBanked* at Red River Bank



1. **Your money is safe.** Cash in your home can be lost from fire, theft, flood, or other damage. RRB is FDIC insured which means your deposits are insured by the U.S. government up to \$250,000 per depositor. Coverage is automatic.
2. **Your money is protected against error and fraud and will limit your liability, depending on when the bank is notified.** Using your RRB debit card to access your cash protects your money in the event of debit card error or theft. But, you have to notify us quickly.
3. **You get your money faster with no check-cashing fees.** When you direct-deposit into your RRB Totally Free Checking or New Opportunity Checkless Checking account, you get access to your money sooner than using a paper check, and you have no check-cashing fees.
4. **You can make online purchases with ease and peace.** You can use your RRB debit card to shop online. Red River Bank is an FDIC-insured bank, so federal law limits your loss in the event of an unauthorized online transaction.
5. **You have access to other bank products.** A banking relationship with RRB means you can consider other products such as CashPlease* (small dollar loans), Dreambuilder Savings, secured/unsecured credit cards, auto loans, home mortgages, and more.
6. **You can easily transfer money to others.** RRB offers Zelle® and mobile app payments so you can send money to family and friends without writing a check or keeping cash on hand.
7. **You have proof of payment.** RRB customers can access imaged checks and digital receipts to help provide legal proof of payment.
8. **You can monitor how much money you have.** You can monitor your accounts using Personal Touch 24, mobile banking, or online banking.
9. **You can set useful alerts.** RRB customers can assist in avoiding overdrafts by signing up for alerts to notify you if the balance in your account drops below a set dollar amount or reaches a specific spending limit.
10. **You can pay your bills from wherever you are.** RRB's electronic bill-pay services will allow you to receive, review, and pay bills online from a smartphone, tablet, or computer for convenience and extra peace of mind.

#GetBanked

*From www.FDIC.gov/GetBanked

Products to Match Your Needs, No Matter Your Income Level



CHECKING

Totally Free Checking Account

- \$50 minimum opening balance
- No monthly service charge
- \$12 issuance fee for check card, with unlimited card usage
- FREE check imaging and Personal Touch 24
- Return item/overdraft fees may apply

New Opportunity Checkless Checking¹

- \$25 minimum opening balance
- \$5 monthly maintenance fee; waived with e-statement or direct deposit
- \$10 return item deposited fee



SAVINGS

Dreambuilder Savings Account

- \$1 minimum opening balance
- Interest-bearing account
- Required monthly transfer of \$10 or more from checking account
- Limited to one withdrawal per month
- Must have a Red River Bank checking account

Penny RoundUpTM

- Rounds each debit-card purchase amount to the next dollar to build savings
- Round-up amount is deposited into savings account



LENDING

Small Dollar Loans (CashPleaseTM)^{*}

- Must have a Red River Bank checking account
- Small-dollar, short-term loans provide quick cash at affordable interest rates.
- Automated, 24-hour access to cash with no traditional credit check
- Immediate notification of loan approval, with funds direct deposited into account
- An alternative to expensive payday-lending fees

Secured Credit Cards^{*}

- Red River Bank offers secured credit cards for people with limited or damaged credit that requires the user to place a refundable security deposit, which the bank holds as collateral until the account is closed.

¹ To qualify for New Opportunity Checkless Checking, certain requirements must be met.

^{*}Subject to credit approval

Let Us Help You Get Financially Healthy

Ready to move from renter to homeowner but think you can't afford it? Let the Red River Bank team walk you through buying and maintaining your home!

Our dedicated team of lending specialists will help you on your way to achieving the American dream of homeownership. We offer personalized, one-on-one coaching and connect you with resources to help you—affordably—navigate the home-buying process.



BUYING

Available Down-Payment Products/Programs

- Red River Bank Home Buyer grants
- Louisiana Housing Corporation (LHC)
- Federal Home Loan Bank of Dallas (HELP)
- Capital Area Finance Authority (CAFA)
- Local municipal down-payment assistance

Community Home-Buyer Credit-Repair Program

- This savings secured loan product is designed to assist those individuals already working with a Red River Bank mortgage originator repair their credit or establish credit and move them that much closer to homeownership.



MAINTAINING

Special Needs Assistance Program (SNAP)

- This Federal Home Loan Bank of Dallas program provides subsidies for the repair and rehabilitation of owner-occupied housing of eligible, special-needs individuals.

Disaster Rebuilding Assistance (DRA) Subsidies

- This Federal Home Loan Bank (FHLB) of Dallas program provides funds for the repair and rehabilitation of owner-occupied housing affected by a disaster event in federally declared disaster areas within the FHLB Dallas' District.

Housing Assistance for Veterans (HAVEN)

- This FHLB of Dallas program provides funds to assist with necessary modifications to homes of U.S. veterans and active-duty, reserve, or National Guard service-members disabled as a result of their military service since 8/2/1990.
- Funds can be awarded to Gold Star Families that were impacted during this period for home repairs/rehabilitation.

Raise Your Financial IQ Using RRBU

Red River Bank University (RRBU) is a series of online and in-person opportunities for anyone in the community to become more financially empowered. Red River Bank team shares years of experience in four key areas: empowering customers and communities with the facts, tools, and resources they need to bank more securely; preparing children and youth for successful money management; bringing financial education to the work place; and improving the financial access to everyone in our communities.

- Parent or educator: RRBU will work with you to bring financial education to children and youth, in person and online.
- Employers: RRBU will partner with your business to develop a financial education lunch & learn series.
- Need to improve your credit? RRBU's monthly Credit Repair Seminars make it easier than you imagined to become an expert at your own credit.
- Want to buy a home? RRBU's Home-Ownership Series focuses on how to prepare financially for the home-buying process.

Visit redriverbank.net/lagniappe/seminars/ to register for upcoming seminars or to request a customized event for your organization.

- If you want to improve your financial future at your own pace, start today by taking a free course online at redriverbank.net/lagniappe/seminars/.
- View courses for learners K-12, adults, and small business owners.

