

# CERTIFICATES OF DEPOSIT AND IRA RATE CHART

## M C BANK & TRUST COMPANY

Brashear

1201 Brashear Avenue

Morgan City, LA 70380

February 20, 2012

This Rate Chart contains information about interest rates and annual percentage yields for some of the accounts we offer.

Account Product Name	Minimum Opening Deposit	Minimum Balance to Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield
<b>30 - 89 Day Certificate of Deposit<sup>a</sup></b>	\$ 1,000.00	\$ 1,000.00 <sup>c</sup>		
Daily Balances of:				
	\$1,000.00-49,999.99		0.10%	0.10%
	\$50,000.00-99,999.99		0.10%	0.10%
	\$100,000.00-249,999.99		0.10%	0.10%
	\$250,000.00 and up		0.10%	0.10%
<b>90 - 179 Day Certificate of Deposit<sup>a</sup></b>	\$ 1,000.00	\$ 1,000.00 <sup>c</sup>		
Daily Balances of:				
	\$1,000.00-49,999.99		0.20%	0.20%
	\$50,000.00-99,999.99		0.20%	0.20%
	\$100,000.00-249,999.99		0.20%	0.20%
	\$250,000.00 and up		0.20%	0.20%
<b>180 - 364 Day Certificate of Deposit<sup>a</sup></b>	\$ 1,000.00	\$ 1,000.00 <sup>c</sup>		
Daily Balances of:				
	\$1,000.00-49,999.99		0.20%	0.20%
	\$50,000.00-99,999.99		0.20%	0.20%
	\$100,000.00-249,999.99		0.25%	0.25%
	\$250,000.00 and up		0.25%	0.25%
<b>Certificate of Deposit of One Year Up To Two Years<sup>a</sup></b>	\$ 1,000.00	\$ 1,000.00 <sup>c</sup>		
Daily Balances of:				
	\$1,000.00-49,999.99		0.25%	0.25%
	\$50,000.00-99,999.99		0.25%	0.25%
	\$100,000.00-249,999.99		0.30%	0.30%
	\$250,000.00 and up		0.30%	0.30%
<b>Certificate of Deposit of Two Years Up To Three Years<sup>a</sup></b>	\$ 1,000.00	\$ 1,000.00 <sup>c</sup>		
Daily Balances of:				
	\$1,000.00-49,999.99		0.60%	0.60%
	\$50,000.00-99,999.99		0.65%	0.65%
	\$100,000.00-249,999.99		0.65%	0.65%
	\$250,000.00 and up		0.75%	0.75%
<b>Certificate of Deposit of Three Years Up to Four Years<sup>a</sup></b>	\$ 1,000.00	\$ 1,000.00 <sup>c</sup>		
Daily Balances of:				
	\$1,000.00-49,999.99		0.70%	0.70%
	\$50,000.00-99,999.99		0.75%	0.75%
	\$100,000.00-249,999.99		0.85%	0.85%
	\$250,000.00-999,999.99		0.90%	0.90%
<b>Certificate of Deposit of Four Years Up to Five Years<sup>a</sup></b>	\$ 1,000.00	\$ 1,000.00 <sup>c</sup>		
Daily Balances of:				
	\$1,000.00-49,999.99		1.10%	1.10%
	\$50,000.00-99,999.99		1.10%	1.10%
	\$100,000.00-249,999.99		1.10%	1.10%
	\$250,000.00 and up		1.20%	1.20%
<b>Certificate of Deposit of Five Years<sup>a</sup></b>	\$ 1,000.00	\$ 1,000.00 <sup>c</sup>		
Daily Balances of:				
	\$1,000.00-49,999.99		1.40%	1.41%
	\$50,000.00-99,999.99		1.44%	1.45%
	\$100,000.00-249,999.99		1.44%	1.45%
	\$250,000.00 and up		1.49%	1.50%
<b>IRA 12 Month Fixed<sup>a</sup></b>	\$ 1,000.00	\$ 1,000.00 <sup>c</sup>	0.30%	0.30%
<b>IRA 18 Month Variable<sup>a, b</sup></b>	\$ 100.00	\$ 100.00 <sup>c</sup>	0.48%	0.48%
<b>IRA 30 Month Fixed<sup>a</sup></b>	\$ 1,000.00	\$ 1,000.00 <sup>c</sup>	0.70%	0.70%

a) A penalty may be imposed for early withdrawal.

b) The interest rate and annual percentage yield may change after account opening.

c) Daily balance. The amount of the principal in the account each day.

Fees could reduce the earnings on the account.

Interest Rates and Annual Percentage Yields are current as of 02-20-2012.  
For current rate information call (985) 384-2100.

Member  
**FDIC**