

DEPOSIT ACCOUNT 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 |
|--------------------------------------|-------------------------|---|---------------|-------------------------|
| Regular Savings ^b | \$ 100.00 | \$ 10.00 ^c | 0.15% | 0.15% |
| Christmas Club Savings ^b | \$ 2.00 | \$ 2.00 ^c | 0.15% | 0.15% |
| The Hometown Express ^b | \$ 100.00 | | | |
| Daily Balances of: | | | | |
| | \$1,000.00-4,999.99 | | 0.10% | 0.10% |
| | \$5,000.00-9,999.99 | | 0.10% | 0.10% |
| | \$10,000.00-49,999.99 | | 0.10% | 0.10% |
| | \$50,000.00 and up | | 0.10% | 0.10% |
| Hometown Advantage Now ^b | \$ 100.00 | \$ 500.00 ^c | 0.10% | 0.10% |
| Hometown Traditions Now ^b | \$ 100.00 | \$ 500.00 ^c | 0.10% | 0.10% |
| Prime Time NOW ^b | \$ 100.00 | \$ 500.00 ^c | 0.10% | 0.10% |
| Non-Personal NOW ^b | \$ 100.00 | \$ 500.00 ^c | 0.10% | 0.10% |
| Public Body NOW ^b | \$ 100.00 | \$ 1,000.00 ^c | 0.10% | 0.10% |
| Personal MMDA ^b | \$ 1,000.00 | \$ 1,000.00 ^c | | |
| Daily Balances of: | | | | |
| | \$1,000.00-2,499.99 | | 0.10% | 0.10% |
| | \$2,500.00-49,999.99 | | 0.10% | 0.10% |
| | \$50,000.00-99,999.99 | | 0.10% | 0.10% |
| | \$100,000.00-249,999.99 | | 0.15% | 0.15% |
| | \$250,000.00 and up | | 0.20% | 0.20% |
| Commercial MMDA ^b | \$ 1,000.00 | \$ 1,000.00 ^c | | |
| Daily Balances of: | | | | |
| | \$1,000.00-2,499.99 | | 0.10% | 0.10% |
| | \$2,500.00-49,999.99 | | 0.10% | 0.10% |
| | \$50,000.00-99,999.99 | | 0.15% | 0.15% |
| | \$100,000.00-249,999.99 | | 0.20% | 0.20% |
| | \$250,000.00 and up | | 0.25% | 0.25% |
| Public Body MMDA ^b | \$ 1,000.00 | \$ 1,000.00 ^c | | |
| Daily Balances of: | | | | |
| | \$1,000.00-2,499.99 | | 0.05% | 0.05% |
| | \$2,500.00-49,999.99 | | 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) 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**