

CERTIFICATES OF DEPOSIT

September 13, 2012

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

91-DAY CERTIFICATE OF DEPOSIT

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 91 days. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited at maturity. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$2,500.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$2,500.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 91 days. As indicated above, interest can be compounded at maturity. You may also choose to have the interest paid to directly by check or deposit to another account. Please note that the annual percentage yield (APY) assumes that interest remains on deposit until maturity. A transfer of interest will reduce earnings. We reserve the right to redeem the account -- Sabine State Bank and Trust Company has the right to charge any deposit of a customer for any debts or obligations owed this financial institution. If you withdraw any of the principal before the maturity date, we may impose a penalty of :

Maturity of 7-30 days -- the greater of: (1) all interest earned on the amount withdrawn from the most recent of the date of deposit or last renewal, or (2) all interest that could have been earned on the amount withdrawn during a period equal to one-half of the maturity period, or (3) seven days' interest on the amount withdrawn.

Maturity of 31-179 days -- one month's interest on the amount withdrawn.

Maturity of 180 days and over -- three months of interest on the amount withdrawn.

If the account is closed before interest is credited, you will not receive the accrued interest. You may obtain the account with or without an automatic renewal feature. You must tell us which kind of account you want before the account is opened. If you select your account to automatically renew, your account will automatically renew at maturity. You will

have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term. If you do not select the automatic renewal option, the account will not renew at maturity. If you do not renew the account, your funds will remain on deposit with us; however, no interest is payable after maturity.

182-DAY CERTIFICATE OF DEPOSIT

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 182 days. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$2,500.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$2,500.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 182 days. Interest can be compounded quarterly, at a minimum, or paid to you monthly, quarterly, semi-annually, annually, at maturity or as agreed upon.

The annual percentage yield (APY) assumes that interest remains on deposit until maturity. A transfer of interest will reduce earnings. We reserve the right to redeem the account -- Sabine State Bank and Trust Company has the right to charge any deposit of a customer for any debts or obligations owed this financial institution. If you withdraw any of the principal before the maturity date, we may impose a penalty of one of the following:

Maturity of 7-30 days -- the greater of: (1) all interest earned on the amount withdrawn from the most recent of the date of deposit or last renewal, or (2) all interest that could have been earned on the amount withdrawn during a period equal to one-half of the maturity period, or (3) seven days' interest on the amount withdrawn.

Maturity of 31-179 days -- one month's interest on the amount withdrawn.

Maturity of 180 days and over -- three months of interest on the amount withdrawn.

If the account is closed before interest is credited, you will not receive the accrued interest. You may obtain the account with or without an automatic renewal feature. You must tell us which kind of account you want before the account is opened. If you select your account to automatically renew, your account will automatically renew at maturity. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term

will be for an identical period of time as the original term. If you do not select the automatic renewal option, the account will not renew at maturity. If you do not renew the account, your funds will remain on deposit with us; however, no interest is payable after maturity.

12-MONTH CERTIFICATE OF DEPOSIT

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 12 months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$5,000.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$5,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 12 months. Interest can be compounded quarterly, at a minimum, or paid to you monthly, quarterly, semi-annually, annually, at maturity or as agreed upon.

The annual percentage yield (APY) assumes that interest remains on deposit until maturity. A transfer of interest will reduce earnings. We reserve the right to redeem the account -- Sabine State Bank and Trust Company has the right to charge any deposit of a customer for any debts or obligations owed this financial institution. If you withdraw any of the principal before the maturity date, we may impose a penalty of one of the following:

Maturity of 7-30 days -- the greater of: (1) all interest earned on the amount withdrawn from the most recent of the date of deposit or last renewal, or (2) all interest that could have been earned on the amount withdrawn during a period equal to one-half of the maturity period, or (3) seven days' interest on the amount withdrawn.

Maturity of 31-179 days -- one month's interest on the amount withdrawn.

Maturity of 180 days and over -- three months of interest on the amount withdrawn.

If the account is closed before interest is credited, you will not receive the accrued interest. You may obtain the account with or without an automatic renewal feature. You must tell us which kind of account you want before the account is opened. If you select your account to automatically renew, your account will automatically renew at maturity. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term. If you do not select the automatic renewal option, the account will not

renew at maturity. If you do not renew the account, your funds will remain on deposit with us; however, no interest is payable after maturity.

RATE CHART

Account Product Name	Interest Rate	Annual Percentage Yield
91-day Certificate of Deposit		
All Balances	0.05%	0.05%
182-day Certificate of Deposit		
All Balances	0.35%	0.35%
12-month Certificate of Deposit		
All Balances	0.70%	0.70%

Interest Rates and Annual Percentage Yields are current as of 09-13-2012.

For current rate information call (318) 443-3090.

FACTS**WHAT DOES SABINE STATE BANK AND TRUST COMPANY DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- account balances and payment history
- credit history and credit scores

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Sabine State Bank and Trust Company chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Sabine State Bank and Trust Company share?	Can you limit this sharing?
For our everyday business purposes —such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes —to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes —information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes —information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call 318-256-7022 or go to www.sabinebank.com

Who we are

Who is providing this notice?	Sabine State Bank and Trust Company
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What we do

How does Sabine State Bank and Trust Company protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Sabine State Bank and Trust Company collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ● open an account or deposit money ● pay your bills or apply for a loan ● use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ● sharing for affiliates' everyday business purposes – information about your creditworthiness ● affiliates from using your information to market to you ● sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ● <i>Sabine State Bank and Trust Company does not share with our affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ● <i>Sabine State Bank and Trust Company does not share with nonaffiliates so they can market to you.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ● <i>Our joint marketing partners include nonaffiliated financial companies.</i>

Other important information

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report
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