



# HOME FEDERAL BANK

*A Better Way*



## Bringing Bossier A Better Way

Home Federal Bank is pleased to join the Bossier City business community. Home Federal Bank will build its first financial center in Bossier City on Viking Drive. Also, Bossier City business leader Tim Wilhite joins Home Federal Bank's Board of Directors and Jeremy Jones joins as the Viking Drive Branch Manager. These announcements are among the first of many with Home Federal Bank's commitment to becoming a part of the fabric of Bossier. [Read more...](#)



## Home Federal Bank's Home Equity Line of Credit

With great rates and interest that may be tax deductible, using a Home Equity Line of Credit is a better way to afford everything. A Home Equity Line of Credit gives you a revolving credit line, similar to that of a credit card. Using your home as collateral, you can write yourself a check for whatever your special needs may be, whether it is a new car or a generous gift. [Read more...](#)



## Employee Spotlight: DeNell Mitchell

Home Federal Bank is pleased to spotlight DeNell Mitchell, a Vice President in the Mortgage Department. DeNell has been with Home Federal Bank since 1972 and now works with underwriting all residential mortgage loans. [Read more...](#)



## Smart Rewards Checking

Sign up for Home Federal Bank's Smart Rewards Checking and Earn Bonus Interest Rate of 4.00% on up to \$25,000.00 of your checking account's balance plus foreign ATM fee refund of up to \$10.00 if monthly requirements are met. [Read more...](#)



## New Staff Announcements

LaDan Boudreau and Steve Fair have both joined Home Federal Bank as Mortgage Loan Officers. Keith Dauzat has joined Home Federal as Vice President and Branch Manager of the Youree Drive Branch. Jeremy Jones has joined Home Federal as Vice President and Branch Manager of its first Bossier City location, at Viking Drive. [Read more...](#)



# HOME FEDERAL BANK

*A Better Way*



## Bringing Bossier A Better Way

SHREVEPORT, La—Home Federal Bank is pleased to join the Bossier City business community. Home Federal Bank will build its first financial center in Bossier City on Viking Drive. Also, Bossier City business leader Tim Wilhite joins Home Federal Bank's Board of Directors and Jeremy Jones joins as the Viking Drive Branch Manager. These announcements are among the first of many with Home Federal Bank's commitment to becoming a part of the fabric of Bossier.

Home Federal Bank recently purchased approximately three acres of land on Viking Drive in Bossier City ("North Bossier") to increase its full-service banking presence in the Shreveport-Bossier area. This move represents a firm commitment to expand Home Federal's footprint in Bossier City. Home Federal expects to open a temporary office in North Bossier by the fall of 2010, followed by construction of a permanent facility.

Jeremy Jones, the Viking Drive Branch Manager, is a native of Blanchard. He most recently served as Vice President and Branch Manager of Citizens National Bank in Bossier City. He is also involved in the Bossier City Lions Club and Young Professionals Initiative.

Tim Wilhite, the chief financial officer of Wilhite Electric Co. and the 2010 Chairman of the Greater Bossier Economic Development Foundation, was elected to the board of directors of Home Federal Bancorp, Inc. and Home Federal Bank.

"As we grow and expand our business into Bossier, it is important to us to add Bossier business executives to our board of directors," said James Barlow, Home Federal Bank's President and Chief Operating Officer. "Tim's expertise and experience will be extremely valuable to Home Federal's board of directors, and his appointment is a strong compliment to our growth strategy."

The new financial center will be located at 2555 Viking Dr., Bossier City, La.



# HOME FEDERAL BANK

*A Better Way*



## Home Federal Bank's Home Equity Line of Credit

With great rates and interest that may be tax deductible, using a Home Equity Line of Credit is a better way to afford everything.

A Home Equity Line of Credit gives you a revolving credit line, similar to that of a credit card. Using your home as collateral, you can write yourself a check for whatever your special needs may be, whether it is a new car or a generous gift.

Instead of receiving the loan in a lump sum, you can access the funds at your convenience through:

- Check
- Mobile banking
- Online transfer
- In-bank transaction

### **It's really simple. We have money to loan, and we can get it to you quickly!**

You only need to complete an application, and we take care of the rest. Since 1924, prudent and responsible business practices have kept us fully-capitalized with money to loan. And because we are locally managed, you'll be sitting at the table with the same people who can make decisions and make them quickly.

You can borrow as little as \$10,000 or as much as 89% of your home's value.

#### Benefits:

- Rates as low as 4.25% APR
- No closing costs to borrower
- No fees
- The interest you pay may be tax deductible
- 5-year program in which payments are interest only on a monthly basis

#### What you need to apply:

- Last two pay stubs or a benefit letter
- Last two years federal income tax returns and W-2 forms
- Last two months bank statements
- Home owner's insurance information

#### Requirements for borrowers:

- Must own a home
- Home must be your primary residence



# HOME FEDERAL BANK

*A Better Way*



## Smart Rewards Checking

Sign up for Home Federal Bank's Smart Rewards Checking and **Earn a Bonus Interest Rate of 4.00% on up to \$25,000.00** of your checking account's balance plus foreign ATM fee refund of up to \$10.00 if monthly requirements are met.

- Minimum balance requirement of \$250.00
- Must have direct deposit of at least \$100.00
- Must receive imaged checks in a monthly E-Statement
- Must complete at least 12 signature-based debit card transactions

You can open a Smart Rewards Checking Account with as little as \$250.00. There is no monthly service charge as well as free unlimited ATM and debit card transactions. The first order of Home Federal's basic printed checks is free. Online banking is also free.



# HOME FEDERAL BANK

*A Better Way*

## New Staff Announcements



**LaDan Boudreau** joined Home Federal Bank in April as a Mortgage Loan Officer, bringing 25 years of experience in the mortgage business. She has previously worked at National City Bank and Colonial Mortgage as a Mortgage Loan Officer.



**Steve Fair** joins Home Federal Bank as a Mortgage Loan Officer. He previously spent nine years working for Countrywide Home Loans as a Loan Originator and Sales Manager. Steve joined Home Federal Bank in June. He is originally from Coushatta, La. and received a Management degree from Louisiana Tech.



**Keith Dauzat** joins Home Federal Bank as Vice President and Branch Manager of the Youree Drive location. Keith joined Home Federal Bank in March of this year, after serving eight years with Chase Bank as Branch Manager for branches in Bossier and Youree/Kings Highway. Prior to joining Chase, he served as District Manager of a financial services company for 10 years. Keith is married and has two children.



**Jeremy Jones** joins Home Federal Bank as Vice President and Branch Manager of its first Bossier City location, at Viking Drive. A native of Blanchard, Jones began his career in banking with AmSouth Bank in October 2001. He most recently served as Vice President and Branch Manager of Citizens National Bank of Bossier City. He is also currently enrolled in the Graduate School of Banking at LSU. He is involved in several community organizations such as the Bossier City Lions Club and Young Professionals Initiative. Jones currently resides in Bossier City with his wife and two children.



# HOME FEDERAL BANK

*A Better Way*



## Employee Spotlight: DeNell Mitchell

DeNell Mitchell, a Vice President in the Mortgage Department of Home Federal Bank, has served the customers of Home Federal since September 1972. She began working part-time in the mail room while still in high school. Her duties ran the gamut from sorting the mail to running errands for the office. DeNell was a quick study and her outstanding work ethic eventually helped her move up to take a position as a teller. A few years later she began assisting Mr. Dan Herndon, Vice President at the time, with originating residential home loans. In 1994, after a number of years of dedicated service, DeNell became an FHA Direct Endorsement Underwriter. This means that she alone can approve FHA loans without the need for further underwriting by FHA. She also underwrites the Conventional and VA loans. She works with Mortgage Brokers and assists on servicing the present mortgage portfolio.

DeNell has spent most of her career with Home Federal Bank and has been a witness to the bank's development from a savings and loan association to a full-service community bank. She says she is especially impressed with the progress Home Federal has made over the last year.

"Home Federal is dear to my heart and it has been exciting for me to take part in the changes and improvements that have been brought about by our Board's decision to bring Jim Barlow in as our President," DeNell said.