



Cross Keys Bank

EVERYTHING THAT'S GOOD.

SINCE 1902

Letter from The President



September, 2014

Cross Keys Bank. Everything that's good since 1902!

That is right.....We have been delivering banking services to our customers for 112 years, and the latest in "goodness" is our new branch in Shreveport, Louisiana! In the early 80's I met my wife Rebecca in Shreveport, worked in Shreveport, and our first child was born in Shreveport. As you can imagine, we have the fondest memories of Shreveport. It feels like a homecoming. To branch from the shores of the Mississippi to the shores of the Red River, is like being "coast to coast." With our corporate headquarters in St Joseph, we are proving the old adage that great things surely come from small packages! Coupled with Cross Keys Bank's virtual banking (www.crosskeysbank.com), and conveniences like CKB On the GO (Mobile banking App with mobile deposit), we really are "coast to coast!"

Market President Merrill Wautlet is leading our Shreveport team from our convenient new location at 8740 Quimper Place. Assisting Merrill is Kayne Pierce (VP and Commercial Lender), Janet Pringle (AVP Business Development Officer & Operations Manager), Tammy McKee (Mortgage Loan Officer), and Ashley Alexander (Universal Banker). This line-up brings a combined experience of 100 years in community banking and an understanding of the local market that will allow us to serve you with exceptional care.

As you read this latest newsletter and get a better feel for the kind of bank we are, you may find yourself asking, "Why am I not doing all of my business with Cross Keys Bank?" We understand many people think that all banks are the same. It's the smile you take away and the comfortable feeling you get when doing business with us that sets us apart. This intangible quality is what keeps our customers coming back. If you are already a customer of Cross Keys Bank and have worked with our friendly staff or our incredible E-banking department, you know you are in good hands, and we THANK YOU for allowing us to serve you. If you are not a customer, what are you waiting for? Contact us immediately to open an account today! From traditional banking products to our virtual suite of E-banking services, Home Mortgage origination, Investments and Insurance, we offer enjoyable and meaningful solutions for our customers!

Not long ago I told my staff that I had recently heard banking described this way: "Banking is necessary, banks are not." That saying has been in the forefront of our minds as we have begun investing time and talent delivering banking services in new and exciting ways. The world is forever changing, and the advent of virtually everything mobile and everything dot com will be the driving force of innovation and competition for generations to come. Recently, in one of our advertisements we have had fun talking about having drive-thru lanes on the second floor to accommodate our customers in flying cars, but is it really that farfetched? Heck, wait till you see our Loan Drone! Thinking about the future and the possibilities ahead is a lot of fun. Banking can actually be enjoyable if you have the right partner. And with all this technology, we still have live people answering the phones!

CROSS KEYS BANK..... Everything that's good since 1902!!! Thanks for allowing us the opportunity to prove we are worthy of your business!

Sincerely,

A handwritten signature in black ink, appearing to read "Michael Vizard". The signature is fluid and cursive, written over a white background.

Michael Vizard, President
Cross Keys Bank

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Cross Keys Bank

Please join us for the

Ribbon Cutting Ceremony of Our New Shreveport Banking Office

Thursday, October 9, 2014

Ribbon Cutting: 11:00 AM

Followed by Reception

Cross Keys Bank

8740 Quimper Place

Shreveport, Louisiana

318-698-3246



Dear Geek Girl:

Data Breaches & Payment Card Compromises - Commonly Asked Questions & Answers

By Kristen S. VandeVen

Data breaches and payment card compromises can be very difficult to explain to a worried customer. Our goal is to equip our customers with information so that they may protect themselves from the ongoing risk of payment card fraud and take proactive steps to safeguarding their information. See the questions below; these are questions we are asked most frequently, and our advice for protecting your private information.

Q: How did this fraud happen? Where was my information compromised?

A: It is difficult to identify exactly where card information may have been compromised. Several major retailers have recently announced breaches of their card information, but unfortunately these breaches are typically recognized only after fraudulent charges have occurred. Often, it takes several months for retailers to identify and announce that a compromise has occurred. Meanwhile, customers have already been affected.

Q: Did this fraud originate with Cross Keys Bank?

A: Cross Keys Bank's systems are secure and we have no indication that any customer information has been compromised at our bank. We have spoken to multiple banks in Georgia that are experiencing the same kinds of losses – the same places, and amounts.

Q: Why is the bank unable to block all fraudulent transactions?

A: Cross Keys Bank works hard to identify fraudulent transactions, but unfortunately 'the bad-guys' are very smart; they look for ways around monitoring and conduct transactions that 'appear' to be normal with counterfeit cards. Our top priority is safeguarding your funds and information. When we are in doubt about a transaction, we will attempt to call you. Please be sure you have given us up to date contact information.

Q: Recent news stories refer to 'the bad-guys' obtaining PIN numbers; do I need to change my PIN?

A: No, we have no indication that the 'the

bad-guys' were able to obtain PIN numbers in this most recent fraud. In general, it is more difficult for fraudsters to obtain PIN numbers.

Q: How can I get my PIN if I don't know it?

A: You may bring your card and identification to a Cross Keys Bank office to have your card repinned or contact us to request that a PIN be mailed to you. Cross Keys Bank employees have no access to your PIN number.

Q: I am an active credit and debit card user, and have shopped at the retail stores that have reported breaches of payment information. Should I be worried?

A: In regards to recent breaches, we have likely already contacted you if your card was compromised. When news of a breach occurs, Cross Keys Bank moves quickly to identify the potentially compromised cards using our own diagnostic tools and additional support from VISA. We attempt to contact affected customers to discuss temporarily lowering limits and reorder replacement cards.

Q: Would you recommend that I discontinue shopping at a retailer who has communicated a breach of data, or use only cash?

A: No, that is not our recommendation. Credit and debit cards carry great benefits that far out-weigh the risk of carrying large amounts of cash and the risk of card compromises. However, there are more actions you can take to increase your awareness and get involved in your account security. Take advantage of Cross Keys Bank's free electronic services that allow you to quickly and easily review your most recent transactions. The options below are easy to use:

1. Debit Card PINs – use your PIN when the option is available. This adds an extra layer of security. While it is not impossible for a fraudster to obtain a PIN, it is much more difficult. Also, Cross Keys Bank will require you to enter your debit card PIN to complete some types of transactions.

2. Mobile Phone Alerts – any customer with a mobile phone can sign up and benefit from text alerts.



3. Mobile Banking – if you have a smart phone or iPad, we encourage you to sign up for our free mobile banking service and download the app for your iPad, iPhone or Android. You can quickly review your last posted transactions and even make deposits by simply taking a picture of your checks.

4. Online Banking – if you work from a computer or laptop each day, our online banking solution continues to be an easy way to review your transactions, transfer funds, view your statements and more.

5. Electronic Statements – our customers occasionally experience fraud because their home or business postal mailbox has been compromised. Thieves remove your mail before you have the chance, and sell your account number to crooks who create counterfeit checks and send unauthorized charges to your account. Sign up for our eStatements and never worry about that again. Plus, it's just good for the environment. Worried about having a copy of a check for an IRS audit or proving payment?

Q: I have a credit card or pre-paid card offered by a retailer, similar to a rewards or points card. Is my private information at risk?

A: Anytime you provide private, personal information to a retailer you put your information at risk. Anytime a retailer asks you for a social security number, a checking account number or credit card number, this information will be at risk for theft and compromise. Financial Institutions like Cross Keys Bank are held to the highest level of security standards by federal regulatory agencies such as the

CKB Travel Club Visits France

The latest adventure of the CKB Travel Club was a 10-day Tour of France. Our group of 12 travelers included Nan Huff, Peggy and Dr. Charles Tucker from Waterproof, Sandy Lee of St. Joseph, Kay and Calvin Adams from Tallulah, along with Nancy and Ed Adams, Sandra and Ron Blate, and Debbie and Jim Cuthbert from Monroe. This was the third trip for the club, and Sandy has been on all of them.

Our trip was called "Memorials of War", and primarily dealt with WWII events in France, from the occupation of Paris to the Normandy beach landings. Our first tour was led by a local guide who showed us many historically important military sights in Paris, and told us how the city and its residents were forced to live for most of the war. There was also time to see Paris as it is today. We saw traditional Paris venues such as the Eiffel Tower, the Champs-Elysees, the Arc de Triomphe, the Louvre and the Cathedral of Notre Dame.

The next day provided a motor coach trip to the amazing Palace of Versailles. Our guide efficiently led us through large crowds to the head of the line where our tickets were waiting. He provided much information and local knowledge about the stunning opulence of the palace, and we were able to hear him clearly over the crowd noise through the wireless headsets. Our group dinner that evening was actually inside the Eiffel Tower, in our reserved dining area with huge

windows that showed us the City of Light.

We spent the next 3 nights in a small fishing village on the shores of the English Channel, and we took trips from there each day in different

for the day, and set the tone for a very emotional tour of the grounds. As we were leaving the cemetery, an unexpected highlight for some of us was meeting Jack, an elderly gentleman from Yorkshire, England, he drove a landing craft during the invasion, at age 19, and this was his first trip back in 70 years.

Next we went to Bayeaux, fairly unscathed by the battles, but home of the famous Bayeaux Tapestry. We were amazed by the 230-foot embroidered cloth depicting the events leading to the Norman conquest of England. And there was still more to see when we arrived at Le Mont St. Michel, a cathedral on the borders of Normandy and Brittany. The highlight was the abbey, which dates back 10 centuries. Our last tour of the trip was at the medieval town of Chartres, where we had a great lunch at an outdoor café on a perfect day.

On the way home we discussed the trip and came to some mutual conclusions. Those who were interested in what Paris offered also enjoyed the Normandy experience. And those who came along for Normandy were pleasantly surprised by touring Paris. We all enjoyed the food, and the restaurant service was friendly and professional. Wine and cheese were abundant and came in many varieties. The best indicator may be that 6 of the 12 travelers have said they plan to go on our next trip to England, Scotland and Wales in June. We invite you to join us!



Ed, Nancy, Calvin and Kay Adams



Nan Huff, Sandy Lee and Nancy Adams



Jim and Debbie Cuthbert and Sandra and Ton Blate

directions. These included tours at Pointe du Hoc, Omaha Beach, Utah Beach, St. Mere Eglise, and Pegasus Bridge, as well as shorter trips to Sword, Juno and Gold beaches. We were the first visitors when the U. S. Military Cemetery opened the gate on a beautiful morning. This gave us a close-up view of the ceremony of our Stars and Stripes rising up the flagpole



Town of Sterlington successfully closed on \$600,000 Wastewater and Utilities Revenue Bonds

On Tuesday, September 2, 2014, the Town of Sterlington successfully closed on \$600,000 Wastewater and Utilities Revenue Bonds, Series 2014.

The much needed proceeds were borrowed for the purpose of constructing and acquiring additions, extensions, and improvements to the Wastewater and Sewer Treatment System.

After difficulties of initially raising

the capital, Cross Keys Bank, along with two other area banks stepped in to provide financial support. "The town council and I are extremely grateful to Cross Keys Bank for their continued support and commitment to the town of Sterlington," said Mayor Vern Breland. "The growth and success we've had would not have been possible without Cross Keys Bank."



Dear Geek Girl:

continued from page 4

MEET HOLLY BOYD LOAN OFFICER



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Federal Deposit Insurance Corporation (FDIC) and the Office of the Comptroller of Currency (OCC), and are rigorously reviewed annually by onsite examiners to ensure we are constantly updating our technology to prevent compromises to our customer data.

Retail organizations do not have the same type of oversight nor can you be certain of their security practices. Weigh the benefits of a retailer's points or reward program carefully: is it worth the risk?

We recommend that you place your trust in the credit and debit cards that are issued and managed by financial institutions that have the proper oversight and highest requirements for security.

Q: What further advice could you give your customers?

A: Know your card provider. We recommend that you do business with the people you know. We cannot assure you that your Bank credit or debit card will not be compromised one day; unfortunately,

hackers are sophisticated and will find the weakest links in the card payment network, whether a small retailer or large. They work quickly and change locations and operating methods to avoid detection. Sometimes retailers never know a breach of their data occurred. Knowing your card issuer is the key to resolving the matter quickly and regaining peace of mind. Time is of the essence.

Q: What else can I do?

A: Make certain we have your current contact information. If you have a cell phone, make sure we have that number. We also suggest that you take advantage of the free credit report monitoring. Don't forget to protect the identities of your children and your elderly family members by checking their credit reports, too. If you use electronic devices to view your bank information, be certain that those devices have the most up to date security features and you utilize the security options fully.

**WE ARE CROSS KEYS BANK. FOUNDED IN 1902.
BUILT ON PILLARS OF TRUST AND FINANCIAL KNOW-HOW.**

THAT'S RIGHT, KNOW-HOW.



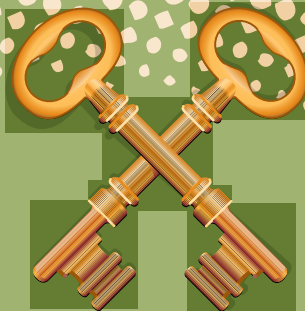
Cross Keys Bank
EVERYTHING THAT'S GOOD.

A NEW CHAPTER IN OUR BESTSELLER **CROSS KEYS, SHREVEPORT**

Cross Keys Bank is pleased to announce the opening of our newest branch at 8740 Quimper Place in Shreveport. The new branch, conveniently located near the Bert Kouns Industrial Loop, gives Cross Keys Bank a highly visible presence and offers a new option for businesses and professionals looking for a bank designed to meet their unique needs. The Shreveport branch is the eighth Cross Keys Bank location. A ribbon cutting ceremony and grand opening celebration at the Shreveport Branch will be held on October the 9th. Many of our Cross Keys bankers from Northeast Louisiana will be there to welcome the new staff and to greet guests who are in attendance.

Leading the Shreveport Branch as Market President and Commercial Lender is Merrill Wautlet, a well-known local banker and longtime Shreveport resident. Other officers include Kayne Pierce, Vice President and Commercial Lender; Janet Pringle, Assistant Vice President, Business Development Officer and Operations Manager; and Tammy McKee, Mortgage Loan Officer.

“We are excited about our Shreveport expansion and look forward to being the new kid on the block,” said Michael R. Vizard, Cross Keys Bank President and CEO. “We’ve been in business since 1902, so it’s nice to think of ourselves as young again.”



Cross Keys Bank

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8740 QUIMPER PLACE SHREVEPORT, LA 318-698-3246 CROSSKEYSBANK.COM

MEET OUR SHREVEPORT STAFF



MERRILL WAUTLET

Market President & Commercial Loan Officer

Merrill brings over 31 years of commercial banking experience to Cross Keys Bank. He is a graduate of Centenary College and a member of the Downtown Shreveport Rotary and the Shreveport Chamber Business Development Committee. Merrill is also a board member of Cohabitat, as well as a board member and Finance Committee Chairman of St. Mary's Residential Training Facility.



KAYNE PIERCE

Vice President & Commercial Lender

Kayne is a life-long Shreveport resident who earned B.S. and MBA degrees in Business Administration at LSU Shreveport. For the past nine years, Kayne has held various banking positions including mortgage loan origination, personal banking, commercial underwriting and commercial lending.



JANET PRINGLE

Assistant Vice President, Business Development Officer & Operations Manager

A longtime resident of Shreveport, Janet has over 37 years of banking experience. She previously served as a commercial lending operations manager and is a certified compliance officer. Janet is a member of the Shreveport and Bossier Chambers of Commerce and is co-chair of the Susan G. Komen "Friday in Pink" event. She is also a member of Women for Community Renewal International and attends St. Elizabeth Ann Seton Catholic Church.



TAMMY MCKEE

Mortgage Loan Officer

Tammy is a Bossier native with nearly 30 years of banking and mortgage experience. She attended Bossier Parish Community College and LA Tech Barksdale. She is a member of the Bossier Chamber of Commerce and serves as co-chair of the Susan G. Komen "Friday in Pink" event.

Another Successful Revive 5!

Just as the branches of Cross Keys Bank are different in location and personnel, they also differ in the ways they contribute to their local communities. Each branch seems to find its own project to demonstrate the volunteerism of its people.

The Revive 5 in Tensas Parish is a great

example. While the bank continued its annual sponsorship of the 5k run/walk this year, the staff of the St Joseph branch also answered the call, and supplied 25 employees to help organize, manage and participate in the fundraiser. The race is held to promote the revitalization and recovery of rural Louisiana, the very place where Cross

Keys Bank had its beginning in 1902.

Memorial Day Weekend was a perfect date, and there were many CKB shirts seen in the large crowd of participants. As always, the highlight of the event was being able to join with others for a common good. In times like this, everybody wins.



Ms. Tut Lancaster helping stuff goodie bags for the runners.



Michael Vizard enjoys a VERY hot bowl of jambalaya courtesy of Fish Tale Grill.



Children play in the more than 100 year old oak tree that served as shade for the race organizers.



Alissa Sutton Russell, Anna Camille VandeVen and Kristen Sutton VandeVen finish up late.



Brooke Spillars and Renee Gossett, always lovely and always smiling!



Michael and Becky Vizard enjoy comradery with fellow racers.

Cross Keys Bank Takes Second Place in Dragon Boat Festival

Dragon Boats! The newest community fundraiser was very popular with Cross Keys employees in May. Captain Bradley Bridges of our McMillan Road Branch put together a great team of rowers that included employees and friends. The group was kept in rhythm by their excellent drummer, Kerry Doyle.

Proceeds of this year's event went to PAWS of Northeast Louisiana for their spay and neuter clinic. A different non-

profit organization will be chosen next year. The boats were rented for the event. Sponsorships and team entry fees provided the income, so admission was free and a huge crowd turned out at Bayou DeSiard to watch and cheer.

Why Dragon Boats? Captain Bridges said: "It was a unique way to get attention for the event. After-hours practices allowed us to get to know people from different locations. We

already knew how to work as a team at the bank, but teamwork in a Dragon Boat was not easy at first. And we all had a great time for a great cause."

At the end of a long day of racing, CKB had won first place in the Bankers' Cup competition, and second place overall. And PAWS had received some much-needed publicity and a very nice contribution for their clinic.

Kay Gray and her famous smile!



Reannon and Sofia Borquist smile for the camera



Kerry Doyle (daughter of WM Branch Manager Kelly Coates) served as the drummer



Patricia Ardis in deep thought

The 2014 CKB Dragon Boat Team!





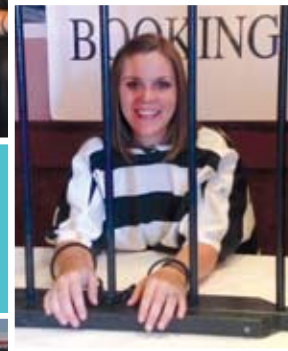
Marcella Vinson and Mike Thompson
The branch enjoyed breakfast pizzas to celebrate Marcella's 38 years at CKB.



Alissa Sutton Russell presents a check to Linda Frith, Administrator at The Olive Branch Senior Care Center in Tallulah to purchase a popcorn machine for the residents.



Reannon Borquist, Bank Security Officer, participated in the MDA Executive Lock-Up to raise money and awareness for the Muscular Dystrophy Association.



MacKenzie B Colvin was crowned Cotton Blossom Queen for 2014 Saturday August 16, 2014 in Rayville, LA She is a senior at Rayville High School. She is the granddaughter of Bubba and Anne Lane.



Kay Gray with her "Read Learn & Succeed" student at the United Way's End of Year Celebration.



Jean and Tru Goldman with their newest grandchild Elizabeth Ramsay Goldman.



Landon Axton, son of Shara Axton, poses by the CKB Banner before his t-ball game.



Ben Watson and his horse at the local rodeo.



Skating Fun
Donald VandeVen, Parker Russell, Blaine Howard, Katie Marie VandeVen and Anna Camille VandeVen



Michael Vizard and Cameron Gray being silly in Michael's office.



Juanita Woods, Paul West, Alissa Sutton Russell and William Smart
Alissa presented a check on behalf of Cross Keys Bank to NOVA.



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To learn more contact:

Chad Monsour,
Vice President

318.340.0027

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318.361.3136

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To learn more contact:

Beverly Joiner
Senior Vice President
Mortgage Lending
318.361.9050

Holly Boyd Mortgage Loan Officer NMLS# 148158 318.361.3125 1401 Hudson Lane Suite 101 Monroe, LA 71201	Tammy McKee Mortgage Loan Officer NMLS# 343792 318.698.3246 8740 Quimper Ave. Shreveport, LA 71105
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To learn more contact:

Babbette Adcock,
Property Manager

318.361.3132

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(318) 361-9500

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1913 Julia St.
(318) 728-6380

SHREVEPORT
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(318) 698-3246

STERLINGTON
167 Keystone Rd.
(318) 665-4511

ST. JOSEPH
307 Plank Rd.
(318) 766-3246

TALLULAH
115 North Chestnut
(318) 574-3210

WEST MONROE
400 McMillan Rd.
(318) 362-0023

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Taking The Emotion Out Of Investing

By Mauri Turner

The extreme market volatility we've seen over the past few years drives many investors to engage in emotional investing. During times of stress, our psyche overpowers rational thought, and we make decisions that wind up negatively impacting our investments.

Since the early 2000s, the research organization DALBAR has been studying how the investment decisions investors make impact their investment performance. Each year the study compares the gains of the S&P 500 index versus those of the average equity mutual fund investor over a 20-year period.

Results for the period ending 12/31/12:

- S&P 500 – 8.2%
- Average Equity Mutual Fund Investor – 4.3%

The average investors' return was significantly lower than the S&P 500® Index.

This evidence suggests that emotional investing gets the best of the typical investor during periods of uncertainty.

How can we overcome human nature, eliminate the guess-work and reduce the effect of poorly timed market moves? Some simple strategies can help investors stay the course and keep their emotions in check.

Dollar Cost Averaging

Dollar-cost averaging is a practice where an investor puts a set dollar amount into investments at regular intervals - usually monthly or quarterly. When share prices are low, the investment purchases more shares; and if share prices rise, fewer shares are purchased. Over time, the process helps reduce the average price paid per share of the investment.

Dollar cost averaging can be beneficial



during periods of market volatility. If you continue to invest throughout a market downturn, during an upward trend, shares bought low see increased gains, while fewer higher priced shares are added to the portfolio. This strategy is not guaranteed to result in a profit or protect against a loss. To be most effective, it requires continuous investing, despite market fluctuations.

Because investors can automate their contributions, dollar cost averaging simplifies investing and makes it easier to be disciplined, no matter what happens in the markets. And, contributions can be set according to what the investor can afford to regularly invest.

Dollar Value Averaging

For investors who want to take a more active role in their investment program, dollar value averaging takes the principles of dollar cost averaging to the next level.

Instead of contributing a predetermined dollar amount toward an investment each period, the investor buys (or sells) shares so that the total value of the investment increases by a consistent amount.

For example, an investor decides to invest in a new savings vehicle and his goal for the value of his portfolio is \$4,500 in 12 months, or \$375 a month. He starts out with a \$375 contribution in the first month.

In month two, with market declines, the investment value decreases to \$275 (\$100 below the initial value). Following the strategy, he increases his contribution to \$475 to stay on target with his goal.

The next month, the market rebounds and the portfolio value jumps to \$1,000. To compensate, he invests only \$125 to reach his target value for the first quarter. He would keep adjusting his contributions throughout the year based on market fluctuations.

The advantage with this technique is that you're investing more money (rather than just getting more shares for your money) when prices are low, and investing less money when prices are high.

If the portfolio over performs and exceeds your set value goals, this strategy would have you move money out of the investment to keep the value at goal levels.

Since contribution amounts vary with price fluctuations, direct contributions can't be automated. But you can automate deposits into a holding account, and then invest according to your plan from there.

Whether you choose a passive or active approach, adopting a disciplined strategy can help you keep your emotions in check and your focus on your long-term goals.

Sources: 1) Dalbar, Inc., 2013 Quantitative Analysis of Investor Behavior. 2) Andrew Beattie, "Choosing Between Dollar-Cost and Value Averaging," Investopedia. 3) Laura Martinez, "Dollar Cost Averaging vs. Value Averaging," Fox Business, December 2010.

Mauri Turner is a registered representative with offices in Monroe, LA. If you have a question for Mauri, send it to:

Mauri Turner, Financial Consultant
1401 Hudson Lane, Suite 100, Monroe, LA 71201

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WEST MONROE*
400 McMillan Rd.
(318) 362-0023

CYPRESS STREET
ADMINISTRATIVE BRANCH
3101 Cypress St., Suite 1
West Monroe, LA 71291
(318) 340-6274

*ATM Located at Branch



Member
FDIC