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TO THE **FUTURE**



Cross Keys Bank

2017 Newsletter

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NMLS #743038

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Beverly Joiner
SVP, Mortgage Lending
NMLS #754906
318.361.9050



Tammy McKee
Mortgage Loan Officer
NMLS #343792
318.698.3246

Cross Keys Bank is a full service bank founded in 1902 to meet the needs of a growing community. For the past 115 years, service, honor, and integrity have been the guiding principles of Cross Keys Bank, but personal commitment is what sets us apart. We are neighbors and friends who value the traditions that strengthen community while embracing the innovations that make life a little more convenient for everyone. From personal checking, savings, insurance and investment accounts to a full range of business banking products, the friendly professionals at Cross Keys Bank are here for you. Visit any of our convenient locations or call on us if you need help with any of our products.

Our mission is to help our customers succeed. By their success we will succeed.



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Letter from the Chief Executive Officer and President

The year 2017 is well under way! Cross Keys Bank, along with the rest of the nation, has witnessed quite a resurgence in the confidence of the financial markets and the general state of the economy. There is also the possibility of tax reform favorable to the business sector.

In addition, there is hope for regulatory reforms that will unshackle our businesses and create fresh focus on American ingenuity and productivity. Businesses of all types, and particularly community banks, will no longer be smothered by the burden of ever-increasing costs of compliance with the unintended consequence of restricting access to, and increasing the cost of, credit for the consumer.

We wish the new administration well, and we hope that our people will work together to keep our country moving forward so that we all will benefit.

Several years ago, we combined our newsletter with our annual report to give you a fresh look at what has been going on at your bank over the past year. It also provides a hint of what you can expect for the coming year, along with highlights of new products and services. We are making

it easier to do all of your banking with Cross Keys Bank. We are excited about the future, and will continue to offer solutions to our customers that exceed their expectations, as a way to express our gratitude for their choosing Cross Keys Bank.

With technology, however, comes the danger of Cybercrime, which impacts every aspect of technology used to facilitate commerce in the world today. It has become one of the most critical challenges for the banking industry, as we utilize new cyber security techniques to protect and serve our customers. Whether it is a case of simple ID theft or a complex hacking, we can all see that international cybercrime is exploding. As a result, cyber defense has become a major industry, and Cross Keys Bank will utilize every possible means of defense for our customers.

Our "Employee Day" theme for this year was Keys to Future. So let us be your bank of choice as we cruise into the future together. Cross Keys Bank will provide the keys to get you there safely and soundly!

Michael Vizard, Chief Executive Officer

Shane Bridges, President

New Director

William Kevin Bryan, a Shreveport native, graduated from LSU in Baton Rouge with a Bachelor of Architecture, then returned to Shreveport and has been practicing Commercial and Industrial Architecture ever since. He is currently licensed to practice architecture in Louisiana, Texas, New Mexico, Colorado, and North Dakota and has owned Kevin Bryan Architect, LLC since 2002.

Kevin's business is located in downtown Shreveport where he has personally invested in the downtown redevelopment movement by purchasing and renovating 712 Texas Street. Kevin is the Vice President of the Downtown Shreveport Development Corporation and also serves on the Robinson Film Center Board.

Kevin and Donna, his wife of twenty five years, have three daughters and attend First United Methodist Church where he has served on the building committee for the last three major additions and renovations.

It is With a Heavy Heart...

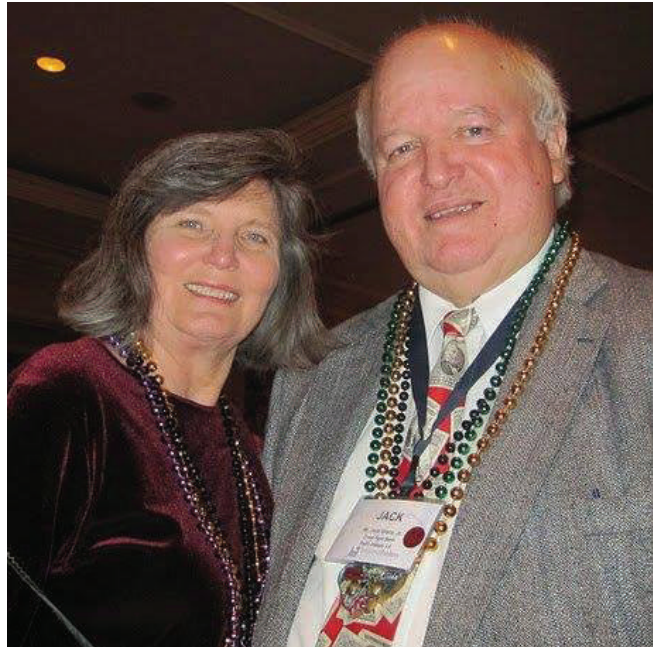
I wish to express my deep appreciation for a dear friend and mentor we lost this year. Jack M. Grace, Jr, Director and former employee, worked for the bank for 48 years and retired as Executive Vice President in 2008. He served on the Board of the Bank from 1986 until his death. With tenacity and true grit, Jack embraced the challenge, eager to defeat the opposing side, be it on the field, at the card table, throwing dice or mixed metaphors, or analyzing the next acquisition opportunity. Like a savant, he was a master with numbers, and he made us all smile a lot. He was a smooth negotiator that could mediate, compromise, and haggle with the best of them. Jack was a kind, loving husband and father, a loyal friend, and a dedicated employee. Jack actually hired me in 1986 when I came to work for Watson & Grace Insurance, which is now Cross Keys Insurance Agency. I was lucky to have Jack help guide me as I took on the responsibility of leadership in 2005. Jack has mentored most of the officers and employees running our bank today. I speak for all of them by extending my sincere thanks and appreciation to the Grace family and our good Lord for having shared Jack with us. We are all saddened by the loss, but knowing that he is now at peace, and probably taking Saint Peter for a pot full in a game of Texas Holdem poker, brings a smile to my face...

God bless this wonderful example of a community banker, friend, honorable patriot, veteran, community leader, dedicated husband, father and grandfather. His was truly a life well-lived, and we all are the better for it.

Michael Vizard, Chief Executive Officer

"The Banker" by Travis Grace

There was a banker from the town St. Joe.
You may ask many, his name they would know.
The name of his employment was Cross Keys.
He could be seen in his office with ease
Through the glass window into the lobby.
Photographs or relics were a hobby.
He was executive vice-president.
In and out on errands he often went.
The man was in charge of many a loan.
He conferred face to face and on the phone.
He drove a bank car that was made to last.
Wherever he went, he drove rather fast.
He often did not come to work dressy.
Clutter on the man's desk made it messy.
The man was in charge of legal tenders.
His everyday dress was pants with suspenders.
Could multiply, divide, subtract, and add,
He was spouse, grandfather, and thrice a dad.
The man's thinning hair was of gray and black
And he answered to the title of Jack.



Recognizing Retirees

Wayne Fleming and Laura McCullin

A couple of years after opening our Hudson Lane branch and enjoying immediate and substantial growth, we decided to enter the West Monroe market. And we used the very same formula, including finding the best possible leader for the job. It was a short search, because Wayne Fleming was the only person we considered. We set our sights high, and we are still very pleased with the results. Wayne was an obvious choice due to his banking experience of 26 years, his high profile in the community, and his family values. But beyond those strengths, Wayne has an unwavering commitment to honesty and fairness which fits perfectly with Cross Keys' way of doing business.

So once again, we experienced explosive growth in our new branch as Wayne's customers followed him in large numbers. They knew they would continue to receive the personal attention that is Wayne's way of relating to all people, not just his customers and friends. His personality also includes a sizeable amount of good humor, and his contagious laugh is a familiar and comforting sound. It is not surprising that those who knew Wayne would reward his efforts to assist them by telling others about him.

This began a recurring situation of customers bringing friends who would bring their families and their friends. There are many cases where three generations of a family chose to do their banking with Wayne Fleming. Because of his appreciation of the trust that he has earned, Wayne spent the last several months of his career planning for a smooth transition, and he was instrumental in choosing Rick Guillot to be the new Market President for West Monroe..

We believe Wayne will be quite happy spending more time with his family, which also includes the LA Tech Bulldogs and Lady Techsters. Thank you, Wayne; well done.

After 94 years of success in rural areas, Cross Keys Bank made the decision to bring our style of banking to the Monroe-West Monroe area. We provided the new branch with the latest technology in equipment, a prime location in the middle of Monroe and a small staff of very capable bankers. A major part of that team was Laura McCullin, who brought her 12 years of banking experience from another local bank that had sold out to one of the new mega-banks.

Laura also brought a huge following of loyal customers, many of whom told us that they were not actually banking with the other bank; they were banking with Laura. And we soon found out why. Laura had exactly the personality, work ethic, intelligence and commitment that we had hoped to find. And that never changed during the 20 years that she devoted to our bank. Since Laura had held several different positions while advancing in her career, she was an excellent teacher of new employees. Her patience and understanding earned her immediate and lasting respect from those who were trained and supervised by her. She also earned many rewards from bank management, being promoted often from the initial positions of teller-loan assistant to her departure as Assistant Vice President and Branch Manager.

Laura's success also contributed to our success, and the staff of 3 that opened our branch numbered 38 when she retired in December. We are grateful to Laura McCullin for all she has done, and we are proud of the accomplishments that she achieved. We wish her a long and happy retirement.





Merrill Wautlet, United Way Board Member Spotlight

(original article in the United Way of NW LA Newsletter)

Q—How did you come to be involved with the United Way?

A—I have been involved as a United Way supporter my entire professional life. I contributed to the UW when I first entered the work force and was involved in numerous workplace campaigns, including leading the one at Regions Bank shortly after I moved back to Shreveport. I was voted onto our board two years ago in part from getting to know our CEO, Bruce Willson, as we are both Rotarians.

Q—If you could tell someone who doesn't know about the United Way one thing about our organization, what would it be?

A—The one thing I think is most important about what we do is how we provide funds to organizations that are doing great work with a low profile. We have some tremendous service-minded people in our area who are addressing needs, but are doing so with limited resources. By partnering with these smaller nonprofits we help provide stability and allow them the opportunity to expand the scope of their work.

Q—If you could change one thing in this community, what would it be?

A—Raise our community self-esteem. I often hear things about Shreveport-Bossier that are negative, but for me I feel it is a region with amazing qualities. Faithful and generous people live and work here. It's a family-friendly community with a kind soul and bountiful spirit.

We have great economic promise here, but I think we are too humble about letting the world know about those opportunities. We need to brag a little more, thump our chest a little more. We have great transportation infrastructure, low cost real estate, higher education, superb health care, and plenty of recreational opportunities. If we can truly get our act together, the possibilities are endless.



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Employee Promotions



Mike Thompson, Market President, Tensas, is from Tensas Parish and currently resides on Lake Bruin with his wife, Lesley. Mike is a Certified Public Accountant with over 35 years of work experience with a variety of companies. He has been with Cross Keys Bank for 9 years serving as the bank's Controller, Human Resources Director and a lender in the Tensas market. Mike and Lesley's children are Sarah Hembree and her husband, Coley of Tallahassee FL; Daniel Thompson and his wife, Lauren of Seattle WA; and Jimmie Thompson of Starkville, MS. They have three grandchildren: Samantha Hembree, Sada Hembree, and Marshall Thompson.



Rick Guillot, Market President, West Monroe, resides in West Monroe, LA. Born and raised in West Monroe, Rick graduated in Accounting from Louisiana Tech and earned an MBA from LSU. He has held various positions in commercial finance. Rick is a board member of Glenwood Regional Medical Center, Wellspring Alliance, WMHS Foundation, West Monroe Civitan Club, Rebel Booster Club and the Big Whit 77 Foundation. Rick has two sons, Brady and Jack, and is married to his wife of 11 years, Heather Guillot.



George Matthews, Loan Officer & Universal Banker, George began working at the Cross Keys Bank Saint Joseph Branch in September of 2016. George is originally from New Orleans, LA and now resides in Tensas Parish on Lake Bruin with his wife, Dr. Elizabeth Matthews, DDS. They have two children: daughter, Rainey, age 3; and son, John Bennett, age 14 months. George is excited about the opportunity to provide banking and lending service and support to all current and future Cross Keys Bank customers.



Jeremy Rodden, Vice President, Market Manager, Madison Parish Jeremy Rodden began working at Cross Keys Bank in 2010. He lives in Tallulah with his wife, Audrey, and their two sons, Jed (age 7) and Massey (age 6). Jeremy is a graduate of the University of Louisiana at Monroe and the Graduate School of Banking at LSU. He is a member of the First United Methodist Church in Tallulah. Jeremy volunteers as a varsity baseball coach and pee wee football coach for the Tallulah Academy Trojans where he is also a member of the Tallulah Academy Booster Club.



Kandy George, Assistant Vice President, Branch Manager, Lender, Tallulah Kandy George is a native of Tensas and Madison Parishes and is a graduate of Tallulah Academy. She currently resides in Tallulah with her son, Blane. Kandy initially joined our team at Cross Keys Tallulah Branch in August of 2011 as a Teller. Since that time, she has held several other positions that include CSR, Loan Administrative Assistant, and most recently, a Universal Banker. She was selected as the 2015 Cross Keys Bank "Employee of the Year". Outside the bank, Kandy serves as a volunteer for community service philanthropies including Toys for Tots, the Cinderella Project, and Revive 5. She is excited about her new responsibility as Assistant Vice President, Branch Manager, and Lender.

New Year's Resolution Check-Up

Mauri Turner – *Investment Advisor*

If your annual resolutions this year included financial decisions, you made a good choice. If not, there is still a lot of year left on the calendar with time to make some important changes. In either case, it is wise to occasionally take a close look at your future income. Whether you are working, retired or part-timing, you are somewhere in the cycle that is your financial life.

Those who are employed should recognize that every passing day reduces the time remaining not only to build a retirement fund, but also to maximize the earnings on the investment. A good strategy includes taking advantage of all employer-provided opportunities such as 401(k) accounts, especially those with matching funds. And once the money is invested, it should remain invested. A change in jobs will usually require an exit from a 401, but it also provides a means to roll over your balance into an IRA; and then begin a new 401 or other plan with a new employer. Multiple IRAs can result from this situation over the length of a career, or they can be combined. Some investors prefer to use different IRAs for different investment goals: growth, income, security, etc., although the same diversification can sometimes be accomplished in a single IRA.

And that leads us to another important decision whether you are contributing to, or withdrawing from, a retirement fund. Although a set of auto tires will be carefully balanced at installation to provide the best performance and durability, there will be bumps and thumps along the way that will change the balance. If those tires are not re-adjusted on a schedule, they will not perform as expected and there may be danger. And so, while a well-balanced retirement plan may begin with carefully selected investment goals and risks, there will be changes. They may be personal, medical, marital, educational or financial issues that occur over time. When you also consider potential changes in our economy that directly affect your portfolio, it is crucial to re-balance your accounts on a regular basis.

Whatever the stage of your financial life, make sure to get frequent check ups from a qualified advisor.



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20 YEARS AGO
THE SECOND BEST TIME IS NOW

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Dear Geek Girl
Kristen Vandeven, AVP,
Electronic eBanking Officer

Dear Geek Girl,

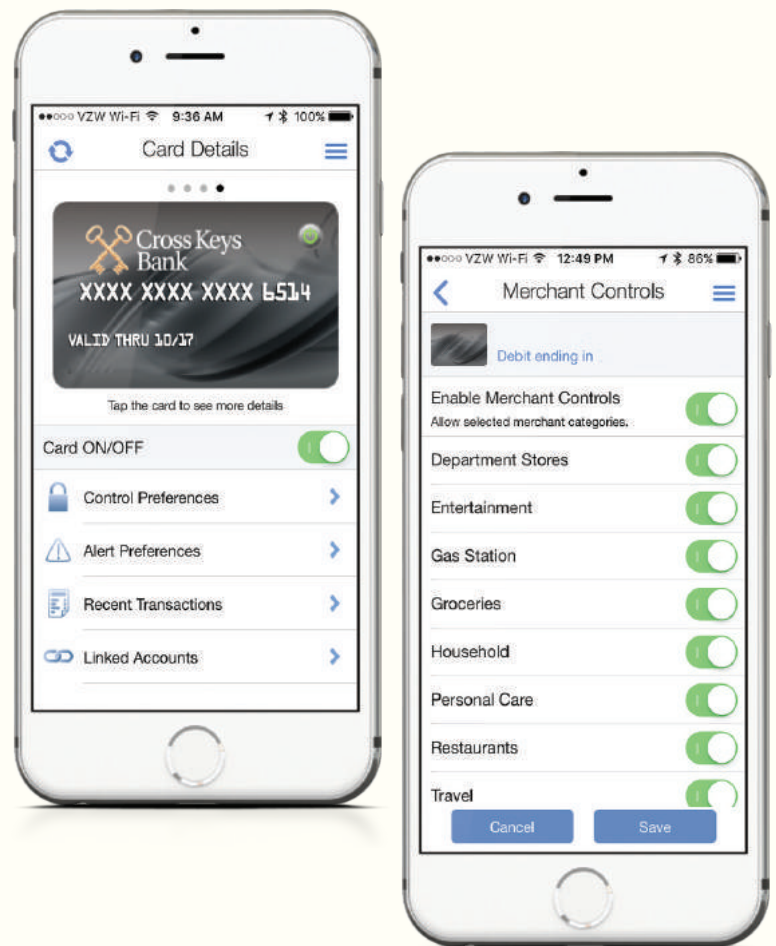
What are some tools that CKB can offer to keep me in the know about my account?
–Joe Customer

Dear Joe,

Cross Keys Bank now offers multiple ways to keep you abreast of all the details of your account. Our newest offering is our **SecurLOCK Equip App** for Cross Keys Bank Debit Cards. This is a dedicated smartphone App (iPhone and Android) you use to register your debit card. It will alert you each time your debit card is used via a push notification. These alerts contain more detailed information than can typically be found on your statement. They can be especially handy when determining why your card may have been denied. The app has a handy On/Off switch that will allow you to turn off your debit card with the push of a button. Many of our users find this feature especially useful when they misplace their card. Just use the app to turn OFF your card, no need to call the bank unless you are confident it is lost forever. Once you are familiar with the app you can dive into the Control Preferences. This area will allow you to block debit card transactions by Locations, Merchant Types, Transaction Types or even Spend Limits. The Manage Card area is very useful for customers who have multiple cards or those who monitor multiple employee Business Debit Card accounts. CKB can help you keep track of various cards and spend limits. You can even switch the card off when not in use and protect yourself from fraudulent charges.

SecurLOCK Equip App is an excellent compliment to **Cross Keys Bank Online Banking** and the streamlined **Mobile Banking** Apps. You can enroll and view our Online Banking via any modern secure browser to enjoy the full feature set provided by Cross Keys Bank. Upon successful enrollment, you can download our wide variety of mobile apps (iPhone, Android phone, iPad, Android tablet & Kindle) and continue your banking experience with CKB

Mobile Banking. View balances, initiate transfers, mobile check deposits and paying bills are just a few of the things that can be accomplished from the **CKB Mobile Banking** App.



Dear Geek Girl,

My business has taken off in the past year, but my paperwork is putting me further behind. I have hired a bookkeeper and other support staff, but I just have a hard time keeping up with my accounts payable. I am touching the invoices and approvals multiple times, and I still have a filing cabinet full of paid invoices that I have to dig through each time I need to look up something. How can I climb off of this paper mountain?

–Mountain Climber

Dear Mountain Climber,

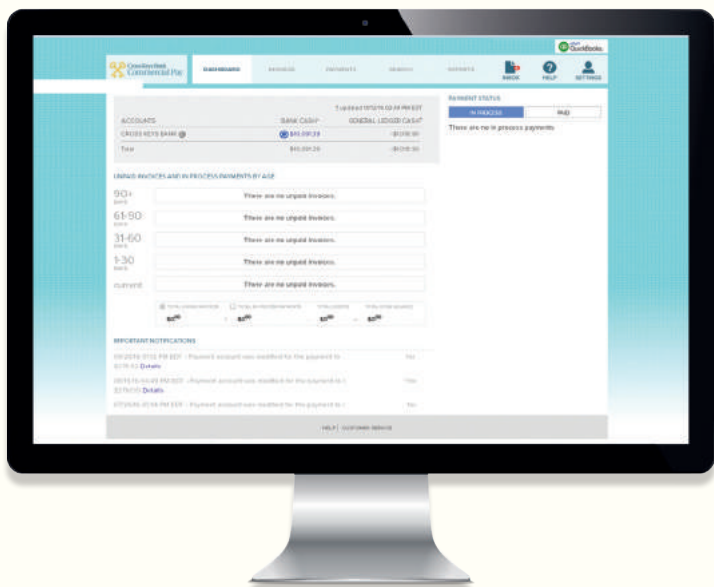
Commercial Pay, the multi-user Business Bill Pay product, may be just the service to help dig you out of your paper mountain. This solution is one of the easiest to use Accounts Payable and Payment Automation solutions in the market. Commercial Pay has separate roles for Accounting Managers (your bookkeeper) and Payment Approvers (your company's authorized signers) that will allow for secure segregated duties within your organization. Gain greater efficiency by utilizing our Invoice Capture feature. You provide your invoices and supporting documentation. Then, our vendor does the header and line item data extraction for you and posts it seamlessly back to our accounting software. The invoices are stored up to 7 years as searchable PDF documents. Route vendor invoices to specific approvers based on vendor names or other invoice data. Rigorous controls and tracking are built into the application. This solution works with many popular accounting systems including QuickBooks, Intacct, Sage 50, NetSuite or Microsoft Dynamics GP.



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**Quickbooks Desktop, Quickbooks Online, Intacct, NetSuite, Microsoft Dynamics GP*



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CKB Employee Day 2017

Cross Keys Bank employees gathered on February 20th at the Desiard Plaza Centre for their annual Employee Day. This year's theme, Keys to the Future, boasted a "Back to the Future" feel, with a guest appearance made by Marty McFly, a dessert-tasting contest, a scavenger hunt involving men in lipstick, plenty of selfies, Employee Service Awards, and much more. Each year the hilarity ensues and each year we are thankful for all of the fun we get to experience with our Cross Keys Bank family.

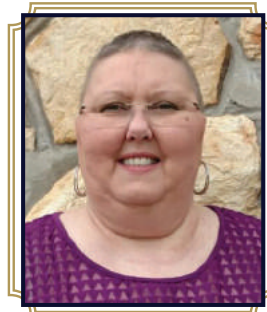
During our Employee Day Awards ceremony, we were pleased to announce **Rhonda George** as our **2016 Employee of the Year**.

Rhonda is always willing to go above and beyond to help customers as well as co-workers. She has great leadership skills and doesn't take laziness lightly. Rhonda has stayed loyal to Cross Keys Bank and has a phenomenal work ethic.

Rhonda was hired in July of 1989 when Sterlington Bank was purchased and transformed into our Sterlington branch. She is currently the Assistant Branch Manager.

Though she has experienced extremely difficult times over the past two years continuing her fight against cancer and losing some of her closest loved ones, Rhonda has been an exemplary life force at Cross Keys Bank. Through it all, she continues to work every day that she is able because of her dedication to Cross Keys Bank.





*2016 Employee of the Year,
Rhonda George*

Grant Given to Avalon Place

Thanks to Cross Keys Bank, residents of Avalon Place in Monroe will have an enhanced quality of life due to the Wish Comes True grant which is provided through the operation of the Senior Crimestoppers program. Cross Keys Bank partners with CRA Partners, powered by the Senior Housing Crime Prevention Foundation, to make this grant available at no cost to the facility.

As a sponsored senior care facility, the Wish Comes True grant's purpose is to fulfill a wish or need for one or more of the senior residents. Items purchased or events the residents attend are something they will have fond memories of for many years to come.

The Wish Comes True grant has provided:

- Wii systems for rehabilitation and entertainment
- Therapy gardens to enjoy the outdoors while working on advanced forms of rehabilitation
- Specially built flower gardens or planter boxes for wheel chair accessibility
- Special outings where the residents enjoy a baseball game, a play or a concert
- Themed parties like luaus, fair games, and prom events
- Televisions and juke boxes in the community room for daily entertainment



"Senior Crimestoppers is a way for an administrator to enhance the lives of the residents they serve by providing an additional layer of safety and security. In addition to the crime prevention program, CRA Partners and Cross Keys, the sponsoring bank, want to provide special items or events that provide endless hours of entertainment and meaningful contact that the facility might not be able to provide in its already stretched budget," said Terry Rooker, President of Senior Crimestoppers.

"It is a privilege to serve alongside Senior Crimestoppers and CRA Partners to enhance the quality of life of the residents at Avalon Place. High quality, long-term care is an essential part of our community, and we are blessed to be a part of the "Wish Comes True Grant", said Shane Bridges, Cross Keys Bank President

Employees Receive Donations

We were able to present checks to two of our valued employees who are fighting cancer. Through donations as well as t-shirt & "Jean Day" fundraising, our employees were able to raise money for Patricia Ardis & Carol Free to assist with their medical needs.



Second Annual Charity Classic Golf Tourney

Cross Keys Bank held the Second Annual Charity Classic Golf Tournament benefiting the United Way of Northeast Louisiana Friday, June 24th at the Frenchmans Bend Golf & Health Club in Monroe. 72 golfers (24 teams) and staff members spent the day golfing and enjoying the sunny skies. Teams were comprised of three golfers with the chance to win group or individual prizes. The four flights included Senior, Ladies (2 teams), Championship, and Open.

Senior Flight Winners

- 1st Place – ReCLAND Realty
- 2nd Place – George Bachelor, Buddy Love & Kirk Morley
- 3rd Place – Charles Baxter, Ray Patton, & Chris Turner

Ladies Flight

- 1st Place – Jan Bagwell, DDS Team - Marge Richters, Emily Stratton, and Lori Guimbellot
- 2nd Place – Alicia Andrews, Trudy Woods & Kelly Wade

Championship Flight

- 1st Place – Randy Linder, Marion Aycock & Roy Lewis
- 2nd Place – Judy Holmes Team - Mauri Turner, Kenny Buchan & Mike Thompson
- 3rd Place – Bob McAdams, Billy Anglin & Shane Huffstetler

Open Flight

- 1st Place – Jack Fluck Realty
- 2nd Place – Lake Bruin Storage
- 3rd Place – Care Solutions - Anthony Jacola, Brandon Sullivan & Chad Frankowicz

Members of the first place teams were awarded three dozen golf balls, second place teams received two dozen golf balls and third place teams were awarded one dozen golf balls. Individual prizes included one dozen golf balls for the golfer with the longest drive, an umbrella for the putting contest winner, and one dozen golf balls for the golfer who made it closest to the hole. The longest drive of the day was an impressive 285 yards.

Participants were also able to enter a raffle for a chance to win two golf bags, a set of clubs (driver, putter, and wedge), a folding chair, two umbrellas, two ball retrievers, two hunting caps, four water bottle containers, and two dozen golf balls. After a day of golf and fellowship, the evening ended with dinner, dancing, and entertainment provided by the band Renegade.



Jeremy Rodden attends BOLT Conference

Jeremy Rodden, Market Manager, Madison Parish, attended the BOLT - Banking on the Lenders of Tomorrow - program at the Federal Reserve of Atlanta's New Orleans branch. This program is put on by the Louisiana Bankers, Federal Reserve Dallas & Federal Reserve Atlanta to educate bankers about the Federal Reserve and how it works with and for community banks like CKB.



Rick Guillot named WMHS Distinguished Alumni

Rick Guillot, Market President, West Monroe, was recognized as a West Monroe High School Distinguished Alumni in 2016. To receive this award, you must be nominated by a member of your community and chosen by a committee based on distinguishing characteristics, such as awards, community service, and professional accomplishments.



Kayne Pierce completes LBA Leadership School

Kayne Pierce, VP, Lending in Shreveport, completed LBA Leadership School in August. The six month program included online coursework and five instructor-led sessions focused on developing leadership skills and enhancing knowledge in various areas of banking.





CKB Tallulah Congratulates Officer Brandon Wiltcher

Officer Brandon Wiltcher of the Madison Parish Sheriff's Office was awarded the 2016 Law Enforcement Officer of the Year award by the Louisiana Bankers Security Group. Officer Wiltcher has worked closely with CKB in the past and has been a tremendous help to us in recovering funds lost by debit card fraud. Congratulations Officer Wiltcher on a much deserved honor!



CKB Shreveport Sponsors Red River Balloon Rally

For the first time since the 1990s, Shreveport hosted the Red River Balloon Rally and U.S. National Hot Air Balloon Championship. Cross Keys Bank in Shreveport sponsored one of the balloons decorating the city sky.



Bankers attend Congressman Ralph Abraham Update Luncheon

U.S. Congressman Ralph Abraham discussed national security, health reform, tax reform, and repealing the Dodd-Frank Act during the Monroe Chamber Luncheon.



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CKB Rayville Supports Special Olympics

Liz Linson and Walter Hillman represented the bank at the 2016 Special Olympics held on May 6th in Rayville. Cross Keys Bank employees have been involved for the past nine years. This is always a very fulfilling experience for those in attendance, whether an athlete or volunteer.



CKB Sterlington Hosts Bake Sale Benefit

In September, our Sterlington branch held a Bake Sale to benefit Rhonda George and assist with her medical expenses as she continues her fight against cancer.



CKB Advisory Board Luncheon

The Shreveport Advisory Board enjoyed their holiday lunch on Wednesday, December 7th at the Shreveport Club. The Advisory Board are Ambassadors in the community for Cross Keys Bank.

Pictured is Wendy Horton, Attorney with Langley, Parks, Horton & Maxwell, LLC; Dr. Chris Martin, Dean of the School of Business, Louisiana Tech; Oliver Jenkins, Shreveport City Councilman and CFO of Aristo Mineral Investments; Kevin Bryan, owner of Bryan Architects; and Robert Yokem, Assistant General Manager at Yokem Toyota.

CKB Tallulah Sponsors Toys for Tots Golf Tournament

On October 29th, the 28th Annual Madison Parish Toys for Tots Golf Tournament, sponsored by Cross Keys Bank and First South Farm Credit, was held at the Tallulah Country Club. The tournament was a great success again due to the many businesses and individuals who donated their time and money. Funds raised by the golf tournament and donations are used to provide less fortunate children with toys for Christmas. This year, Toys for Tots raised \$19,500 and provided toys for over 200 children of Madison Parish. Thanks to all who participated in this worthwhile event!



CKB West Monroe Hosts Project Angel Wings Bake Sale

On Friday, June 17, 2016 West Monroe Cross Keys had a bake sale for the Cancer Foundation League's Project Angel Wings. The theme was a Picnic in the Keys. The branch raised \$878.05 the day of the sale. All funds donated to the Cancer Foundation League helps cancer patients in Northeast Louisiana.



Race for the Cure

Cross Keys Bank honored two amazing women, Patricia Ardis and Carol Free, at the Race for the Cure 5k in Monroe. CKB staff, family, and friends attended to show their support for these cancer survivors.

Patricia Ardis – My story began with a routine mammogram performed on 02/04/2016, in which a small eraser sized image was observed. Further diagnostic testing was performed over the next 2 weeks including a needle biopsy. On 02/26/2016, I was diagnosed with Stage 1 Grade 2 Infiltrating mammary carcinoma of the left breast. Surgery was performed on 03/21/2016, to remove the mass/tumor. The Surgery was successful with all tumor/mass being removed with clear margins around the tumor bed. The lymph nodes that were removed during surgery were negative for cancer. The next step was chemotherapy which began in May, 2016, and completed on 07/08/2016. Next step was 34 rounds of radiation which I began at the end of July, 2016, and finished the end of September, 2016. A follow up mammogram done in October, 2016, was clear. I AM NOW CANCER FREE!

Carol Free – I cannot describe the feeling that I got while driving home from my check up when Dr. McDonald called to inform me that there was an issue with the mammogram. I had just had the mammogram an hour and half earlier. This happened on April 19, 2016. I was later diagnosed with Stage 2B breast cancer. I was given several options that I could choose from to begin my healing process. It was hard to wrap my head around everything that I was being told so I just left it up to the Lord to lead me in the right direction. I first had surgery to remove the tumor and immediately began reconstructive surgery.

While recovering from the surgery I developed a staph infection and had to have surgery to remove some of the reconstruction. Soon after, I began feeling better every day, thanks to love and prayers from my many friends and family. I was soon back at work and was blessed by my many co-workers and family that helped me through this process.

Then there was CHEMO and a bad case of the shingles! I would have to say that the Chemo was my most disliked experience of it all. But again, I made it through with the help of my family, friends and prayers. This support allowed me to be as whole as possible through this process. I am now finished with chemo and moving on to my next step...finding out if I need radiation. Whatever that answer may be will just be another situation that I will be able to conquer with the help of friends, family and prayer.

I am often told that "I don't see how you do it" but as I say "It could always be worse". Not to sound a broken record, but the continued help and prayers from family and friends will always be a comfort down whatever path is laid before me to follow.

I would also like to thank my CKB Family for their generosity in presenting Patricia and myself with a donation that was raised through a bank sponsored fund raiser held on our behalf. Please continue to pray for Patricia, Rhonda, and myself. I have no doubt that prayer helped get us thus far through our journey.





Top 20 Under 40

The Monroe Chamber of Commerce, the News-Star, DeltaBusiness Magazine, and the Northeast Louisiana Young Professionals recognized Bradley Bridges as one of the Top 20 Under 40 professionals in the area. Northeast Louisiana's brightest young professionals were chosen through a nomination process open to the public, then nominees were narrowed down to 67 finalists.

The Top 20 Under 40 individuals are recognized as the area's most influential young professionals. These accomplished individuals are active community members who show promising futures in their careers. **Bradley Bridges**, VP, Lender, West Monroe, **Jamie Miley**, AVP, Branch Manager and Lender, West Monroe, and **Lee Riordan**, VP, Branch Manager and Lender, Sterlington, were recognized as nominees, with Bradley being named as one of the Top 20 Under 40.

Bradley has been with Cross Keys Bank for his entire banking career (eight years) and was promoted as a Vice President earlier this year. Bradley expressed with enthusiasm, "It is an incredible honor to be recognized as a top 20 under 40 professional for Northeast Louisiana. I am thankful to work at a bank where the leadership has invested in me and supported me on my journey as a young professional. I believe this award is a testimony to the support I receive at Cross Keys and relationships I have with many of the local businesses and customers I have the opportunity to work with. I look forward to continuing to find ways to grow as an individual, and invest in my career, my community, and in serving others."

*Top - Bradley Bridges
Middle - Jamie Miley
Bottom - Lee Riordan*

We Congratulate Area High School State Champions

Sterlington High School defeated Madison Prep 28-27 in the 2A LHSAA Championship Game for their first title in the school's history. After scoring a touchdown to make it 28-27 with 0:44 to play, Madison Prep went for two to win rather than tie to send things into overtime. However, Sterlington's defense kept the Chargers out of the end zone and went on to victory.

The Tallulah Academy Trojans returned from Mississippi with their second-straight MAIS eight-man football state title. The Trojans dominated Christian Collegiate Academy with a final score of 42-20.



Revive 5

The Revive 5 is a unique race supporting the revitalization and recovery in rural areas of Louisiana. The Revive 5k was held in beautiful Saint Joseph with amazing views of Lake Bruin and the state park. 2016 marked the 4th annual Revive 5k marathon.



Cross Keys Travel Club

In late September, members of the CKB Travel Club began the New England tour with a stop in New York City. With four nights in a 4-star hotel in Times Square, we were in the middle of the never-ending action. Two barely-off-Broadway plays were excellent; meal choices were staggering; shopping was accomplished; and people-watching was abundant. We also experienced the 9-11 Memorial, Central Park, Ellis Island, Chinatown, Little Italy and even walked across the Brooklyn Bridge. It was a busy and entertaining time.

After the NYC adventure, we were joined by nine other travelers in Providence, Rhode Island for a 10-day tour of New England in the Fall. From the large, bustling city of Boston to rural cranberry bogs, footprints of pilgrims and scenic Cape Cod, we experienced historical sites, local flavor and incredible seafood. Favorite stops were Nantucket, Martha's Vineyard, Hyannis Port and Provincetown. As always, great memories were made and new friendships were formed.



Our travel club has now made eight trips. The Ireland tour in June is sold out, and the Alaska/Yukon trip in August is forming now. If you are interested in our trips, please contact:

Jim Cuthbert

318.237.5833

jcuthbert@ckbonline.com







Message to our Shareholders and Customers

Dear Friends,

For the year ended December 31, 2016, BSJ Bancshares, Inc. had total earnings of \$3,867,284, with taxable income expected to approximately equal \$3,150,000. Total assets as of that date were \$337,571,095, which represents growth of over five percent in the last year. As always, we'd like to remind you that as an owner, you can help to improve the value of your

investment by utilizing your bank for all of your business and personal needs as a depositor and as a borrower.

We also ask that you encourage your friends and associates to utilize our services. We make this possible with state of the art technology that gives you quick and easy access to your accounts, and we have a top notch lending team who actively seeks loan opportunities for financially sound borrowers. Our Mortgage Department is capable of providing residential property financing just about anywhere. Through our CKB Mobile Banking App, we provide you with a virtual branch at home and work that gives you both access to your accounts and the ability to deposit checks.

We also provide the very best in debit card security, as we now offer the SecurLOCK Equip App. This app will allow you to manage and monitor the use of your Cross Keys Bank debit card. All of our

newly issued cards come with EMV chip technology, which is automatically added to replacements for expiring cards. We continue to offer all types of insurance through Cross Keys Insurance Agency and investment opportunities with Cross Keys Investment Services.

One thing for you to remember to share with friends and associates is that we always provide the personal service that will make the transition of business to Cross Keys Bank from other institutions smooth and easy. So there is really no reason why you shouldn't do all of your banking with Cross Keys Bank!

On behalf of our employees and the Board of Directors, we wish you, your family, and friends a healthy and prosperous 2017.

**Benjamin M. Watson – President & CEO,
BSJ Bancshares, Inc.**



CKB Board of Directors (left to right) Brooks Watson, Bo Shaw, Michael Vizard, Darrell Vandeven, Jan Johnston, Shane Bridges, Paul Meeks, Ben Watson



BSJ Bancshares, Inc. Board (left to right) Michael Vizard, Bill Watson, Ben Watson, Becky Vizard, Scott Watson, Tru Goldman

2016 Board of Directors of Cross Keys Bank

Michael R. Vizard – *Chairman*
Shane Bridges – *Banker*
Jan Bagwell Johnston – *DDS*
Paul Meeks – *Manufacturer*
E.D. Shaw, III – *Businessman*
Darrell VandeVen – *Planter*
Benjamin M. Watson – *Banker*
William Brooks Watson – *Attorney*

2016 Cross Keys Bank Officers

Michael R. Vizard – *Chief Executive Officer (CEO)*
Shane Bridges – *President & Chief Credit Officer (CCO)*
Mandy Smart – *Executive VP & Chief Operations Officer (COO)*
Benjamin M. Watson – *Executive VP & Chief Financial Officer (CFO)*

Wayne Fleming – *Market President, West Monroe*
Chris Fuller – *Market President, Monroe & Sterlington*
Walter Hillman – *Market President, Richland & Madison*
Merrill Wautlet – *Market President, Northwest Louisiana*

Linda Green – *SVP, Credit Department Manager*
Samuel C. Feldhaus – *SVP, IT & Information Security Officer*
Rick Guillot – *SVP, Commercial Lending*
Beverly Joiner – *SVP, Mortgage Lending*
Chad Monsour – *SVP, Cross Keys Insurance*
Mike Thompson – *SVP, Controller, HR Officer, Lending,
St. Joseph*
William Brooks Watson – *SVP, Legal Counsel*

Bradley Bridges – *VP, Lending, West Monroe*
Shelly Harrell – *VP, Executive Administrative Assistant*
Pete Hays – *VP, Lending, Shreveport*
Kayne Pierce – *VP, Lending, Shreveport*
Veronica Plaisance – *VP, Board Secretary, Executive
Administrative Assistant, Lending, St. Joseph*
Lee Riordan – *VP, Branch Manager, Lending, Sterlington*

2016 Board of Directors of BSJ Bancshares, Inc.

Rebecca Vizard, *Chairman*
Harry Truman Goldman, III
Jack M. Grace
Benjamin M. Watson
Scott Watson
William W. Watson
Michael R. Vizard

Tracey Robinson – *VP, Mortgage Department*
Jeremy Rodden – *VP, Branch Manager, Lending, Tallulah*
Megan Smith – *VP, Compliance Officer*

Babbette Adcock – *AVP, Hudson Lane Leasing & Properties
Manager*

Patricia Ardis – *AVP Collection Officer*
Reannon Borquist – *AVP, BSA, OFAC, Security Officer &
Training Coordinator*

Kelly Coates – *AVP, Executive Administrative Assistant*
Carol Free – *AVP, Branch Manager, Lending, Rayville*
Laura McCullin – *AVP, Lending, Sterlington*

Robin McVay – *AVP, Branch Manager, St. Joseph and
Operations Assistant*

Jamie Miley – *AVP, Branch Manager, Lending, West Monroe*

Sharon O'Briant – *AVP, Mortgage Department*
Janet Pringle – *AVP, Business Development & Operations
Manager, Shreveport*

Claire Rosenzweig – *AVP, Assistant Controller*
Kristen VandeVen – *AVP, Electronic (E) Banking Officer*

James J. Cuthbert, III – *Business Development & Public
Relations Officer*

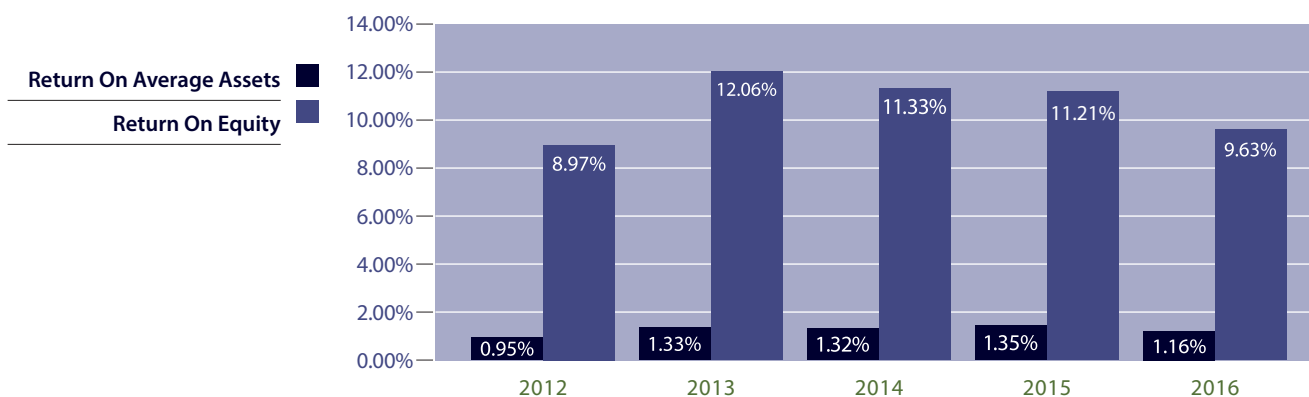
Pam Essex – *Asst Branch Manager, Lending, Tallulah*
Sydney Booth – *CRA Officer, Credit Analyst & Loan Review*
Tammy McKee – *Mortgage Loan Officer, Bossier*

2016 Annual Reports

Comparative Statement of Condition

RESOURCES AT YEAR END	2012 (Audited)	2013 (Audited)	2014 (Audited)	2015 (Audited)	2016 (Unaudited)
Cash and Due from Banks	\$22,185,343	\$7,533,891	\$9,824,213	\$11,117,109	\$22,183,953
Investment Securities*	\$133,790,084	\$142,499,735	\$137,557,254	\$112,478,712	\$108,923,050
Loans	\$148,141,383	\$144,486,800	\$166,309,457	\$186,728,820	\$196,451,053
Provision For Loan Loss	(\$2,549,605)	(\$1,362,077)	(\$1,192,343)	(\$1,179,112)	(\$1,604,304)
Loans Net of Provisions For Loss	\$145,591,778	\$143,124,723	\$165,117,114	\$185,549,708	\$194,846,749
Fed Funds Sold	\$0	\$0	\$0	\$0	\$0
Bank Buildings/Equipment	\$5,436,975	\$5,160,052	\$5,366,833	\$5,359,314	\$5,049,604
Interest Earned — Not Collected	\$1,876,831	\$2,033,611	\$1,982,899	\$1,710,101	\$2,006,431
Other Assets	\$3,591,505	\$4,087,245	\$4,251,756	\$4,575,863	\$4,396,880
Total Assets	\$312,472,516	\$304,439,259	\$324,100,069	\$320,790,807	\$337,406,667
LIABILITIES AT YEAR END	2012	2013	2014	2015	2016
Deposits	\$252,023,897	\$243,082,055	\$250,735,248	\$242,858,812	\$256,664,272
Repurchase Agreements	\$1,319,345	\$0	\$0	\$0	\$1,435,811
FHLB Borrowings	\$20,422,265	\$25,278,281	\$31,959,130	\$34,375,806	\$36,542,513
Other Liabilities	\$3,841,201	\$1,280,163	\$954,313	\$1,549,663	\$1,436,422
Total Liabilities	\$277,606,708	\$269,640,499	\$283,648,691	\$278,784,281	\$296,079,018
Capital	\$36,956,396	\$39,832,492	\$42,100,119	\$39,672,945	\$40,561,060
Treasury Stock	(\$4,324,855)	(\$4,390,595)	(\$4,269,059)	\$0	\$0
Number of Shares Treasury Stock	56,175	56,935	55,669	0	0
Unrealized Gain (Loss) on Sec	\$2,234,267	(\$653,137)	\$2,620,318	\$2,333,581	\$766,589
Total Stockholders Equity	\$34,865,808	\$34,788,760	\$40,451,378	\$42,006,526	\$41,327,649
Total Liabilities and Capital	\$312,472,516	\$304,439,259	\$324,100,069	\$320,790,807	\$337,406,667

RETURN ON AVERAGE ASSETS & RETURN ON EQUITY



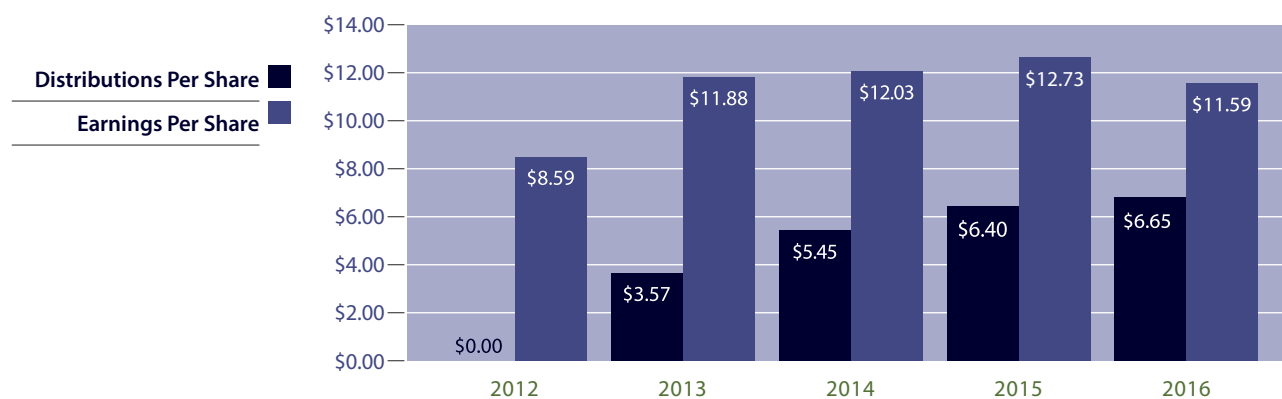
Comparative Statement of Earnings

OPERATING INCOME	2012 <i>(Audited)</i>	2013 <i>(Audited)</i>	2014 <i>(Audited)</i>	2015 <i>(Audited)</i>	2016 <i>(Unaudited)</i>
Interest Income	\$13,282,897	\$12,389,626	\$12,744,019	\$13,176,089	\$13,884,282
Interest Expense	\$2,159,692	\$1,651,203	\$1,439,376	\$1,474,608	\$1,613,739
Net Interest Margin	\$11,123,205	\$10,738,423	\$11,304,643	\$11,701,481	\$12,270,543
Other Income	\$4,667,867	\$2,997,645	\$3,121,254	\$3,531,281	\$3,459,936
Total Income	\$15,791,072	\$13,736,068	\$14,425,897	\$15,232,762	\$15,730,479
Operating Expenses	\$10,208,357	\$9,635,069	\$10,396,374	\$10,894,947	\$11,193,079
Provision For Bad Debts	\$1,508,506	\$23,687	(\$112,176)	\$0	\$670,117
Total Operating Expenses	\$11,716,863	\$9,658,756	\$10,284,198	\$10,894,947	\$11,863,196
Federal Income Taxes	\$1,121,872	\$0*	\$0*	\$0*	\$0*
Earnings After Taxes	\$2,952,337	\$4,077,312	\$4,141,699	\$4,337,815	\$3,867,283
Earnings Per Share (BSJ Bancshares, Inc.)	\$8.59	\$11.88	\$12.03	\$12.73	\$11.59
Shares Outstanding	343,825	343,065	344,331	340,835	333,630
Return on Average Assets	0.95%	1.33%	1.32%	1.35%	1.16%
Return on Equity	8.97%	12.06%	11.33%	11.21%	9.63%
Dividend Per Share	\$0.00**	\$3.57	\$5.45	\$6.40	\$6.65

*No income tax due to 2012 Subchapter S conversion.

**No dividend paid in 2012 due to Subchapter S conversion.

DISTRIBUTIONS & EARNINGS PER SHARE



No dividend paid in 2012 as the bank elected to convert to Subchapter S status, then paid distributions beginning January 2013.

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STANDARD
U.S. POSTAGE PAID
MONROE, LA
PERMIT #1045



Cross Keys Bank.com



**ATM located at branch*

Bossier Mortgage Division

5015 Shed Road, Suite 100
318-698-9050

Monroe*

1401 Hudson Lane, Suite 100
318-361-9500

Newellton* (ATM Only)

3144 Highway 65
318.766.3246

Rayville*

1913 Julia Street
318-728-6380

Shreveport*

8740 Quimper Place
318-698-3246

Sterlington*

167 Keystone Road
318-665-4511

St. Joseph*

307 Plank Road
318-766-3246

Tallulah*

115 North Chestnut
318-574-3210

West Monroe*

400 McMillan Road
318-362-0023

West Monroe Annex

3101 Cypress Street, Suite 1
West Monroe, LA 71291
318-340-6274



KEYS
TO THE **FUTURE**



Cross Keys Bank

2017 Newsletter