

# *Trusted by Generations*



It's our service.



It's our honor.



It's our integrity.



Cross Keys. All The Time.



Inside:  
BSJ Bancshares, Inc. &  
Cross Keys Bank  
2015 Annual Report





MICHAEL VIZARD

March 2016

In 1999, Y2K was expected to bring chaos; however, all the preparation resulted in huge investments which led to the burst of the “dotcom” bubble in information technology.

In 2001, terrorist attacks began a new era in the never-ending war on terrorism. They also led to the U.S. Patriot Act, Bank Secrecy Act, and others in defense of our freedom. The battle against evil rages on, as we continue to see horrible incidents of terror, and it is my hope we never give up the fight to win peace and liberty for all. Generations yet to come depend on our vigilance.

In 2005, our state was ravaged by Hurricanes Katrina and Rita, further testing our preparedness and our will to stand and rebuild from the ensuing ruins. Rebuilding during recovery gave us an economic boost while demonstrating our pride and dedication to retain our way of life in Louisiana.

In 2007, Wall Street blinked, and the country braced for economic Armageddon. Extreme measures were taken, resulting in bailouts and many reforms, laws, regulations and even new regulators. Rules for enforcement have been initiated and, no doubt, even more will be written. This has already produced a direct adverse effect evidenced by increased mergers and acquisitions of community banks as the industry seeks greater economies of scale to combat the rising cost of compliance.

In 2008, oil prices went from \$30.00 per barrel in 2003 to the high of \$147.00. New technology, like fracking, created a boom in shale gas and oil production. Now, with a glut of supply and reduced demand stemming from global economic and political challenges, oil is back to \$30.00 per barrel with uncertainty about recovery in the oil industry.

In 2010, our state suffered the worst marine environmental disaster in U.S. history with the BP oil spill. While the Louisiana economy took an immediate, huge hit, the massive cleanup and recovery eventually provided some economic recovery as well, and again showed the world that Louisiana is a land of tenacious and resilient people.

Currently, we are in the midst of an election process where the issues are so divisive that we have a cast of characters running for president from the far left to the far right and everything in between. I believe there is not a community banker in the entire nation that is not ready for change of command, given that the administration and Congress have overwhelmed the entire United States with costly regulation.

So what does all this have to do with Cross Keys Bank? While some of this is truly depressing to read, the silver lining is that during these and many other challenging times, Cross Key Bank has persevered. Perseverance is a characteristic of the rugged individualism that made our country great. Since our humble beginning in 1902 we have relied on this enduring characteristic. Since the year 2000, Cross Keys Bank has grown from \$175 million in total assets to over \$320 million. We are a well-capitalized, safe and sound community bank proudly earning our customers’ confidence every day. We have a staff of dedicated employees who are grateful for the opportunity to express an attitude of stewardship when going about their duties. They understand that this pass-it-on philosophy builds the win/win value of the organization for its customers and its employees. That is the foundation of our simple yet brief mission statement: **Our Mission is to help our customers succeed. By their success we will succeed!**

An example of this stewardship philosophy is the appointment of Shane Bridges as our new President. Shane and his dedicated team are prepared for any challenge and proud to have the opportunity to earn your business as we prepare for the future. We want to be your bank and the bank of generations to come. We have innovative solutions to assist you with business and personal banking needs, and we will continue to seek improvements. We understand that excellent service is expected by our customers, therefore we will strive to be consistent in the delivery of that excellent service. For 114 years, we have proven to be an exceptional institution enduring the test of time with service, honor and integrity. We look forward to continuing that tradition, and we look forward to being your bank ALL THE TIME!

Michael

**Cross Keys Bank is a full service bank founded in 1902 to meet the needs of a growing community.**

For the past 114 years, integrity, service and stability 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.**

*crosskeysbank.com*



## Generations of Growth

One hundred and fourteen years ago the prudent management of a young bank enabled it to grow and prosper. Over the years the Cross Keys Bank family has grown to include Cross Keys Investment Services, Cross Keys Insurance and Cross Keys Mortgage. Trusted by generations, your family can count on the strength and stability of ours. All the time.

## Safe & Sound



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**MEMBER FDIC**



# 2016 Brings Leadership Changes to Cross Keys Bank



**Rebecca Vizard**



**Michael Vizard**

The beginning of the year 2016 has seen many changes at Cross Keys Bank. The chairman of the board of directors of the bank has retired and a new president has been elected. Three directors have retired. Our holding company, BSI Bancshares, Inc., also has a new chairman, two board members have retired and a new director has joined the board. All of these changes are addressed in this issue and each one is important on its own. Together they have resulted in dynamic new leadership that is loyal, experienced and committed to managing the bank with the same conservative policies and dedication to excellent customer service that have made us successful for 114 years.

The new Chairman of the Board of BSI Bancshares, Inc. is no stranger to our companies. Becky Vizard has literally grown up with the bank, watching and learning from her father, Bill Watson, the president of the

bank for 35 years. Becky recalled, "My father has always loved the bank. In fact, his favorite hobby was the bank and even when I was very young it was the topic of countless discussions at home. As an only child, I received his full attention whenever he wanted to explain something. In addition to that indoctrination, the businessman that I married later decided to become a banker. Michael eventually succeeded my father as president, and once again family discussions revolved around banking. When I was asked to join the board of the holding company 15 years ago, it seemed to be a natural progression of the family and the bank. Serving on the board has confirmed what I already believed: that the leaders of Cross Keys Bank are successful, compassionate individuals who bring different talents to the table where very important decisions are made. I am very proud to chair BSI Bancshares, Inc. as we continue the legacy of sustainable growth for the benefit of our bank, our employees, our customers and our communities."

Becky has already brought her own talents to the board as the very successful owner of B VIZ Design, a company that she started. A native of rural Tensas Parish and a graduate of Newcomb College of Tulane University, Becky is now as comfortable brokering fabric deals with merchants in Paris and New York as she is selecting local produce for dinner at

Lake Bruin or calling to order the next board meeting at the bank.

With all the changes that have occurred, there is one constant that did not change: Michael Vizard is still the CEO. Actually, his official titles are Vice Chairman of BSI Bancshares, Inc., and Chairman of the Board and CEO of Cross Keys Bank. Wearing two hats is nothing new for Michael. For many years he was an officer and lender of the bank while he also managed the bank's insurance company in St. Joseph. Michael became a member of the bank's board of directors in 2001 and was elected president in 2005. Under his leadership the bank immediately began a methodical upgrade to state-of-the-art technology that lasted several years and provided tremendous increases in product development and efficiency. Mortgage lending was introduced and soon became a leading service of the bank. The investment department and the insurance agency were provided with new leadership and each responded with record growth. Some branches were merged and additional branches were opened as Cross Keys carefully expanded into Northwest Louisiana. Michael's vision for the bank and his responsibility as CEO will allow him to continue according to our mission statement, which has become his personal motto: Our mission is to help our customers succeed. By their success we will succeed.

## Shane Bridges Appointed Cross Keys Bank President



**Shane Bridges**

Shane Bridges has been appointed as the ninth President to serve in the bank's 114-year history. The board of directors made the announcement after their January meeting. Shane assumed his new

position at that time maintaining his office at the Monroe location on Hudson Lane. Former President Michael Vizard was appointed Chairman of the Board and CEO of the bank.

Shane joined Cross Keys Bank in 2002 as Senior Vice President to serve as a commercial loan officer to supervise the Rayville and Tallulah branches, as well as the investment and mortgage departments.

In 2009 he was promoted to Executive Vice President/Chief Credit Officer and began serving on the bank's board of directors.

Originally from Richland Parish, Shane is a 1992 graduate cum laude of ULM with a BBA degree in finance and commercial banking. He is a 1998 graduate of the School of Banking of the South at LSU.

With more than 24 years in banking and 14 of those years at Cross Keys, Shane understands the needs of our personal and business customers. He is also actively involved in supporting our communities and currently serves on the 2016 United Way Community Investment Committee and the NOVA Advisory Council.

"As our President and CCO Shane will oversee two critical areas for us," stated Michael Vizard. "His lending role will be to

supervise our Market Presidents and the lending activities of our entire bank. His operational role will be to provide leadership to the ongoing operations of the bank."

"Since 1902, Cross Keys Bank has been a true example of what a community bank can and should be," Shane said. "I am proud to have played a role in its leadership since 2002 and I am honored to be chosen to guide the bank in all of our communities in the future. If you ask what makes us different from other banks, I would have to say 'our people!' They are a knowledgeable, committed and proven team that is given latitude to make day to day decisions. Together we will continue to succeed in managing growth and profitability at a sustainable pace while delivering the best service available. That is how we got here and that is how we will get where we are going."



# Cross Keys Honors, Thanks Retiring Directors

With mixed emotions Cross Keys Bank celebrated the retirements in January of four directors who have served us long and well through many achievements of the bank. Bill Watson, Phil Watson, Dr. Charles Tucker and Jack Grace have left us in an excellent financial condition. Their leadership and loyalty contributed greatly to the success and expansion of the bank during the times of economic prosperity and decline of our region. Their unwavering commitment to safety and soundness was a constant guarantee that Cross Keys would continue to provide proven financial resources to the communities that we serve. By combining constantly changing technology with old fashioned common sense, these men kept the bank on a steady path of growth and profits year after year. The results of their work can be seen in the increased capital of our customers, the jobs of our employees and the dividends of our stockholders. These three diverse groups are vital to our success, and our four retirees never wavered in their obligation to provide the best options for the overall bank, knowing that each group would benefit by the success of the others.

CKB Chairman Michael Vizard said, "It is difficult to put into words the gratitude that we feel for these men. Each of them provided his own unique contributions of leadership, experience, intelligence, integrity and much more. And their willingness to work together for the good of the bank is something that will continue because their guidance has also trained the next generation of board members of the bank."

## Remembering Generations of Service

**Bill Watson** has a legacy of leadership. Of the many boards, clubs, commissions and associations that he has held membership in he has served as president of most of them. They include St. Joseph Rotary, Lake Bruin Country Club, Northeast Clearing House of the Louisiana Banker's Association, Bank Administration Institute, Louisiana Independent Association of Banks, the Louisiana Bankers Association, Cross Keys Bank and BSJ Bancshares, Inc. He has also served as Trustee of the Public Affairs



(L to R) Bill Watson, Dr. Charles Tucker, Jack Grace and Phil Watson receive certificates of appreciation in the Cross Keys Bank board room. Pictured on the wall at the far left is Philip B. Watson, who served as the bank's president from 1960 until his death in 1969. He was the father of Phil and Bill Watson.

Research Council, Tulane Law Review, member of the Vestry of Christ Episcopal, Tensas Parish Police Juror and others. Bill is a proud graduate of Tulane University and Tulane University Law School. But, he was born to be a banker and has led Cross Keys Bank as president since 1969. Those years brought many profound changes to the banking industry, most of which Bill felt were unneeded, costly and counter-productive. The fact is that if all bankers conducted their careers with the honesty and integrity that Bill personally demonstrated and demanded of his staff most of the regulatory burden now in existence would have never come to pass.

Bill's philosophy regarding the bank was to constantly seek ways to improve service and growth with minimum cost to the bank, and therefore, to the customers. His goals were designed to be reached at a steady pace with minimum risk to the bank, and therefore, to the stockholders. He expected everyone to do their best every day and the results were good for the bank, and therefore, the employees.

When asked to comment on his career, Bill shared his thoughts. "I guess the real privilege was to serve with a lot of folks who have my highest esteem, beginning with my Dad, Philip Watson, who was president from 1960 to 1969. A true client's attorney, he served folks for a long time as a wonderful "country" lawyer and was well respected. A heart attack in 1969 ended his career as President. Other classic gentlemen and esteemed business

people with whom I served were the late Burton W. Berry, Sr., B. O. Berry, Harry T. Goldman, Jr., Fred M. Miller, Ray McGehee, Don McGehee, Clyde Guthrie, Carter Webb and way back when, Colonel Reiber, German Baker, and Carryl Seaman.

My banking career began in a rather unorthodox way. In 1960 I was a Second Lieutenant in the Air Force stationed in Alaska when Dad, who was President of the bank, called to tell me the Cashier/Manager had just died, but the bank would continue to operate. He told me a few days later that auditors discovered theft involving the three remaining employees, and all were fired immediately.

Dad knew little of the everyday operations of the bank due to his law practice, but since I had worked at the bank for five summers during college, he asked my advice. I suggested he call Grayson Guthrie at the Central Bank in Monroe because we had many business relationships with them. Two hours later two cars arrived at the bank bringing three Central Bank officers, two clerks and three tellers. After a period of organization and delegation most of the Monroe contingent began returning to their bank leaving us in the most capable hands of Virgil Crawford.

Virgil remained for several months staying with my mother and dad at their home! Virgil would tell me how great an experience it was to find sympathetic bank customers

— Continued on page 6

bringing cookies and cake and all sort of treats every day.

I was able to get an early discharge to come home and learn how to run a bank, but without Virgil Crawford and the Central Bank there would be no bank to run. The bank assets when I arrived were \$2.5 million and over \$300 million when I retired. Much credit for that growth is due to the many loyal friends, employees, customers, stockholders and fellow directors, and I take great pride in leading such a distinguished group who worked hard for the good of Cross Keys Bank.”

**Phil Watson** was on the board of Cross Keys Bank from April 1969 until January 2001. He was also a director of BSI Bancshares, Inc. from January 1986 until January 2016. In addition, he served as the bank’s attorney for 50 years. His 47-year term as a policy maker for the bank saw many challenges, risks and rewards. Phil said, “I never thought my association with the bank would last this long or be so rewarding. As a rural bank in an agricultural economy we had good years and bad years. The good years made us successful; the bad years made us careful. We were always aware that the decisions we made could have consequences for our employees, our customers and our communities. We tried hard to make sure those consequences would be good ones.”

Phil had the unique opportunity of serving on the board of a bank where his father and brother each served as president during their careers. He smiled and said, “To say that banking is a family business would be accurate. To us the bank was like a family and the family was a large part of the bank. We are well into the third generation of our family serving as leaders of what was once a very small business. For me something that I always enjoyed was watching young employees grow into major contributors to the bank’s success. Observing employees and officers receiving well-earned promotions and the respect of their co-workers was one of the great benefits of being a director.”

**Jack Grace** was born in Tensas Parish and after graduating from Louisiana Tech University he joined the U.S. Air Force in 1965 as an ROTC 2nd Lieutenant. Four years later Captain Grace was offered a regular commission in the Air Force, but he returned to St. Joseph to continue his banking career that began at age 18 when he worked during

summer vacations from college. In 1986 he joined the board of directors as the Executive Vice President. After serving for 29 years and providing a valuable presence Jack recently retired from that board. During his tenure the bank grew from two locations to nine and Jack was instrumental in the addition of each one. His easy-going personality sometimes overshadowed the depth of his knowledge, but those who knew him best recognized that he had many skills. One of the most valuable was his ability to negotiate. Whether it be with a customer, an employee, a bank regulator, an attorney, a chef or a gardener, Jack’s goal was always to end a deal with both sides feeling like winners. That approach paid off many times and won many friends for the bank — and for Jack. He was very active in community affairs during his career, but his resume in that regard is exceptional due to his length of service. For example: Town Council, 32 years; Port Commission, 13 years; Cub Scout and Boy Scout Master, 14 years; Rotary Club, 29 years; United Methodist Church, 45 years; Dixie Youth baseball, 17 years. And, he served in leadership positions in all of these organizations.

Jack said, “Cross Keys had many great achievements during my time with the bank, but I think that many times we were successful because of what we didn’t do. We didn’t make risky loans when the bank actually needed to increase the loan volume. We didn’t take chances with the investment portfolio by making huge stock purchases on a ‘sure thing.’ When we decided to expand by bidding to buy failed banks we didn’t bid unless it was a good fit, no matter how good the price was. And, when we opened branches from scratch, we didn’t try to be the first bank in a location. We waited until our support staff was capable of handling the increased burden with no decrease in service to our existing customers. All those things that we didn’t do allowed us to benefit from the things that we did.”

Jack spent his entire career working with Bill Watson and they forged a great team. Jack explained, “When you forge something you put it through a fire. And that’s the way it was sometimes. We could disagree about almost everything and sometimes did, but we could immediately reconcile because we wanted what was best for the bank. I remember the time Bill and I were “discussing” a matter, but it got to be time to go deer hunting. We chose a two-man stand that the kids trained in so that we could talk quietly. The issue got resolved and we pulled a deck of cards out of

a backpack and began to play in the stand. But, a nice buck showed up and we argued about what to do. So we cut the cards to see who would take the shot. But, the deer left and we went home.”

And now Jack has taken on one more task by agreeing to bring his experience and loyalty to the board of the bank’s holding company, BSI Bancshares, Inc. He continues to be an asset to his bank.

**Charles Tucker** is a lifelong resident of Tensas Parish. He attended LSU and earned a DDS from Loyola University School of Dentistry before operating a dental practice in Ferriday. Then he changed direction and began a full-time career in agriculture that lasted over 30 years, while thoroughly enjoying his hobby of flying his own airplanes, most recently with his wife, Peggy, who is also a pilot. Charles came to the board of the bank in January, 1995 and served for 20 years.

Dr. Tucker said about his time on the board, “When I was asked to comment about the time that I spent as a director my first memory was that I was surprised and pleased to be offered the position. It was then, and is now, an honor that my contributions to the board were appreciated. It was a pleasure to share the responsibility with others who wanted the very best for the bank. The work was not always pleasant when dealing with legal issues, constantly increasing regulations and setbacks to customers caused by economic or weather conditions out of their control. During my tenure as a director there were others who came and went as their terms dictated and I must say that there was never a time when I did not enjoy the association of all the members of the board. I guess that’s because we all shared the common goal of the success of Cross Keys Bank.”

The time that Charles spent on the board covered the period of the largest growth leading him to say, “I think the greatest achievement during my time was not just one event, but the continual sustained growth. From two locations in Tensas Parish we added Tallulah, Sterlington, Monroe, West Monroe, Rayville, Shreveport and Bossier City. The first two of those were failed banks that we bought and the rest were started from scratch. Each one required a great deal of study and preparation and our team of officers and employees did an incredible job every time. So, to me, the greatest achievement started over 20 years ago; and I think it’s still happening.”



Cross Keys Welcomes  
Sterlington Vice President &  
Branch Manager Lee Riordan



Lee Riordan

Lee Riordan is our new Vice President and Branch Manager at the Sterlington Office. Lee is a native of Texas, but has spent most of his life in Ouachita Parish. He is a graduate of ULM and the Leadership Ouachita Class of 2013. He has 17 years of banking experience in our community. Lee, his wife and two children live in Sterlington where he is a member of the Chamber of Commerce. He is a Deacon at Pleasant Valley Assembly of God and coaches in the East Ouachita Recreation District.

Community Financial Insurance  
Center Honors Cross Keys Insurance



(L-R) Chad Monsour, Michael Vizard and Eugene Montgomery

Cross Keys Insurance SVP Chad Monsour and CKB CEO Michael Vizard received an award from Eugene Montgomery, President of Community Financial Insurance Center (CFIC), at the annual awards luncheon in Baton Rouge in January. Chad and Cross Keys Insurance were recognized as top producers for CFIC, which is a cooperative insurance agency owned by 45 independent banks throughout Louisiana. It has been providing insurance services to its member banks and their customers since 2004. Michael also serves as Vice Chairman of the board at CFIC.



# PREPARED FOR THE UNKNOWN

No one knows what the future holds, but with proper planning and coverage from Cross Keys Insurance, you can relax knowing that you're prepared for anything. We represent many excellent insurance carriers to provide products for both personal and business risks.

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**Chad Monsour**

Senior Vice President

[cmonsour@ckionline.com](mailto:cmonsour@ckionline.com)



**Rhonda Roberson**

Customer Service Representative

[rroberson@ckionline.com](mailto:rroberson@ckionline.com)



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KRISTEN S. VANDEVEN

**Dear Geek Girl,**

My mom is always telling me to put a lock on my phone, but I am afraid that I will forget the PIN and lock myself out. If I lose my phone how will someone know it is mine?

Sincerely,  
Afraid of Locking

**Dear Lockless,**

You should ALWAYS lock and password protect your phone — no ifs, ands, or buts about it! These days your phone is like an open book on your life. Would you leave your purse or wallet out where someone could pilfer through it or steal it? Why would you leave your phone out in the open and unlocked? A lock on a phone can prevent accidental phone calls and texts or stop someone from maliciously posting to your social media accounts, or worse!

Most phones today will allow you to make an emergency call (911) even when locked.

With the update of iOS 7, Apple built in a Medical ID on your iPhone. This area will allow you to list emergency contacts, their relation to you and any medical information that would be useful to a first responder.

Be smart and protect yourself.

**Dear Geek Girl,**

Is Mobile Banking secure?

Sincerely,  
Playing it Safe

**Dear Playing it Safe,**

Yes, Mobile Banking is secure. But, it is up to you to protect your phone or tablet. These devices are vulnerable to viruses and malware if you do not take the proper steps.

Here are some basic steps you can take to protect your mobile devices:

- Stay up-to-date with the latest security and app updates.
- Install security software on your device if available.
- Be cautious about the sites you visit and decide if it is really necessary to give out that personal information.
- Do not jailbreak or hack your phone.
- Be cautious of what apps you download.

- Don't respond to texts, emails or phone calls requesting personal information.
- Use strong passwords.
- Select security questions that are not easily guessed.

**Dear Geek Girl,**

Why do I need to have a checking account and debit card when I can just get a prepaid Visa card at the local store?

Sincerely,  
No Need for a Local Bank

**Dear No Need,**

A checking account with Cross Keys Bank provides so much more than a prepaid card. First, do you even know the name of the company that is holding your funds on the prepaid card? Have you ever talked to a real person when trying to figure out an issue you may be having with your prepaid card? And, unlike most prepaid cards, Cross Keys Bank Visa debit cards can be used at any ATM or merchant that accepts Visa.

CKB debit cards are now issued with EMV chips for additional protection against counterfeit cards. Consumer CKB debit cards can be set up with Apple Pay to enhance your shopping experience both in person and online. Have you ever tried to set up the mobile apps for a prepaid card? Cross Keys has an experienced eBanking staff ready to assist with installing apps and instruct you on the services we provide. Finally, has a prepaid debit card ever given you a sucker with a smile?





# Northwest Louisiana Branch Grows

When we reached across North Louisiana to open a branch in Shreveport we knew it would be extremely important to find the right people to join our bank family. Our team came together slowly as we worked to find the right matches of experience, character and philosophy. When the team was complete, the next step was to introduce Cross Keys Bank to the market. We found a way to do that with the tremendous support and guidance of our Advisory Board of Directors. We continue to rely upon their local knowledge of past and current events as we plan for the future.

## Meet the Cross Keys Bank Northwest Louisiana Advisory Board:

**Kevin Bryan** is the principal of Bryan Architects. He is a graduate of LSU.

**Wendy Horton** is an attorney with the Kean Miller law firm and a graduate of Tulane University. She earned her law degree at Loyola and her LLM from Southern Methodist University.

**Oliver Jenkins** is the President of Phillips Energy Partners and is a Councilman for the city of Shreveport. He is a graduate of Dartmouth and the University of Paris. He is a former Marine fighter pilot and NATO envoy.

**Dr. Chris Martin** is Dean of the School of Business at Louisiana Tech University. He is a graduate of Vanderbilt University and received his Master's Degree from Southern Methodist University and his Doctorate from Georgia Tech.

**Robert Yokem** is Assistant General Manager at Yokem Toyota. He works with his father Alan who is President of the dealership. Robert is a graduate of LSU and earned a Master's Degree in accounting from Southern Methodist University. He is a licensed Certified Public Accountant.



**Kayne Pierce**  
Committed to  
Shreveport/Bossier  
Community

Kayne Pierce,  
Vice President and Commercial Loan Officer

Kayne Pierce, Vice President and Commercial Loan Officer in Shreveport, is approaching his second anniversary with CKB. Kayne is a member of the original staff that opened our branch in March of 2014 and has been a valuable asset due to his ability as a banker and his commitment to the community of Shreveport/Bossier. He is currently serving as Vice President of the Bossier City Rotary Club, incoming President of the LSUS

Alumni Association and Treasurer of the Twelve Oaks Homeowners' Association. Kayne enjoys humor, as he demonstrated when he graciously accepted a trophy in a bowling tournament where he turned in the lowest score. For the past three years he has served as a member of the Shreveport Chamber of Commerce Young Professionals Initiative. Kayne and his wife Beth have two daughters, Piper and Paisley.

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Monroe West Monroe Sterlington St. Joseph Tallulah Rayville Shreveport Bossier City



# Cross Keys Rewards Staff with Promotions

This is always a great time of the year at Cross Keys Bank, because it's when the bank makes the annual evaluation of the staff and recognizes those who have earned promotions. The following officers have been rewarded this year.

## **Linda Green, Senior Vice President and Credit Department Manager**

A native of Delhi and a graduate of ULM, Linda began her 8th year at CKB after coming from another local bank. She has over 30 years in credit analysis and loan review, which is a vital area in the bank that ensures the strength of our loan portfolio. This involves the thorough examination of loan applications before they are approved as well as monitoring loans after they are made. Linda has two daughters, Brittany and Krystal.

## **Samuel Feldhaus, Senior Vice President and IT and Information Security Officer**

Sam earned his degree from Ole Miss and is a 10-year veteran of the bank. Before joining us he owned his own technology consulting company and we were his largest client. Sam and his staff are responsible for keeping all of our technology from computers to



Linda Green



Sam Feldhaus



Tracey Robinson



Sharon O'Briant

telephones operational, up-to-date and absolutely secure. This involves extensive contact with bank management, employees and vendors. Sam and his wife Lisa live in Sterlington.

## **Tracey Robinson, Vice President Mortgage Department**

Tracey has been in the mortgage business for 27 years and employed with Cross Keys Bank for 11 years. She is a Mortgage Loan Processor and is extremely knowledgeable of all types of secondary market mortgage loans. She and her husband Rodney live in Monroe. Tracey has two children, Jason Page of West Monroe and daughter

Mandi Page Russell and husband T.J. of Sunflower, Mississippi.

## **Sharon O'Briant, Assistant Vice President Mortgage Department**

Sharon is from Monroe and currently lives in Holly Ridge, Louisiana. She has 18 years of mortgage loan experience and has been employed with Cross Keys Bank for 11 of those years. She is a Mortgage Loan Closer and works closely with each Loan Officer and attorneys in making certain the loan is closed correctly and able to be assigned to a Secondary Mortgage Loan Servicer. Sharon has two daughters, Christina Powell and husband Chris, and Alli O'Briant.

## IRA Dilemma: Traditional or Roth? How about a combo?

By Mauri Turner,  
*Investment Advisor,*  
*Cross Keys Bank Investment Services*

When Individual Retirement Accounts were authorized by Congress in 1974 it was a great step in helping the American work force better plan for retirement income. The realization that Social Security alone would not sustain most families provided additional motivation to participate in the new financial product. Millions of workers who qualified for IRAs began to build their nest eggs while enjoying a major benefit of the plan, the ability to reduce their annual income tax burden by taking a reduction of taxable income equal to the amount of the IRA contribution, not to exceed \$1,500. (That limit has been significantly increased over the years and is now based on several factors.)

After a 23-year track record, it was obvious that the IRA was more beneficial to some investors than to others, based primarily on how long the funds would be invested

and the applicable tax brackets. Congress again reacted to the retirement income issue by providing an additional IRA, the ROTH account, named after its founder. The original IRA was still authorized, and became known as the Traditional IRA. The major difference between the two accounts is the way money is taxed when it goes in, and when it comes out.

Contributions to Traditional IRAs are made with pre-tax dollars, while Roth IRAs receive after-tax dollars. Traditional account holders get a tax break when the deposit is made; Roth owners get a tax break when the withdrawal is made. The rules are quite a bit more complicated than that, and a tax advisor should always be consulted in such financial matters. The point here is that IRA investors may choose between the two accounts, based on their individual needs.

"But what if my needs change over the years?" you ask. The answer: get both. Current regulations allow for contributions

to multiple IRAs and also for both types, as long as the maximum limits are not exceeded. While you can change from depositing to one type and begin depositing to another to get the most benefit at any time, you have the same options when you withdraw. You can decide whether to take out money that has already been taxed, or money that will be taxed when you take it; or you can do both.

With a combination of Traditional and Roth IRAs, you can select your options with every deposit and every withdrawal. Just be sure to get qualified professional advice.





## Envoy Mortgage and Cross Keys Mortgage Team Up to Donate



(L – R) Tammy McKee, Lindsey Dean of Susan G. Komen, Debra Durr and Beverly Jordan of Envoy.



(L – R) Brandi Sellers, Shane Bridges, Tracey Robinson, Chennault Director Nell Calloway, Beverly Jordan of Envoy, Lindsey Shepherd, Beverly Joiner, Sharon O'Briant and Alissa Russell of Envoy.



(L – R) Tracey Robinson, Brandi Sellers, Cindy Roach of The Family Justice Center, Beverly Jordan of Envoy, Lindsey Shepherd, Beverly Joiner, Sharon O'Briant and Shane Bridges.

Both Cross Keys Mortgage divisions have continued to set records for the number and amount of loans originated. Beverly Joiner led Monroe to another record year with staff Tracey Robinson, Sharon O'Briant, Lindsey Shepherd and Brandi Sellers. Tammy McKee recently brought Debra Durr into our fast-growing Bossier City division. Both divisions have partnered with Envoy Mortgage to provide efficient, accurate loan closings for our clients. The results have been so successful that Envoy made funds available for donations to charities that were selected by Cross Keys Mortgage.

The Bossier group chose the Susan G. Komen Foundation and the Monroe group decided to honor two non-profits — the Chennault Aviation and Military Museum and the Ouachita Family Justice Center at Wellspring Alliance.



# THE BEST TIME TO PLANT A TREE WAS 20 YEARS AGO THE SECOND BEST TIME IS NOW

Considering investing for the first time or looking to improve your existing portfolio? Now is the time to start growing your wealth. Cross Keys Investment Services has partnered with INVEST Financial Corporation providing access to a wide variety of investment products and services.

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- Stocks & Bonds • Individual Retirement Accounts
- Tax Advantaged Investments • Business Retirement Plans
- Mutual Funds • Retirement Planning • Annuities
- Education Planning & 529 Plans • Insurance Products
- Professional Asset Management • Financial & Estate Planning

### Mauri Turner

Investment Advisor

318.361.3136

[mauri.turner@investfinancial.com](mailto:mauri.turner@investfinancial.com)



 **Cross Keys  
Investment Services**

Cross Keys Bank Building 1401 Hudson Lane, Suite 100 Monroe

Registered Representative of **INVEST Financial Corporation (INVEST)**, member FINRA/SIPC. **INVEST** and its affiliated insurance agencies offer securities, advisory services and certain insurance products and are not affiliated with Cross Keys Investment Services or Cross Keys Bank. **INVEST** does not provide tax or legal advice. Products are not FDIC or NCUA insured, not Bank or Credit Union guaranteed, and may lose value including loss of principal.





Michael Vizard presents Employee of the Year award to Kandy George.

Cross Keys Bank employees gathered on February 15 at the Desiard Plaza Centre for the annual Employee Day. The event was filled with lots of fun including a dessert competition, a scavenger hunt, service awards and much more. From group selfies, to singing and cartwheels, our employees had enough fun to last until next year.

Kandy George was announced the 2015 Employee of the Year. Her willingness to help and handle more than her share along with a positive, friendly attitude has made her a winner with coworkers and a favorite with customers. Kandy began her banking career in 2011. She trained as a CSR/Loan Assistant then quickly and efficiently performed her job assignments. The entire Cross Keys family is in agreement that Kandy definitely deserves the title of 2015 Employee of the Year!





## Pete Hays Serves as Team Leader at Shreveport Numana Event



Pete Hays with daughters Azure and Adeline

In a day of service Shreveport Vice President and Commercial Lender Pete Hays volunteered as a team leader at a Numana event held at LSU – Shreveport on Martin Luther King Day. Numana provides a unique way to fight hunger by organizing food packing events across the country. Pete and his daughters joined other volunteers from churches and civic organizations to measure, weigh, seal, box and package over 100,000 nutritious meals in one day.

## CKB Tallulah Branch Supports Senior Care Center Crimestoppers Program



(L – R) Jeremy Rodden, Jake Maxwell, Linda Frith, Kandy George and Pam Essex

The nationally acclaimed Senior Crimestoppers program is made possible through the Senior Housing Crime Prevention Foundation. This national organization works with banks to provide safe and secure living environments for our nation's senior nursing home residents. By joining the foundation CKB enables the Olive Branch Senior Care Center in Tallulah to enhance the lives of their residents. The program also provides the opportunity for an annual gift to fulfill a wish or need for one or more of the residents. Last December CKB employees presented Olive Branch Senior Care Center Administrator Linda Frith a check in the amount of \$780 to be used to purchase a flat screen TV for the living room.



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The process of building new, buying or refinancing your existing mortgage can seem overwhelming. At Cross Keys Mortgage we have the experience to make it as easy as can be. We offer a variety of Home Loan Products and have the expertise to help you obtain the loan that best suits your individual needs.

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*Beverly Joiner*

SVP - Mortgage Lending

NMLS #754906

318.361.9050



*Tammy McKee*

Mortgage Loan Officer

NMLS #343792

318.698.9050





# Cross Keys Travel Club Keeps Going!

Canada was the latest destination for the popular Cross Keys Travel Club. In mid-September the group of 12 from Monroe, Ferriday, St. Joseph, West Monroe, Seattle, WA and Fort Myers, FL flew to Vancouver to begin a nine-day adventure through the Canadian Rockies. After a tour of the city, we departed by train with our guide for an overnight trip that found us the next morning viewing snow-capped mountains and sparkling blue and green rivers from domed observation cars. A two-day stay in Jasper provided time for shopping, rafting and resting, combined with a scenic trip through the Canadian National Forest where moose, elk, eagles and other residents were visible. Beautiful Lake Louise was our next stop, where we all had views of the gorgeous lake from our rooms. The next day Banff was equal to the task of providing outstanding views from outside and inside the hotel. The Banff Springs Hotel (castle) was a challenge and a joy to navigate. We had two days to learn our way around the hotel and enjoy the amazing fall colors of the countryside before leaving for our last stop in Calgary. We left that cowboy town with new friends and new memories of a great trip as we made our way home.

In three years the Travel Club has taken 88 people to Italy, Hawaii, France, England, Scotland, Wales, Canada and Costa Rica. The trips are always planned to provide for good weather and the next location will be the Islands of New England in September. This tour will combine history, scenery and culinary activities and the price makes it a bargain. For information on this trip or Shades of Ireland in June 2017 contact Jim Cuthbert. There are no costs or requirements associated with these trips other than actual expenses of travel.

## For more information contact:

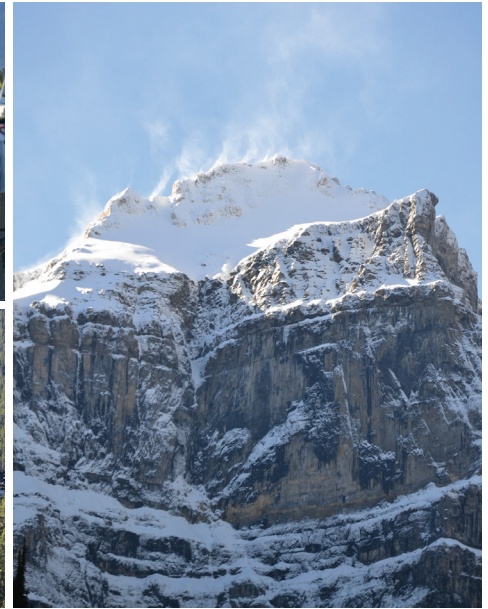
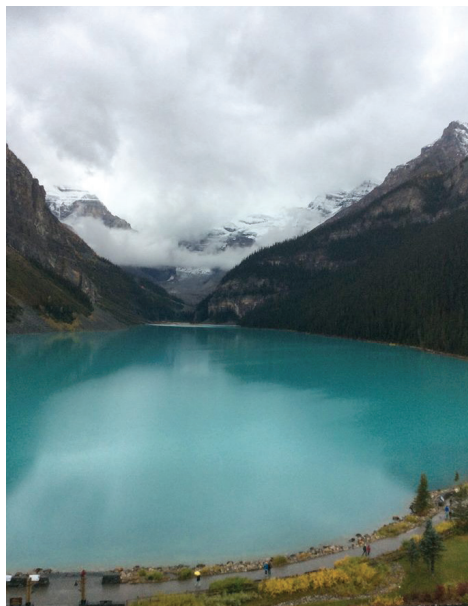
**Jim Cuthbert**  
318.237.5833 or  
jcuthbert@ckbonline.com



**Islands of  
New England**  
September 2016



**Shades of  
Ireland**  
June 2017





# CKB Photo Ops



- 1.2.3.** Reannon Borquist led our team of 10 volunteers, their children and pets in the CKB sponsored 10th Annual Krewe of PAWS Mardi Gras Parade in West Monroe.
- 4.** The CKB Team at the Alzheimer's Walk Fundraiser
- 5.** The Sterlington gang got serious about National Wear Red Day to call attention to heart disease.
- 6.** Market President Merrill Wautlet, a new Northwest Louisiana United Way board member, receives training from United Way's Jennifer Adams.



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# Cross Keys Bank Building

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## Message to Our Shareholders, Customers and Friends



Ben Watson,  
*President/CEO, BSN BANCSHARES, INC.*



Michael Vizard,  
*Chairman/CEO, CROSS KEYS BANK*



### Message to our Shareholders:

For the year ended December 31, 2015, BSN Bancshares, Inc., had total earnings of \$4,347,815, representing earnings per share of \$12.76. At year-end 2015, we had total assets of \$320,800,807 and have come a long way (nearly a hundred fold) from the \$3,457,119 in total assets that the bank had when our former Chairman, William “Bill” Watson, began his career at the bank in June of 1958.

Once again, we remind our shareholders, the owners of the bank, that you can help to improve the value of your investments by utilizing your bank for all of your business and personal needs, as depositors and borrowers. We also ask that you encourage your friends and associates to utilize our services. Our network of locations and state of the art technology gives you quick and easy access to your accounts from the convenience of your home, office, or wherever you may be.

We have a top notch lending team that actively seeks loans to 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 at work that gives you both access to your accounts and the ability to make mobile deposits. We also provide the **very best in debit card security**. Our newly issued cards come with **EMV chip technology**, which is automatically added to replacements for expiring cards. Cross Keys Bank is also an approved provider of **Apple Pay**, a digital payment solution. As always, we continue to offer **insurance** through Cross Keys Insurance and **investment** opportunities with INVEST through Cross Keys Investment Services. We know there is some paperwork involved in moving business that you may have established elsewhere, but we will do everything possible to make the transition smooth and easy. So there is really no reason why you shouldn't do **all** of your banking with **your bank!**

As always, our management team and Board of Directors remain committed to safeguarding your investment. On behalf of our employees and the Board of Directors, we wish you, your family and friends a healthy and prosperous 2016.

Sincerely,

Ben Watson,  
*President/CEO, BSN BANCSHARES, INC.*

Michael Vizard,  
*Chairman/CEO, CROSS KEYS BANK*



## 2015 Board of Directors of BSJ Bancshares, Inc.

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William W. Watson, *Chairman*  
Michael R. Vizard, *Vice Chairman*

Harry Truman Goldman, III  
Rebecca Vizard

Benjamin M. Watson  
Philip Watson

Scott Watson

## 2015 Board of Directors of Cross Keys Bank

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William W. Watson, *Chairman*  
Jan Bagwell Johnston, *DDS*  
Shane Bridges, *Banker*

Jack M. Grace Jr., *Retired Banker*  
Paul Meeks, *Manufacturer*  
E.D. Shaw, III, *Businessman*

Charles I. Tucker, *Planter*  
Darrell VandeVen, *Planter*  
Michael R. Vizard, *Banker*

Benjamin M. Watson, *Banker*  
William Brooks Watson, *Attorney*

## 2015 Cross Keys Bank Officers

---

Michael R. Vizard  
*President &  
Chief Executive Officer (CEO)*

Shane Bridges  
*Executive Vice President &  
Chief Credit Officer (CCO)*

Mandy Smart  
*Executive Vice President &  
Chief Operations Officer (COO)*

Benjamin M. Watson  
*Executive Vice President &  
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  
*Senior Vice President,  
Credit Analyst & Loan Review*

Rick Guillot  
*Senior Vice President,  
Commercial Lending*

Beverly Joiner  
*Senior Vice President,  
Mortgage Lending*

Chad Monsour  
*Senior Vice President,  
Cross Keys Insurance*

Mike Thompson  
*Senior Vice President,  
Controller, HR Officer,  
Lending, St. Joseph*

William Brooks Watson  
*Senior Vice President,  
Legal Counsel*

Samuel C. Feldhaus  
*Vice President,  
Senior IT & Information Security Officer*

Shelly Harrell  
*Vice President,  
Executive Administrative Assistant*

Pete Hays  
*Vice President,  
Lending, Shreveport*

Kayne Pierce  
*Vice President,  
Lending, Shreveport*

Veronica Plaisance  
*Vice President,  
Executive Administrative Assistant,  
Lending, St. Joseph*

Lee Riordan  
*Vice President,  
Branch Manager, Lending, Sterlington*

Jeremy Rodden  
*Vice President,  
Branch Manager, Lending, Tallulah*

Megan Smith  
*Vice President,  
Compliance Officer*

Babbette Adcock  
*Assistant Vice President,  
Hudson Lane Leasing &  
Properties Manager*

Patricia Ardis  
*Assistant Vice President,  
Collection Officer*

Reannon Borquist  
*Assistant Vice President,  
BSA, OFAC, Security Officer &  
Training Coordinator*

Bradley Bridges  
*Assistant Vice President,  
Lending, West Monroe*

Kelly Coates  
*Assistant Vice President,  
Executive Administrative Assistant*

Carol Free  
*Assistant Vice President,  
Branch Manager, Lending, Rayville*

Rochelle Lee  
*Assistant Vice President,  
Branch Manager, Lending, Monroe*

Jake Maxwell  
*Assistant Vice President,  
CRA Officer, Lending, Sterlington*

Laura McCullin  
*Assistant Vice President,  
Lending, Sterlington*

Robin McVay  
*Assistant Vice President,  
Branch Manager, St. Joseph &  
Operations Assistant*

Jessica Nazario  
*Assistant Vice President,  
Branch Manager, Lending, West Monroe*

Janet Pringle  
*Assistant Vice President,  
Business Development &  
Operations Manager, Shreveport*

Claire Rosenzweig  
*Assistant Vice President,  
Assistant Controller*

Kristen VandeVen  
*Assistant Vice President,  
Electronic (E) Banking Officer*

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

Pam Essex  
*Assistant Branch Manager,  
Lending, Tallulah*

Tammy McKee  
*Mortgage Loan Officer, Bossier*

## 2015 Shreveport Advisory Board

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Kevin Bryan, *Businessman*  
Wendy Horton, *Attorney*

Oliver Jenkins, *Businessman*  
Dr. Chris Martin, *Educator*

Robert Yokem, *Businessman*

## Comparative Statement of Condition

RESOURCES AT YEAR END	2011 <i>(Audited)</i>	2012 <i>(Audited)</i>	2013 <i>(Audited)</i>	2014 <i>(Audited)</i>	2015 <i>(Unaudited)</i>
Cash and Due from Banks	\$15,584,660	\$22,185,343	\$7,533,893	\$9,824,215	\$11,117,111
Investment Securities*	\$136,276,298	\$133,790,084	\$142,499,735	\$137,557,254	\$112,478,712
Loans	\$155,954,340	\$148,141,383	\$144,486,800	\$166,309,457	\$186,728,819
Provision For Loan Loss	(\$3,167,945)	(\$2,549,605)	(\$1,362,077)	(\$1,192,343)	(\$1,179,113)
Loans Net of Provisions For Loss	\$152,786,395	\$145,591,778	\$143,124,723	\$165,117,114	\$185,549,706
Fed Funds Sold	\$0	\$0	\$0	\$0	\$0
Bank Buildings/Equipment	\$5,883,447	\$5,436,975	\$5,160,052	\$5,366,832	\$5,215,322
Interest Earned — Not Collected	\$1,940,729	\$1,876,831	\$2,033,611	\$1,982,898	\$1,710,102
Other Assets	\$4,978,900	\$3,591,505	\$4,087,245	\$4,251,756	\$4,729,854
<b>Total Assets</b>	<b>\$317,450,429</b>	<b>\$312,472,516</b>	<b>\$304,439,259</b>	<b>\$324,100,069</b>	<b>\$320,800,807</b>
<b>LIABILITIES AT YEAR END</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>
Deposits	\$251,433,144	\$252,023,897	\$243,092,055	\$250,735,248	\$242,953,519
Repurchase Agreements	\$2,924,215	\$1,319,345	\$0	\$0	\$0
FHLB Borrowings	\$25,636,822	\$20,422,265	\$25,278,281	\$31,959,130	\$34,375,806
Other Liabilities	\$3,274,589	\$3,841,201	\$1,280,163	\$954,313	\$1,454,957
<b>Total Liabilities</b>	<b>\$283,268,770</b>	<b>\$277,606,708</b>	<b>\$269,650,499</b>	<b>\$283,648,691</b>	<b>\$278,784,282</b>
Capital	\$34,004,059	\$36,956,396	\$39,832,492	\$42,100,119	\$44,264,159
Treasury Stock	(\$1,902,121)	(\$4,324,855)	(\$4,390,595)	(\$4,269,059)	(\$4,581,215)
Number of Shares Treasury Stock	32,834	56,175	56,935	55,669	59,165
Unrealized Gain (Loss) on Sec	\$2,079,721	\$2,234,267	(\$653,137)	\$2,620,318	\$2,333,581
<b>Total Stockholders Equity</b>	<b>\$34,181,659</b>	<b>\$34,865,808</b>	<b>\$34,788,760</b>	<b>\$40,451,378</b>	<b>\$42,016,525</b>
<b>Total Liabilities and Capital</b>	<b>\$317,450,429</b>	<b>\$312,472,516</b>	<b>\$304,439,259</b>	<b>\$324,100,069</b>	<b>\$320,800,807</b>

### RETURN ON AVERAGE ASSETS & RETURN ON EQUITY





# Comparative Statement of Earnings

<b>OPERATING INCOME</b>	<b>2011</b> <i>(Audited)</i>	<b>2012</b> <i>(Audited)</i>	<b>2013</b> <i>(Audited)</i>	<b>2014</b> <i>(Audited)</i>	<b>2015</b> <i>(Unaudited)</i>
Interest Income	\$14,580,739	\$13,282,897	\$12,389,626	\$12,744,019	\$13,175,093
Interest Expense	\$2,641,188	\$2,159,692	\$1,651,203	\$1,439,376	\$1,468,893
Net Interest Margin	\$11,939,551	\$11,123,205	\$10,738,423	\$11,304,643	\$11,706,200
Other Income	\$3,693,572	\$4,667,867	\$2,997,645	\$3,121,254	\$3,529,458
Total Income	\$15,633,123	\$15,791,072	\$13,736,068	\$14,425,897	\$15,235,658
Operating Expenses	\$10,360,597	\$10,208,357	\$9,635,069	\$10,396,374	\$10,887,843
Provision For Bad Debts	\$1,051,477	\$1,508,506	\$23,687	(\$112,176)	\$0
Total Operating Expenses	\$11,412,074	\$11,716,863	\$9,658,756	\$10,284,198	\$10,887,843
Federal Income Taxes	\$736,944	\$1,121,872	\$0*	\$0*	\$0*
Earnings After Taxes	\$3,484,105	\$2,952,337	\$4,077,312	\$4,141,699	\$4,347,815
Earnings Per Share (BSJ Bancshares, Inc.)	\$9.49	\$8.59	\$11.88	\$12.03	\$12.76
Shares Outstanding	367,166	343,825	343,065	344,331	340,835
Return on Average Assets	1.15%	0.95%	1.33%	1.32%	1.35%
Return on Equity	11.02%	8.97%	12.06%	11.33%	11.23%
Dividend Per Share	\$5.00	\$0.00**	\$3.57	\$5.45	\$6.40

\*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.



# Cross Keys Bank

P.O. Box 7  
St. Joseph, LA 71366

visit us online:  
[crosskeysbank.com](http://crosskeysbank.com)



**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

*\*ATM Located at Branch*

*\*\*ATM Accepts Check Deposits*

We appreciate the generations of trust placed in our people, products and services. We are committed to maintaining that trust with honor and integrity for generations to come. The friendly professionals at Cross Keys Bank, Cross Keys Insurance, Cross Keys Mortgage and Cross Keys Investment Services are here for you. All the time.

MEMBER FDIC

