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**INSIDE:
BSJ
BANCSHARES
CROSS KEYS
BANK**

**2014
ANNUAL
REPORT**



MICHAEL VIZARD

March, 2015

By the time you read this we will be nearly through the first quarter of 2015 and well on our way to another great year delivering on a tradition of excellent service to our customers and the communities in which we live.

While 2014 was filled with much goodness, our world continues to suffer the ravages of war and the challenges that come with political unrest and economic stress. We pray for peace, prosperity and wisdom for our leaders every day, and we have faith that goodness will prevail over evil.

Speaking of everything that's good, our bank family grew in 2014 with the addition of our latest branch at 8740 Quimper Place Shreveport, LA, which is headed up by our Market President, Merrill Wautlet and his fine team. As you will see throughout this publication and in the local media, we have other new faces and promotions from within that we are very happy to share. In Monroe, Chris Fuller has been promoted to Market Lending President, as has Wayne Fleming in West Monroe. Walter Hillman has been promoted to Market President over Richland and Madison Parishes. We also celebrated the retirement of some long time employees, Linda Keahey, VP, Cashier and Steve Bonnette, AVP, Lender, both of whom enjoyed careers exceeding 30 years with CKB. They have shifted gears to enjoy a new chapter in their lives and join others before them as ambassadors of good will for Cross Keys Bank!

We take time to create this publication to provide an entertaining and informative resource for you to learn about our bank's culture, its employees, products and services. We hope it serves as a reminder that we are dedicated to the mission of helping you, our Most Valuable Customers, succeed.

At Cross Keys Bank we know that our path to success comes only by earning our customers' confidence. This is a recurring acknowledgment we make about our customers that cannot be overstated, and we are so appreciative being given the opportunity to prove Cross Keys Bank is a unique and shining star in a world filled with mediocrity. When you choose to bank with us, though you may only deal with one individual designated to assist you, it is the combined efforts of a team of committed individuals, from our directors who approve the loans submitted on your behalf by our talented lenders, to the analysts, processors, clerks, tellers and staff that serve you daily, that has allowed Cross Keys Bank to stand as an institution of safety and soundness distinguished by serving our customers with honor and integrity for over 113 years.

Thanks for giving us the privilege of being your bank. We hope you enjoy our newsletter. Please remember to refer us to your family, friends and acquaintances. Have a great 2015!!

Michael

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

For more than 100 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.**

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Safe & Sound



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MEMBER FDIC



BY KRISTEN S. VANDEVEN

Money Smarts for Students

As a mother of three I am concerned if I am teaching my kids financial responsibility. Cross Keys Bank's new Student Checking account is helping with those lessons in financial education. A parent can link their student's account to their own Online Banking. This allows for easy monitoring of accounts via the Online Banking website, Phone Apps, Tablet Apps or even SMS Text messages. You can make one-time transfers or schedule recurring transfers (think weekly allowance). This has really let us identify our wants vs. needs. If my daughter "wants" something and it is within her budget, she is allowed buy it with her debit card. Many times when she is forced to use her own debit card she decides that she really doesn't want the item. Lower limits on student debit cards give me peace of mind as well. However, if my daughter needs to make a large purchase I

just give the bank a call and the limits are temporarily raised.

There are great apps that act as an electronic check register or you can request a good old fashioned paper register from any branch. The important thing to remember is that you need to keep a log of all transactions on your account. The task of balancing your checkbook has not gone away with the use of Online Banking, but it has been made simpler.

Teaching children to set aside at least 10 percent of any money they receive will help to develop the habit of saving. Did you know you can set up a savings account on Online Banking to only allow deposits? This is a great way to review transactions and to contribute to an account without the temptation to transfer money back to your checking account.



Cross Keys Bank Officers Complete 2014 Leadership School

Cross Keys Bank is pleased to announce that Bradley Bridges, Assistant Vice President and Lender at our West Monroe Branch and Claire Rosenzweig, Assistant Vice President, Assistant Controller in Accounting, successfully completed the 2014 Leadership School, "Growing our Next Generation of Leaders". This was a nine-month program that included online course work and five instructor-led sessions focused on developing leadership skills and enhancing knowledge in various areas of banking.

The program provided by the Louisiana Bankers Association and held in Baton Rouge at The Bankers Center, hosts students from all over the state. The 2014 session marked the 5th year of the program.

The Louisiana Bankers Association is the professional trade association for commercial banks and thrifts in Louisiana. Founded in 1900, the LBA works to provide advocacy, communication, education and other services to its member institutions, and to provide banking information to the general public.

RECOGNITION DUE.

CKB EMPLOYEE PROMOTIONS

We congratulate these members of our banking family who recently received promotions. They have been recognized for their diligence, integrity and commitment to service. Our administration and board takes great pride in calling them "Cross Keys bankers."



Carol Free

Assistant Vice President,
Branch Manager
Rayville



Robin McVay

Assistant Vice President, Operations
Assistant, Branch Manager
St. Joseph



Claire Rosenzweig

Assistant Vice President,
Assistant Controller



Reannon Borquist

Assistant Vice President,
BSA, Security Officer,
and Training Coordinator



Shelly Harrell

Vice President,
Executive Administrative Assistant



Veronica Plaisance

Vice President,
Executive Administrative Assistant, Lender
St. Joseph



Jeremy Rodden

Vice President, Lender,
Branch Manager
Tallulah



Chad Monsour

Senior Vice President
Cross Keys Insurance



Mike Thompson

Senior Vice President, Controller,
Human Resources Officer, Lender
St. Joseph



Chris Fuller

Market Lending President
Monroe & Sterlington



Walter Hillman

Market President
Richland & Madison Parishes



Wayne Fleming

Market Lending President
West Monroe

RIGHT:

Anna Camille, Donald, Katie Marie and Donnie VandeVen at the Mardi Gras Parade in Natchez, MS

FAR RIGHT:

Parker Russell and his Cub Scout Troop 234 enjoyed hiking at Kiroli Park in West Monroe.



Jean and Tru Goldman with their daughter Karen on her wedding day



Happily Ever After — Bradley and Mary Elizabeth Bridges wed in January.



To learn more contact:
Chad Monsour,
 Vice President
 318.340.0027

Expertise to prepare for the unknown.

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FAR LEFT:

Ron Wilhite and Michael Vizard cooked up some green chili for the 2nd Annual Lake Bruin Country Club Chili Cook Off.



LEFT:

Shane Bridges, Merrill Wautlet, Kristen VandeVen, Tammy McKee and Kayne Pierce represented Cross Keys Bank at the Shreveport Chamber of Commerce annual awards luncheon at East Ridge Country Club.



After the Bird Hunt — Jeremy Rodden, Kenneth Fuller, Lance Fuller, Chris Fuller, Michael Vizard, Shane Bridges, Mike Fuller, Bradley Bridges, Mary Elizabeth Bridges and Turner Bridges



Ryan Linder and Philip Snellgrove lent a hand during set-up for CKB Employee Day.



To learn more contact:
Mauri Turner,
 Investment Advisor
 318.361.3136

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Chief Operating Officer Mandy Smart Receives LSU Graduate School of Banking Board Appointment

Cross Keys Bank Chief Operating Officer Mandy Smart has been appointed to the Board of Trustees for the Graduate School of Banking at LSU. The school operates with the supervision of the Board of Trustees which is made up of 15 southern banker association state executives and a banker from each of these 15 states. This appointment is quite an honor. The primary role of the trustee is to promote the school to bankers and regulators within their state.

The Graduate School of Banking at LSU provides the professional education essential to the advancement of our officers. Since the school's founding in 1950, more than 15,500 bankers have graduated — 2,066 being from Louisiana banks. The students

attend three, two week sessions which include 69 hours per session and have weekly exams. Between the annual sessions students are required to complete research projects.

As we believe the school helps foster leadership skills that benefit our bank, and more importantly, our customers, Cross Keys bank regularly sends young officers to the Graduate School of Banking at LSU. Currently, Jake Maxwell and Jeremy Rodden are enrolled in the school and will graduate during the 66th session which is scheduled for May 25 – June 5, 2015.



Dr. Woodland, Mandy Smart and Bob Taylor



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To learn more contact:
Babbette Adcock,
Property Manager

318.361.3132

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Building**

Cross Keys Bank Building: 1401 Hudson Lane, Monroe, LA 71201



See the World: Join the Cross Keys Travel Club



Canadian Rockies | September 2015

The Cross Keys Travel club has made three trips and taken 40 people more than 18,000 miles since our first trip in April, 2014. *Everyone is invited to join.* There are no qualifications for membership.

This September we'll visit the beautiful Canadian Rockies. Our combo tour via train



Costa Rica | February 2016

and motor coach will provide the best scenery and the most comfort. There is an early booking discount until March 19.

In 2016 we're offering two diverse adventures. From the warm sandy beaches and rain forests of Costa Rica in February to the snow covered alps of Austria, Switzerland



Austria, Switzerland, Bavaria | July 2016

and Bavaria in July, we will explore more of the delights that travel provides.

For more information contact:

Jim Cuthbert

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jcuthbert@ckbonline.com

IN MONROE

Beverly Joiner,
Senior Vice President
Mortgage Lending
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IN MONROE

Holly Boyd,
Mortgage Loan Officer
NMLS #148158

318.361.9050



IN SHREVEPORT

Tammy McKee,
Mortgage Loan Officer
NMLS #343792

318.698.3246



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Cross Keys Mortgage



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Monroe, LA: 1401 Hudson Lane, Suite 101 • Shreveport, LA: 8740 Quimper Place



CONGRATULATIONS!

Cross Keys Bank
2014 Employee of the Year

Carol Free

Rayville Branch

Since the footprint of Cross Keys Bank now reaches nearly the entire width of Louisiana, from Tallulah and St. Joseph on the East and Shreveport on the West, it is sometimes difficult to get all of our employees together. Modern technology, and the creative use of it, has enabled us to have the necessary people in attendance at meetings while sitting in their offices scattered over North Louisiana. This is highly productive, but it does not allow the personal contact that we have known, and it does not stimulate the friendships and cooperation that have been important to our successful growth.

A few years ago we introduced our annual Employee Day, which always falls on Columbus Day. The bank is closed for the holiday so customers are not affected, and all employees are able to attend. In fact, they actually get paid to come out and enjoy a few hours with each other, meet people they only knew on the phone, share a meal, win some prizes and learn the identity of the new Employee of the Year. The American Legion Hall in Forsythe Park in Monroe has been our location from the beginning. It provides a central location, a casual setting, spacious grounds and plenty of room inside. Because the newer employees get to meet many of their co-workers for the first time, they seem to enjoy the event as much as the long-timers who get to reunite each year and tell stories about each other to the newcomers.

This event requires a great deal of advance planning and preparation. Assistant Vice President Alissa Russell was the original director, and she has continued to make it better each year. She gives credit to a great team of volunteers who each take on different responsibilities, so that everything is planned and all activities happen on time. And so we gathered on a nice October mid-morning on Columbus Day, 2014 to enjoy another CKB Employee Day with everything planned and under control. Or not.

As we posed outside for the traditional group photograph, we noticed clouds gathering and brisk winds. Alissa hurried us through the photo, scrapped the outdoor plans and moved the group of 93 employees indoors. Our Shreveport staff had already told us about some pretty fierce wind and rain that they had encountered on the way over, so Alissa went to Plan B, which included introducing the new faces, recognizing years of service and honoring those who would retire at the end of the year. It was almost time for lunch when the lights went out, and stayed out. A huge crash of thunder shook the building and announced the arrival of the tornado that came through West Monroe, jumped the Ouachita River and landed in Forsythe Park; at the American Legion Hall. It was gone as quickly as it came, and we were stunned to see the destruction of the massive trees just outside the windows. Somehow the caterer brought in the fried fish from outside, and President Michael Vizard led us in a prayer of thankfulness for our safety and hope for those around us. Having no idea of the widespread damage so close to us, we ate quickly as reports came back from a few who had gone to check on the branches. The Hudson Lane Office had suffered a major leak on the roof, and water was coming in the computer area. At this point, the gala was over. The Shreveport folks left for a gratefully uneventful trip west. Those from the east headed home hoping all was well. The local employees divided into two groups; one to clean up and shut down the facility, and another to move and protect equipment at Hudson Lane. Looking back now, we all realize that nearly the entire staff of Cross Keys Bank had a very close call, close enough to measure in feet.

At the end of the day there had been plenty of food, lots of fun, too much excitement and no serious injuries to anyone in the paths of the storms. And Cross Keys Bank crowned its newest Employee of the Year, Carol Free of the Rayville Branch, whose award was richly deserved.



Michael Vizard uses the loudspeaker to direct everyone to the bleachers for the customary group photograph.



Ryan Linder of Cross Keys Investment Services gives a nod.



Susan Hosea, Brooke Wilhite and Renee Gossett huddle for a quick photo.



Mauri Turner, Mike Thompson, Ryan Linder and Wayne Fleming watch the weather.



Veronica Plaisance and Mary Nell Rushing are ALWAYS smiling.



Brandon Cantin, Sam Feldhaus and Walter Hillman being silly.



Michael Vizard uses window light to read since power was out due to the tornado.



Marcella Vinson, Linda Keahey, Lacy Roberts, Reannon Borquist, Shane Bridges and Martha Rogan patiently wait for lunch.



#ckbselfie — Steve Bonnette, Alissa S. Russell and Jake Maxwell smile for a selfie.



Cross Keys Bank has been under construction and we are finally finished!

You may be asking which location? It's one of our most important!

We're excited to announce the creation of a new website that will make online banking easier and more enjoyable.

Our mission is to help our customers succeed and we know that online banking is key to that success.

We would love for you to visit our new site and let us know what you think.

If you have questions or need help navigating the new layout, please contact us. We are here to help.



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Redefining Retirement

By Mauri Turner, Financial Consultant,
Cross Keys Investment Services

When you picture your ideal retirement, what do you see? Are you living a life of leisure? Traveling the globe? Honing your golf game? Playing with your grandchildren? For many Americans, these retirement dreams were shaken by the Great Recession and the toll it took on nest eggs, home values and job security.

Going forward, retirement will likely be different than it was for previous generations. We will live longer, have fewer sources of income at our disposal, and face increased costs for medical care and living expenses. To prepare, we need to be fully aware of the challenges we will face at retirement.

Social Security at Risk

Last year, for the first time, Social Security actually paid out more in benefits than it received in payroll tax revenues. This year, it may pay out as much as \$46 billion more than it takes in. With our slow economic recovery and extended life expectancies, Social Security can continue to provide full benefits through 2036. Beyond 2036, the program can pay out about three quarters of promised benefits.¹

Employee Pensions In Drastic Decline

The traditional company pension has drastically declined over the past 25 years. Back in 1985, there were more than 170,000 company pension plans in place; by 2007, that number had plummeted to less than 50,000 – a 70% decline.² If a company terminates its pension plan, when its employees retire, they could end up receiving just a fraction of the benefits they were expecting.

Fall in Home Values

For more than 40 years, Americans watched the value of our homes increase exponentially. When it came time to downsize, we expected to make a sizable profit from the sale to tuck away in our retirement fund. Then the real estate bubble burst, leaving many homeowners upside down in their mortgages. Today, even those fortunate enough to have equity left in their homes need to reconsider the role their homes will play in their retirement plans.

Increased Life Expectancies

Thanks to medical advances, we've extended our life expectancy by decades. A recent study shows that if you are age 65 and married, there is a 91% chance that either you or your spouse will live to be 80 years old. And there is a 52% chance that one of you will live to celebrate your 90th birthday.³

Skyrocketing Health Care Costs

With longer life spans, affordable health care options become a critical issue in our retirement years. Data shows that just over 25% of retirees retain access to their former employer's medical coverage. For the rest of us, a recent study estimates that we will need about \$200,000 just to fund out-of-pocket health care costs during retirement.⁴

The New Reality of Retirement

These economic realities are influencing the way we envision and prepare for retirement. With fewer pensions, the uncertainty about Social Security, higher medical costs and smaller nest eggs, many pre-retirees will have to delay their departure from the workforce or continue working at least part-time through their retirement years.

Over the course of the next generation, the average age of retirement could shift by as much as 10 years.⁵ While many of the early baby boomers were able to retire by age 62, many boomers that follow may continue working well into their 70s.

The question then becomes, if living a life of leisure is no longer an option in our golden years, what will the alternative look like? Will we stay put and spend those extra years working in our current careers? Those who enjoy their line of work may do just that. But what about the pre-retirees who are already burned out on their jobs but still face another 10 – 20 years of work? Is it necessary to cross the finish line into retirement before we can have the chance to do what we want?

To prepare for this new reality, we need to rethink the way we envision our retirement and shift the focus back to achieving life goals - whether we can achieve complete financial independence or not. We need new strategies that help provide financial security for our longer road ahead.

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

Mauri Turner

Financial Consultant

1401 Hudson Lane, Suite 100

Monroe, LA 71201

crosskeysbank.com

Sources: 1) Status of the Social Security and Medicare Programs: A Summary of the 2011 Annual Reports. 2) Department of Labor, Employee Benefits Security Administration, "Private Pension Plan Bulletin Historical Graphs and Tables," March 2010. 3) Society of Actuaries. 4) Employer Benefit Research Institute, December 2010. 5) "Classic" Retirement Becoming Less Likely, Investment News, May 27, 2012.

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April 2015 Will Bring Changes to Flood Insurance Premiums

In April of 2015 there will be changes that affect flood insurance premiums. The National Flood Insurance Program (NFIP) will implement reforms that repeal and modify the Biggert-Waters Flood Insurance Reform Act of 2012. A few of the changes taking place due to these reforms are:

- Policyholders will receive relief concerning steep flood insurance premiums

- Flood insurance rate increases will be slowed
- Increase in the Reserve Fund Assessment
- Annual surcharge on all new and renewed policies

To see a more broad overview of these changes, we encourage you to visit www.fema.gov and view the April 1, 2015 Program Changes Fact Sheet.



CKB PHOTO OPS

RIGHT:

St. Joseph staff participated in the CKB 1st Annual Pink Out Day. — Susan Hosea, Renee Gossett, Veronica Plaisance, Faye Dandridge, Robin McVay, Michael Vizard, Marcella Vinson, Sandra White, Mary Nell Rushing and Jeanette Colvin



FAR RIGHT:

Susan G. Komen Race for the Cure at Forsythe Park in Monroe — Emily and Ahndi Thompson, Linda Bacle, Kelli Moore, Mandy Smart, Shara and Layton Axon and Nils and Reannon Borquist



Mandy and Glenn Smart hit the slopes in Park City, Utah.



Kelly Coates is on the board of the Northeast Delta Crisis Intervention Team (CIT) and was recognized for her participation as a 'Role Player'. — Dr. Attapol Kuanliang, Earl Lingle, Sgt. Mark Johnson, Dr. Mkey Bonner, Kelly Coates and Major Tom Torregrossa



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For more than 100 years Cross Keys has provided financial solutions and opportunity for growth. We thank you for choosing Cross Keys to be partners in your community. We will always serve your banking, investments, insurance and mortgage needs with honor and integrity.

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