

# Past, Present, Future



# Letter from The President



The saying “kick the can down the road” has become a familiar rhetorical cliché used by our leaders in Washington to describe the only alternative they can use to avoid another cliché: falling over “the fiscal cliff”, which describes what looms ahead as the Bush era tax cuts are set to expire at the end of the year.

Unlike those in government who seem able to only kick the can down the road, as opposed to truly addressing the needs of our Nation, we at Cross Keys Bank have been busy as usual seeking ways to help our customers make their dreams of financial success come true.

Have we reached the level in our country where people go to a doctor, choose a restaurant, or even vote for a President with the hope of receiving only mediocre service? Given the performance of the current administration, it is crystal clear to me who should be our next President, and that means a new occupant in the White House. Having said that, it is truly uncanny that we have so many voters who seem to be capitulating to the acceptance of mediocrity.

But I digress. At Cross keys Bank we take great pride in running a bank that truly delivers on its commitment to help its customers succeed. We appreciate your choosing us, and we welcome your feedback. After all, kicking the can down the road in our world of finance simply means we are not doing our job, and that is totally unacceptable. Heck, you should fire us for that kind of attitude.

In this issue of our Newsletter there are numerous examples of what I refer to as the pillars of a successful organization, including the 110 year-old Cross Keys Bank. One of these pillars is a Great Attitude. The can-do spirit of a dedicated staff is evidenced in this Newsletter by our proud displays of achievement, from Beverly Joiner as our newly named Employee of the Year to the many recipients of recognition and appreciation expressed at our recent annual Employee Appreciation day.

Dedication is important, but the great “How can I help you?” attitude that our employees bring to work every day helps them better understand our customers, which helps us to provide better service.

This leads us to the next pillar: Satisfaction. A satisfied customer = a happy customer = a successful customer, and without that we could not succeed. That, my friends, is not achieved by kicking the can down the road. You see, we really do understand that WITHOUT YOU, we could not succeed.

That motto is a hallmark of our bank’s progress, and of most other successful organizations. Now, if only our leaders in government could figure this out!

Thanks for making Cross Keys Bank your bank.

Sincerely,

Michael Vizard, President  
Cross Keys Bank

# Agriculture

When Cross Keys Bank was chartered in St. Joseph, Louisiana in 1902, agriculture was the major industry in Tensas Parish. It still is today. Farming, and the dozens of farm-related businesses in the four Northeast Louisiana parishes that we serve, provides a major multiplier effect that is vital to sustain and grow the economy of the area where we live and work.

In the 110 years that we have provided banking services to our customers, we have never lost sight of the important role that our land, and how we use it, is vital to the very survival of our communities. Just as technology and modernization have vastly affected how banks can now operate much more efficiently, so have advances in agriculture brought great benefits to those who provide the products that feed and clothe our families.

And while the agriculture industry was evolving over those years, Cross Keys Bank was there to partner with our farmers in 1902, and the generations who followed them. Since many of our bank officers came from farm families, and still do, we have been in a position to provide not

only capital, but often accompanied by sound financial advice. A story is told about a farmer years ago who went to his banker for a loan. He had recently acquired some additional land to cultivate, and needed more equipment. When a friend asked later if the banker had helped him, the farmer said: "I'm not sure. He said he would help me buy one mule, but he didn't think I needed the two I asked for." Maybe the banker was trying to help the farmer by not overloading him with debt when the source of repayment was not certain.

Today's farmers use extremely scientific methods to choose seed and feed. They rely on sophisticated weather predictions and the latest herbicides and pesticides. The newest equipment saves fuel and labor costs, and the only mules around are in pictures on the walls. They also use precision farming practices such as crop rotation. Louisiana Network's Farmer of the Year, Hank Rabb from Tensas Parish, said "I'm a definite believer in crop rotation. It's a no brainer." And he added "Technology has also made a huge difference in

seed selection." Hank is a fourth-generation farmer, and a perfect example of how successful farming can be learned and passed along.

In Richland Parish, Todd Morris and his son Dustin grow corn, soybeans, wheat and even peanuts. Todd's father is also a farmer, making the Morris family another multi-generational connection to Cross Keys Bank. Walter Hillman, Senior Vice President of Ag Lending at CKB, said "Farming is hard work. It always has been. Today's science and machines make it less hard, but it's still not easy. What I like about doing business with the Morris families is that they use the latest equipment, smart thinking and hard work. That's a winning combination."

At Cross Keys, we look forward to the future with great confidence that our farmers of today and tomorrow will continue to produce the food and fiber which fuel the economies of our communities. As we have since 1902, we will continue our partnership that helps them succeed. By their success, we will succeed.



*Dustin and Todd Morris  
with Walter Hillman*



*The Ag Committee*

# When Is A Check “Good”?

## *What Every Bank Customer Should Know*

With the increased use of the Internet there are a growing number of ways in which good, well-known bank customers are being scammed. These scams vary in size from a few hundred dollars to hundreds of thousands of dollars stolen from a single customer. There are many stories used in these scams. There are too many to list, but they all have two things in common.

First, the scams involve convincing the good bank customer that the stranger is “trusting” the victim with his funds. The crook wants the victim to be in a position to “prove” he can be trusted. Second, a check of some sort is sent to be deposited to the victim’s account. The check names the good bank customer as the payee. When the victim is a longtime, well-known customer of the bank, it is not likely that the bank will refuse to accept deposit of the check. The check may be drawn on an account of a large, trusted company; it may appear to be a U. S. government check; it may appear to be a cashier’s check. However, in every case, the check is not valid. It may be a completely fictitious check drawn on a nonexistent entity at a nonexistent bank. It may be a fictitiously created check drawn on an actual company’s account. It may be a check drawn on a Canadian bank. It may be a properly issued check which was stolen from the mail, chemically washed to remove the original payee and altered to show the victim as the payee.

### **How does the crook get the money?**

The crook convinces the victim to send part of the check proceeds to an accomplice as soon as the bank will allow the customer to

withdraw the funds. The bad guys have a huge number of creative reasons why the victim should send some of the money to someone else, and the stories are very believable.

### **How long should I wait to know if the check is “good”?**

It is almost impossible to know when you have waited long enough. It is actually possible to be liable for a check for several years. Just because the bank releases any holds on the funds does not mean that the check is good. Under normal circumstances it is not unusual for a check drawn on another U.S. bank to be returned for a forged maker’s signature two weeks after the deposit is made. If the check is drawn on a Canadian bank, the check can be returned even several months later. If the check is drawn on the U.S. Treasury, Social Security for example, the deposit can be reversed several months later. However, waiting a few weeks or months still is not always safe. If a legitimate check is altered, it can be returned for three years, or more. When that check comes back to the bank, the good bank customer will be liable.

### **How can I verify that a check is “good”?**

Basically, you can’t positively know that a check is good. But it is possible to verify that a check is bad. You can contact the bank it is drawn on to determine if it is worthless. However, if you do contact the other bank, they have no way of knowing if the check was stolen and altered. So you might contact the maker of the check for information, but do not simply use the phone number on the check. You might be calling the crook! Find another way to locate the maker of the check. These are ways that you

“might” determine that a check is invalid; but there are no guarantees, and you still might see that check again a few years later.

### **Too good to be true?**

If it seems “too good to be true”, it almost certainly is. Crooks know that sometimes even the most skeptical victims can’t figure out how they are being scammed. Every time you negotiate a check, you have a potential long-term liability. If you are being asked to help a stranger by sending money to someone else, just don’t do it.

### **The bottom line**

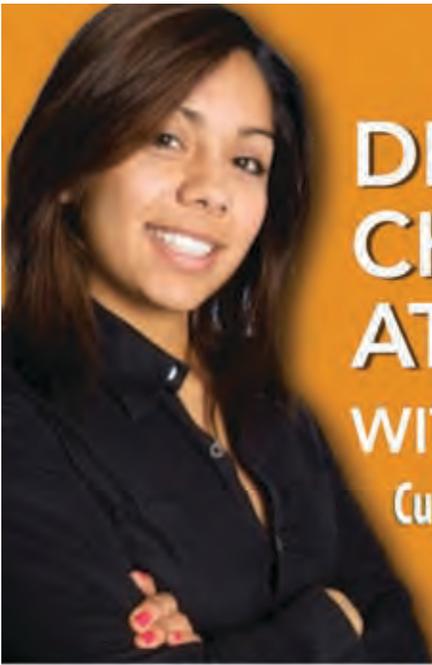
When a check is cashed the bank often allows the funds to be withdrawn within a few days. That does not mean that the check is good. It means that you will have to make it good if it comes back any time in the next few years. That is not a good risk to take, so be smart with your money and be sure that it stays your money.



## **First Grandchild**



*Tru Goldman, director of our holding company, holds his first grandchild, Jackson Carneal Goldman.*



# DEPOSIT YOUR CHECKS RIGHT AT THE ATM

## WITHOUT AN ENVELOPE

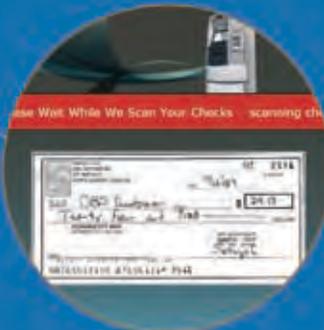
Currently at our West Monroe and Newellton Locations

Coming soon to Tallulah and Rayville



### SIMPLE

Now you can insert your checks right into the ATM — no envelope is required.



### EASY

When you insert your deposit, you can verify the amount on the screen. Your receipt will also confirm your deposit, along with an image of your check(s).



### CONVENIENT

Deposit your checks singly or in bulk – without an envelope – at any one of our ATMs, 24 hours-a-day. No need to come inside the branch when you're in a hurry.



# Cross Keys Bank

MEMBER FDIC 



Mauri Turner

## Tips From Turner

By Mauri Turner  
Cross Keys Bank Investment Advisor  
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### YOUR RETIREMENT CHECKLIST

Planning for retirement is a lifelong process. Whether you are just thinking about starting a plan or you are well into your working years, this checklist can help you better prepare for one of your most important financial goals.

#### **Tips for your working years**

One of first, most obvious and most important decisions is to have a reasonable idea of what financial situation you expect to be in at retirement. This would include your total expenses as well as all sources of income, including Social Security, pensions, rental income, part-time employment investments such as IRAs and others, etc.

For Social Security, you should already be receiving an annual statement of your contributions and estimated retirement benefits, based on your estimated future income. If you are not receiving these statements, it is important to find out why you are not on the mailing list. A good starting point is the Social Security website: [www.ssa.gov](http://www.ssa.gov). You should also contact your company's personnel department with questions about employer-sponsored benefits such as 401 (k), pensions, and other plans.

Knowing your total estimated income at retirement, from all sources, will indicate how much you will need to save to reach your goals. But don't be surprised if that number is a large one. Remember that you are accumulating the funds that may need to last for 20 years or more. Fortunately, there are some good, and safe, ways to maximize the amount and the earnings of your investments.

One of the most important ways is to take every advantage of employer-sponsored retirement plans. Many of these plans have matching contributions from the employer, helping you to accumulate more money. They may also have lower fees or administrative costs if the employer is providing financial support. IRAs should also be considered because, along with the other company plans, they are tax-advantaged accounts. This means that you will earn more money either when you make the deposits, or later on when you make withdrawals at retirement, because of the IRS tax treatment of Traditional and Roth IRAs.

Another equally vital step is to determine the appropriate asset allocation for your individual plan. This involves deciding how to divide your money among the investment options that are available: stocks, bonds, annuities, and cash. These allocations should be based on some important factors, such as your overall goals, your tolerance for investment risk, the length of time you have left to build your account, and your time horizon after retirement. Once these choices are made, it will be very

important to adjust them as needed due to changes in the investment market as well as personal life changes.

### **For Those Approaching Retirement**

Once you are nearing retirement, you will need to have a plan of the distribution of your funds. According to the American Society of Actuaries, the biggest single risk facing retirees is the possibility of outliving their money. That is why it is crucial to choose a reasonable withdrawal rate. The amount should be based on your total assets, the estimated length of your retirement, an assumed inflation rate and an estimated rate of return on your investments.

Another consideration is that after you reach age 70 1/2, you will be required to begin taking an annual withdrawal if you have invested in certain tax-deferred accounts, like Traditional IRAs.

You will have this increased income, whether you want it or not, and it will come with income tax liability. Preparing for this occasion in advance may help you lessen the tax burden, particularly if the increased income may result in your being in a higher tax bracket.

This is also a good time to review your final wishes and see that they are documented. You may also want to research some estate strategies to determine if it is possible to minimize the tax burden for your heirs.

As you can see, planning for the different phases of retirement is an ongoing process involving some complex issues that should be discussed with experienced professionals. If you would like to discuss any of the issues in this article, or any other investment questions, please contact me for an appointment.

# A Look Back

The following excerpts are taken from an article by Bob Greene in the July 18, 2000 Chicago Tribune. It was included in the Cross Keys Bank Newsletter of August 15, 2000, and we feel that it is still relevant today. Note: Bank One was headquartered in Chicago before being acquired by Chase bank in 2004.

*Jamie Dimon, the recently installed chairman of Bank One Corp., reportedly will meet with analysts to talk about proposed solutions to the troubles that have overtaken his bank. Dimon may announce an after-tax earnings charge of more than \$1.5 billion, and may also say that the dividend will be cut in half. There are also reported plans to sell off parts of the company and cut even more jobs. Evidently this is needed because of the mess the bank has gotten itself into.*

*But why talk about the huge bank's woes in a column that usually has nothing to do with finance? Well, on a recent trip I happened to be listening to a little radio station in Monroe, Louisiana. I heard a commercial for a local bank, Cross Keys Bank, and a voice I later found out belonged to the president of the bank, Bill Watson, said "If your battery dies while you're in our parking lot, we'll give you a jump-start." And it didn't sound like a joke – it seemed to be a legitimate offer.*

*And, in its own way, it seemed to contain the solution to the problems at the giant Bank One, which is so gargantuan that it appears to have lost control of*

*itself. Last year, before Mr. Dimon was brought in, Bank One announced that it was eliminating 5,100 jobs. But at the same time the bank said that it had paid its former chairman, who left in the midst of the turmoil, a parting fee of \$10.3 million. Then they gave him a pension of \$3 million a year. Now, and here's the key, Bank One is one of those big banking companies that insists on charging its customers teller fees on certain accounts if those customers go to a teller window. The big banks put in ATMs so they wouldn't have to pay so many tellers; and then, having saved on the tellers' salaries, they charge their customers money to deal with the tellers who are left.*

*Well, any bank that charges any of its customers a penny to deal with a teller doesn't deserve to have any customers. While Mr. Dimon tells analysts how he hopes to fix the bank, maybe he should also explain to his customers why any of them should have to pay a teller fee, and why they should remain at Bank One instead of going to a bank that values its customers and shows its appreciation by allowing them to speak with tellers for free.*

*Which brings us to that little bank in Louisiana. I talked to the Cashier there. Her name is Linda Keahey, and she's been there for 20 years, and she didn't charge me anything to speak with her. The line about jump-starting a car is a genuine offer, she said: "Our whole idea is that when you bank with us, you don't*

*get lost in the shuffle. You know us, and we know you. And yes, we have actually jump-started a couple of cars."*

*Cross Keys Bank is not a large operation, just seven branches. But the bank has been in business since 1902, and it's doing just fine. It's in excellent financial shape, and its customers trust it. Are any of its customers charged a fee to deal with a teller? "Oh, heavens no!" Keahey said.*

*Now, perhaps it is oversimplifying things to say that little Cross Keys Bank in Louisiana, which will jump-start your car's battery for free, and wouldn't think of charging a customer to speak with a teller, is in fine banking shape while the huge Bank One Corp. in Chicago is scrambling to find solid footing.*

*The above article is still worthy, twelve years later. Bank One is no more, but Cross Keys Bank is stronger than ever. However, some things do not change with time. For example: Jamie Dimon, now at Chase, is still explaining massive losses to investors and regulators, and Cross Keys Bank is still offering to jump start cars, and to continue providing the level of customer service and satisfaction that have made us successful since 1902.*

## Pam Essex Joins Cross Keys Family



Pam Essex has joined the Cross Keys Bank family at our Tallulah Office. Pam is a native of Transylvania, LA and a graduate of Tallulah Academy. She is the proud mother of two children and one grandson. In her spare time she enjoys spending time with family and friends, and she is a member of First Baptist Church of Tallulah.

Pam has 30 years of banking experience in Tallulah. After a brief retirement from banking she is now looking forward to many years with the Cross Keys Bank family.

# Beverly Joiner - Employee Of The Year

At the third annual CKB Employee's Day, Beverly Joiner was named Employee of the Year. Beverly is a Senior Vice President with 31 years of experience in the mortgage loan industry, the last 8 years with Cross Keys Bank. She is a graduate of Mangham High School and ULM. Beverly is married to Randy, and they have a son, Landon. Randy is a safety inspector for the La. Department of Transportation, and Landon is a junior at ULM in the Occupational Therapy Assistant Program. They attend First Baptist Church in Archibald, where Beverly plays the piano and organ. In her spare time, Beverly likes bike riding, spending time on a beach, tending to her 60 potted plants in her yard, and riding 4 wheelers.

CKB President Michael Vizard said: "Beverly was already well-known in the local real estate and mortgage lending areas before she joined our bank family. She has a reputation as a tireless worker who will do whatever she could possibly do in order to get her clients' applications approved. Beverly approaches each request as an opportunity not to help someone find a loan, but to help someone find a home."

Beverly said: "I have always loved helping people with their home financing. It is a rewarding experience and an honor to help someone purchase a home. When they allow me the opportunity to work with them on the purchase, and then they return for a large remodeling project, or a refinancing to take advantage of lower interest rates, or even the purchase of another home, it is truly a gratifying experience. They trust me to find them the best financing

available, and I feel obligated to give them my very best effort."

About the award, Beverly commented: "This is a great honor and also a very humbling experience. The other two people who got this award are outstanding employees, and it is a very nice feeling to be in their company."

To originate, process and close the \$34 million in loans per year, Beverly has a staff of only 3 people. Lindsay Shepherd, a Mortgage Loan Assistant, said this about Beverly: "I was lucky to come here 3 years ago, straight from college. Beverly gave me a chance to learn about the mortgage loan business, and I have learned plenty. There are a lot of "crunch times" in order to meet deadlines. When they happen, Beverly brings us together as a team to get through the challenges. She takes things head on, and it's an honor to work for the best in the business. Congrats, Beverly."

Mortgage Loan Closer Sharon O'Briant stated: "In 1998 Beverly asked me to join her team at another bank. I had been a teller, and knew nothing about mortgage loans. Beverly really helped me at that time by giving me a career rather than just a job. Over the years, we have been through a lot together in our personal and business lives. That includes family losses and watching each other's children grow, to the many changes in the mortgage industry. Thank you, Beverly, for leading the way for all of these years. Congratulations on being chosen Employee of the Year."

Assistant Vice President Tracey Robinson added: "I have worked for Beverly for 11 years, but I have known her for 15 years. She was my loan officer before I came to work for

her. Beverly does not like having to tell someone that she cannot help them. She will study a customer's application every way possible, looking for ways to make the loan fit the regulations. Many times she will guide some clients in cleaning up their finances so that we can help them in the future. Most of these people will come back to us later, and they are very loyal to Beverly because of the way she helped them. Beverly is a super boss, and she resembles the spirit expressed in the bank's mission statement: Our mission is to help our customers succeed. By their success, we will succeed. Her award is well deserved."

Michael summed it up, saying "The outstanding success of our mortgage loan department, from almost the very first day, is due to Beverly's experience, intelligence and dedication. And she has assembled an incredible group of people who share her commitment to excellence. In her commitment to her clients, and to the bank, Beverly Joiner embodies the very characteristics represented by the keys of our logo: Service with Honor and Integrity.



*Employee Day*



*Randy, Beverly and Landon Joiner*



★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★



**THE  
GREATEST  
BANK  
ON EARTH**

SINCE  1902

★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★



Third Annual  
**Employee Day**



# EFT

## **ARE YOU RECEIVING GOVERNMENT BENEFITS BY CHECK?**

### **THIS WILL END ON MARCH 1, 2013!**

On March 1, 2013, everyone receiving federal benefits by paper check must convert to another form of payment. Paper checks will no longer be printed and mailed as before. You can choose to receive an electronic payment (direct deposit) to a bank account, but if you do not make that choice before the deadline the government will automatically make your payment through the Direct Express Debit MasterCard system. The card system option will require you to use a debit card to receive or use your money, subject to the rules regarding the Direct Express Debit MasterCard program.

But if you want the freedom of having your own account with a local bank, where local people are on duty to assist you, then we suggest making a switch to have your money safely deposited each month at Cross Keys Bank.

Switching is easy, and we can help. Just come by one of our convenient locations and allow us to get your federal benefits paid directly into your checking or savings account. All we need to know is the:

- Social Security number or claim number
- 12-digit federal benefit check number
- Amount of the most recent check
- A routing transit number for the bank (we already have that)

- An account number and type of account (we have that, too)

The quickest, easiest way to get this done is to simply bring in your next check and a deposit slip for your account. Or we will be happy to open the type of account that you choose; just bring your check.

### **WHY DO I HAVE TO DO THIS?**

There are several good reasons why this change is being made. Since the majority of these benefit checks go to senior citizens, persons with disabilities, veterans and others who have to deal with the issues of safety and inconvenience, the new system will make the

process easier and more secure. Some of these issues are:

- Reliability: payments are made on time, every time
- Ease: no need to make a trip to cash or deposit a check
- Safety: no risk of lost or stolen checks
- Cost Savings: this program is estimated to save taxpayers \$120 million each year

Don't wait! Make the switch before the March 1 deadline to be sure that your benefits have been arranged the way you want them to be. It's easy; just call or visit any Cross Keys Bank locations and we will do all the work for you.

## **Congratulations to the Rayville Angels**



*The 9-10 year old team, which competed in the World Series in Georgetown, South Carolina, captured Third Place.*

## **Cross Keys Bank Guards Against Debit Card Fraud**

Cross Keys Bank is always on guard to protect you from debit card fraud. All you have to do is use your card and you are protected.

Our fraud alert management team works behind the scenes to monitor suspicious activity. If we suspect fraud, the Cross Keys Bank Fraud Department will attempt to contact you to verify the transactions. If you can't be reached your card will be frozen until contact has been made. Be sure we have your primary phone number on file and use your Cross Keys Bank debit card with confidence.



# Treat Yourself

## *This Fall, Treat Yourself To Goodies From Cross Keys Bank*

At CKB, our loan officers focus on the needs of local families, businesses and farmers. Because they know our customers and our customers know them, they are able to provide superior, personal customer service. When people call our bank, they know that they won't be talking to someone halfway around the world. Instead, they will be talking with someone who lives and works in the same communities they do.

- **Deposits.** Our bank loans money where our depositors live and work, keeping our communities alive and growing. When you choose Cross Keys, you put money where it belongs—back into the community you call home. And since we, like all community banks, pay federal, state and local taxes, we are also a key supporter of local infrastructure, making our area a better place for all of us to live. Some tax-subsidized credit unions masquerade as community

banks, but do not pay any taxes to support their local communities.

- **Expertise.** Because we live here, we understand the local marketplace and the ups and downs of our economic cycles. This is especially helpful in serving the needs of our small business customers who rely on us as strategic partners. At CKB we rely totally on the health of the local economy, so we have every reason to stick with our customers through good times and bad.

- **Local Decision-Making.** Instead of being headquartered in a state far away, we are right here, accessible to our customers on site (at our business, or theirs), where they can talk to a real human being in a language they understand. And because we are not consumed with layers of authority and red tape we can made decisions quickly, and often influenced by our local knowledge.

- **Trust, not Tricks.** We offer relationships you can bank on for years to come. Because we have been around since 1902, locally owned and operated, you know that your financial needs are being met by local residents who run the bank that has your best interest in mind. We wouldn't still be in business if we didn't.

- **Civic Loyalty.** Our employees are deeply involved and committed to making our local communities a better place to live. With our support, they volunteer their time and money to a wide variety of important local causes. So treat yourself to all that Cross Keys Bank has to offer. That's an easy trick.



## No time to go to the bank? Let us bring the branch to you!



### Cross Keys Bank now offers the iPhone and Android Apps.

Get Fast and Free Access To Your Accounts.

Check Your Account Balances  
Review Recent Transactions  
Make Bill Payments  
Transfer Money  
Text Banking

Log on to [www.crosskeysbank.com](http://www.crosskeysbank.com) to see our full suite of Mobile Banking Products



# Build, Buy or Re-fi!

With lower rates and shorter qualification periods now is a great time to build, buy or refinance with a loan from Cross Keys Mortgage. We offer low rates on a variety of home loan products and our experienced staff makes the process as simple as it can be. Build new, buy your dream home or refinance your existing mortgage to reduce your interest rate.



Conventional Loans • FHA Loans • VA Loans • Lot Loans  
Rural Housing Loans • *And more!*

**Contact us today and let us help you get the loan that suits your needs.**



[www.crosskeysbank.com](http://www.crosskeysbank.com)



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## Geek Girl Answers Your Technical Questions

Banking experience including, check images, e-statements and billpay.

Our iPhone and Android Apps offer you streamlined views of your accounts.

We even offer text banking for traditional cell phones.

Speaking of text banking, did you know that you can set up “Notify Me” alerts to send you text messages when certain things happen on your account? I use one to send me a message anytime a deposit is made, a debit over a certain amount occurs, or my balance drops below a certain amount.

Dear Geek Girl,

*I love Cross Keys' Internet Banking but I rarely find myself in front of a traditional computer. How can I keep up with my account?*

Sincerely, On the Move

Dear On the Move,

Cross Keys Bank has a number of ways for you to keep up with your account. If you are an iPad or tablet user you can access our full Internet Banking site at [www.ckbonline.com](http://www.ckbonline.com). You will have the full Internet

## Congratulations to Tabitha Ernst!



*Tabitha Ernst was recently awarded a diploma from the American Institute of Banking in recognition of her completion of 7 of the required courses. These included Accounting Basic, Accounting I, Analyzing Financial Statements, Marketing Financial Statements, Principles of Banking, Policies and Procedures and a Supervisor course. Each course has a length equal to a college semester. Tabitha received her diploma from Ginger Laurent, Chief Operating Officer of the Louisiana Bankers Association and Alissa Russell, Sales Manager of Cross Keys Bank.*

# Chennault

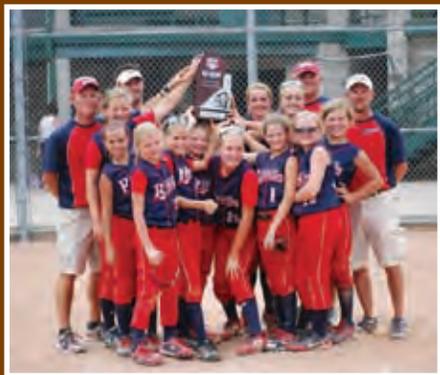
As part of a fund-raiser for the Chennault Aviation and Military Museum, CKB is selling American Flags at all of our branches. The available flags

are 5 x 8 and sell for \$20, but smaller sizes can be ordered at any branch. Hudson Lane teller Karla Richardson is shown with CKB customer Darren Dougan. The flags will be sold until Veteran's Day, November 12. All proceeds go directly to the museum, which is located on Kansas Lane near the Monroe Airport. The Chennault Museum has an outstanding collection of exhibits dating from the Civil War to Desert Storm and beyond.

way, who is the granddaughter of General Claire Lee Chennault, immediately began making plans for this return visit. Schools and other groups can schedule tours by calling Ms. Calloway at 318-362-5540.

The museum is fortunate to have the Vietnam Memorial Wall returning to Monroe from November 9 through November 14. When the wall was last here the turnout was so large that Director Nell Callo-

Some of the permanent exhibits at the museum include memorabilia of General Chennault from the "Flying Tigers" of World War II; a section devoted to local men and women from all branches of the military who served our country; a chronicle of aviation from the early days up to space travel, featuring our own local astronaut, Jim Halsell; and a history of Selman Field itself, where over 15,000 navigators were trained.



*The LA Rippers 01 attended the ASA Nationals in Bloomington Indiana and placed 4th out of 47 teams. Congratulations!!*



*One of the newest customers of Cross Keys Bank is Michael Brockers, former defensive tackle at LSU. After the 2011 season, Michael was drafted in the first round by the St. Louis Rams. He opened his account at our Hudson Lane Office in Monroe, and is pictured with Bob Taylor and David Beneno of the Louisiana Bankers' Association and Shane Bridges, CKB Executive Vice President.*

*One of the newest customers of Cross Keys Bank is Michael Brockers, former defensive tackle at LSU. After the 2011 season, Michael was drafted in the first round by the St. Louis Rams. He opened his account at our Hudson*



*Dr. Bette J. Kauffman is an Associate Professor in the Department of Communication at ULM. She is also an accomplished photographer, and she displayed at our Hudson Lane Office several of her photos taken in New Orleans in the aftermath of Hurricane Katrina. The effect was very striking, and the showing began, ironically, as Hurricane Isaac was approaching landfall. Dr. Kauffman is shown with Hudson Lane Branch Manager Rochelle Lee.*



*Jim Cuthbert and Alissa Russell with Jill Towers and Elizabeth Moses at the March of Dimes banquet.*

# CKB Starts Travel Club

In an effort to offer our customers and other friends an additional benefit, Cross Keys Bank is forming a travel group. Our first trip will explore the Tuscany area of Italy, with two additional nights in Rome. This 10-day adventure will begin on April 18, 2013, but seats are limited and are reserved in order of the date of original deposit of \$250 per person. Please see the facing page for pricing information.

We have partnered with Collette Vacations, a leading travel company that has been in business since 1918. Collette provides experienced English-speaking guides and makes every effort to obtain the accommodations that will leave you more than satisfied. Since a large number of Collette's customers are bank groups, they have much experience in making their trips enjoyable at prices that will invite you to consider additional trips in the future.

Along with the scenery, food and expected good weather, this particular trip offers the great luxury of not having to pack up early each day to transfer to a different hotel.

Other than your first and last nights in Rome, all other nights will be at the same hotel in Tuscany. Various day trips will originate from the city of Montecatini, and you will return to your same room each evening.

The price of the trip includes 13 meals, and 5 of them are wonderful Italian dinners served with local wines. Other evenings are at your discretion to allow opportunities to explore dining on your own. Also included is airfare from Monroe, with other airports also available at prevailing rates. Local travel in Italy is also included, and will consist of a private, air conditioned motor coach or tour bus along with a professional tour manager who will accompany us throughout the trip.

In addition to the dining and sightseeing, there will be time to explore and experience the local culture. Several optional tours are available, such as Pisa, the Vatican Museums, St. Peter's Basilica, Tuscan cooking classes, and Tuscan Entertainment.

Although the trip is several months away, now is the time to make your

reservations and make sure that your travel documents are in proper order. Passport regulations have changed, so this is an important issue that should have high priority.

At this time, a deposit of \$250 per person is all that is necessary to take the first step. However, we recommend the additional purchase of trip insurance for \$220 per person. Please be aware that prices are subject to change until full payment is made.

If you are interested in joining our group in an Italian adventure, call Jim Cuthbert at 318-361-3118 or Alissa Russell at 318-361-3116. As soon as we have the first 10 travelers, we will have a Collette representative come for a detailed explanation of the trip where all questions can be addressed.

Traveling with friends can add an additional level of enjoyment, so you might want to invite someone else, or even get your own small group together. But if you are thinking about going, sign up now. With the insurance package, you can cancel with a full refund as provided by the policy.



*Sterlington  
Clean City*

*Tensas Elementary Kindergarten Graduating Class enjoyed visiting Cross Keys Bank in St. Joseph to see their pictures on the "conversation tree" located in the lobby. This month the tree featured pictures of all graduates from Tensas Academy, Tensas Elementary, Newellton Elementary, Newellton Christian Academy, and Tensas High School.*

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## Become Our Friend! Cross Keys Bank Is Now On Facebook



Friend us on Facebook. We love to hear from our customers, and this is an easy way to stay connected. Log on today and check us out! Feel free to post comments, photographs, or just tell us what you love about Cross Keys Bank.



**Cross Keys**  
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presents...

# An Exciting Travel Opportunity for 2013



**BOOK NOW & SAVE \$100** per person



## Discover Tuscany

10 Days - 13 Meals • April 18 – April 27, 2013 • Double **\$3349\***

**Highlights...** Rome • Assisi • Basilica of St. Francis • Montecatini Terme • Siena • San Gimignano • Winery Tour • Florence • Tuscan Feast

- Visit the Academy Gallery and Michaelangelo's famous statue of "David."
- Sample delectable wines during an included wine tasting in the heart of the Chianti region.
- Visit the breathtaking historic city of Siena.
- Enjoy a guided tour of historic Assisi and visit the Basilica of St. Francis, a World Heritage site containing famous frescos by world-renowned artists.
- Regional wines included with every dinner.
- This tour features Whisper headsets, for better communication between you and your guides throughout your tour.
- Enjoy a relaxing 6-night stay in Tuscany, the birthplace of the Italian Renaissance.

**ASK US ABOUT OUR SPECIAL TRAVEL PRESENTATION NIGHT AND CONTACT US TO RSVP!**

**For more information or to RSVP call Jim Cuthbert at 318.361.9500**



\*rates are per person and includes Round Trip Air from Monroe Regional, Air Taxes and Fees/Surcharges and Hotel Transfers. Book Now rates are valid until October 18, 2012 on air inclusive packages only. Airfare: For your convenience, we offer airfare for purchase with all vacation packages. If you purchase an air inclusive program, your airfare will be quoted inclusive of all fuel, taxes and fees. Your rates are subject to change until paid in full. Seats are limited and may not be available on every flight or departure date. Checked Baggage Charges: Some airlines may impose additional charges if you choose to check any baggage. Please contact your airline or refer to its website for detailed information regarding your airline's checked baggage policies.

CST# 2006766-20 UBN# 601220855 Nevada Seller of Travel Registration No. 2003-0279



# Cross Keys Bank

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



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

Thank you for choosing  
Cross Keys Bank to be your  
partner in growth.

For more than 100 years Cross Keys Bank has provided financial solutions and opportunity for growth, embracing changing times with integrity and stability. We care about the people and communities we serve and will always strive to help our customers succeed.



**MONROE\***  
1401 Hudson Lane, Suite 100  
Monroe, LA 71201  
318.361.9500

**NEWELLTON\* (ATM ONLY)**  
3144 Highway 65  
Newellton, LA 71357  
318.766.3246

**RAYVILLE\***  
1913 Julia Street  
Rayville, LA 71269  
318.728.6380

**STERLINGTON\***  
167 Keystone Rd.  
Sterlington, LA 71203  
318.665.4511

**ST. JOSEPH\***  
307 Plank Rd.  
St. Joseph, LA 71366  
318.766.3246

**TALLULAH\***  
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Tallulah, LA 71282  
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**WATERPROOF**  
423 Main Street  
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318.749.3276

**WEST MONROE\***  
400 McMillan Rd.  
West Monroe, LA 71291  
318.362.0023

**CYPRESS STREET ADMINIS-  
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3101 Cypress Street, Suite 1  
West Monroe, LA 71291  
318.340.6274

\*ATM Located at Branch

