



**SINCE 1902**

**Building Relationships, Supporting Growth.**

# Letter from The President



The cover story in the November, 2011, edition of the News Star's Delta Business Magazine was emblazoned with the exclamation, "Banks open vault for small business". The inside article then went on to describe how three banks in our area managed to access the latest in a string of government-backed efforts to stimulate economic growth, this time by tapping into a fund called the Small Business Lending Fund.

I am compelled to make a few observations about commercial banks borrowing from the federal government's stimulus effort known as the Small Business Lending Fund; but, first and foremost, I implore you to not be fooled into thinking they are the sole source for access to loans.

The article might have best been titled, "Banks open door to Federal stimulus funds by tapping the Small Business Lending Fund (SBLF)". One banker in the article is quoted as saying that the reason his bank and the others "got the money" was because they are perceived by the government as being well-run. This statement indirectly implies that all other banks were not worthy of receiving the largesse of our federal government and are not well-run. The truth is that most community banks, like Cross Keys Bank, are extremely well-run,

but did not apply to borrow funds from the federal government to gain access to this form of capital. I am reminded of the old saying, "I am here from the government, and I am here to help." Give me a break! The program that these banks are using is very similar to bailout programs like TARP I and II, but with fewer restrictions. Although the government will have a "preferred" position that means they get paid back first, these banks are deploying a strategy that uses stimulus funds provided by the Treasury (you, the Taxpayer) to enhance their own strategic growth objectives.

There are many like myself who are concerned that our representatives in government are not appropriately addressing our nation's debt crisis. Programs like the SBLF, while they sound fabulous on the surface, only perpetuate the very same philosophy that got our country in the mess it is in today by encouraging a "lend at all cost" mentality. The truth is that Cross Keys Bank, and every other well-run bank in America, is interested in making all the good loans we can. But we have more interference than assistance from the government when it comes right down to it. Ask anyone who has applied for a mortgage loan lately about how helpful the government has been in providing a healthy lending environment.

It appears that there is a growing divide in our nation and a tidal wave of socialistic principles being force-fed to the American people these days. The entire "too big to fail" argument came from the notion that the government had to act to bail out the massive institutions that led us to the brink of a financial Armageddon. Perhaps, but the federal government has taken investment positions in AIG, GM and Ally totaling over \$130 Billion. Ally is a bank that was formed from the former General Motors Acceptance Corporation (GMAC, Inc.), the financing arm of GM. Now, with taxpayer-funded capital infusion, Ally alone owes the government over \$11 billion, while it is fiercely competing to take business away from community banks. So Cross Keys Bank, along with every other taxpaying corporation and the American taxpaying public, is forced to stand by and watch our tax dollars being doled out by the federal government to save the very institutions that helped create the mess we are in today. And we wonder what the people who are occupying Wall Street are upset about? We should all be marching on Washington!

I suggest that banks that are using this Small Business Lending Fund are run by very astute individuals who are rationalizing their access to "cheap capital" at the expense of the American people. And I imagine that they

*(continued on page 10)*

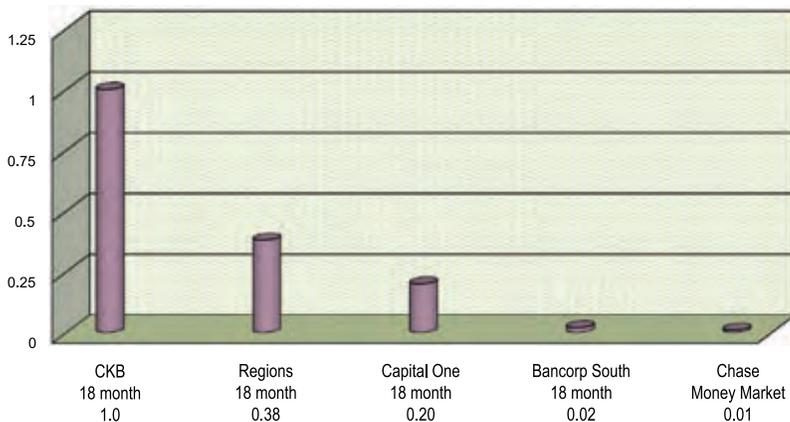
# Reasons To Do All Your Banking With CKB

One year ago we mentioned in this publication the vast difference in interest rates between Cross Keys Bank and other banks in the community. This situation has not changed very much since then. While we do not pay the highest rates on every single type of account, we are at or near the top in most categories. And when it comes to competing with the Mega Banks like Chase, Capital One, Bancorp South and Regions the difference is huge. For example CKB is paying twice as much as Bancorp South on 12-month CDs: 3 times as much as Capital One on 36-month CDs: 5 times as much as Regions on 60-month CDs; and ONE HUNDRED TIMES more than Chase on variable rate IRAs.

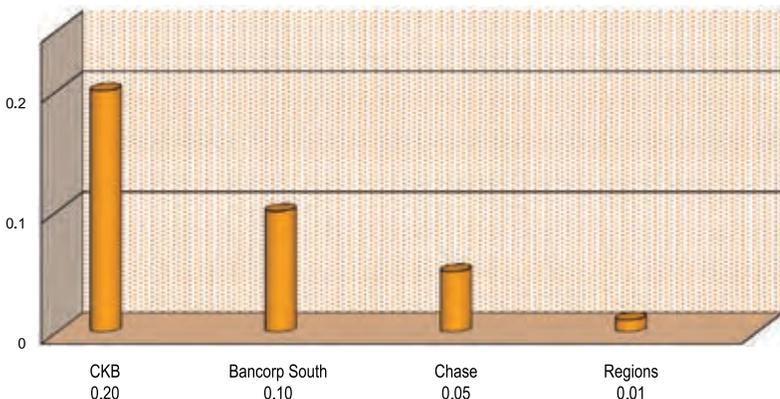
As the charts indicate, the huge out-of-state banks are also the out-of-touch banks. As always, Cross Keys Bank, like many community banks, remembers why our customers are loyal to us: because we are loyal to them. While we are in business to make a profit for our stockholders, we want to make a fair profit while we provide a high standard of products to compete with the Mega Banks. You might wonder that if the huge banks are paying such small rates on deposits, then they must be passing along that line of thinking to their customers who borrow money from them. In other words, low rates on deposits equals low rates on loans. Since we also compete daily with these banks for loans we can assure you that the equality does not exist.

These Mega Banks are in our community because they bought several of the previous home town banks in doing so they effectively bought the customers of those banks, and those customers are the ones who are now receiving the lower rates. Many customers who moved their banking to Cross Keys told us that they waited a long time to do it because they assumed that making the change would be a hassle, and it wasn't worth the trouble. If you, or a family member, or a friend still have an account at one of these banks, consider whether increasing your rate by 2, 3, 5 or 100 times is worth the effort of filling out a few forms. If you agree, we will help you with the forms.

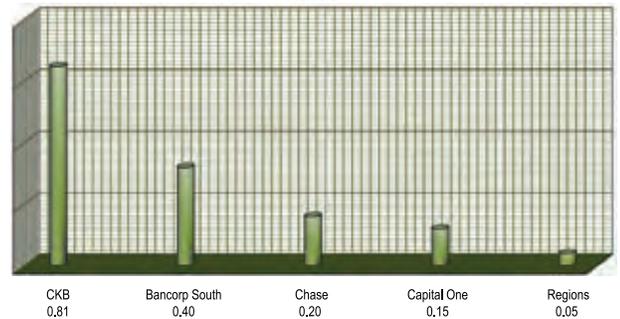
**Variable IRA Rates**



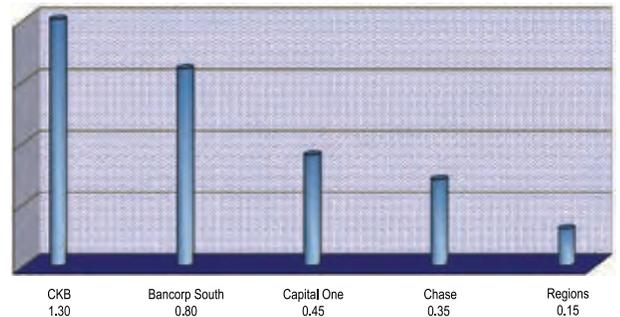
**Money Market Rates**



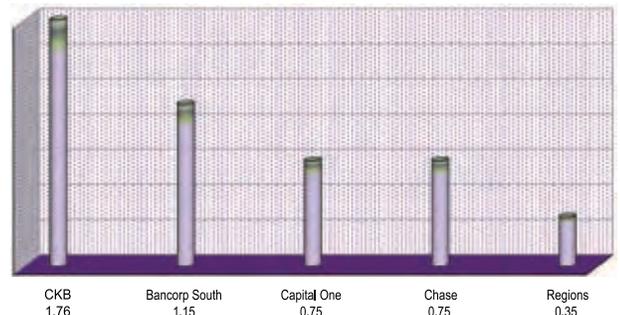
**12 month CD Rates**



**36 month CD Rates**



**60 month CD Rates**





# CKB Earns 5-Star Rating Inspiration For The Generations

has earned this 5-Star Superior rating for the last 79 consecutive quarters puts it in an even more elite group of “Sustained Superiority Banks”. Only 7% of the nation’s banks can claim this distinction.

Karen L. Dorway, president of BAUERFINANCIAL, would like to congratulate the entire team at Cross Keys Bank. “Under the leadership of Mr. Michael Vizard, President, Cross Keys Bank is one of the U.S. banks that evokes an image of a brighter banking future for our communities. That’s good news regardless of your age and income bracket.”

Cross Keys Bank first opened its doors

in 1902 and has proudly been serving its local communities ever since. It operates through conveniently located offices in Monroe, Rayville, Saint Joseph, Sterlington, Tallulah, Waterproof and West Monroe and can be found on the internet at [www.ckbonline.com](http://www.ckbonline.com).

## Cross Keys Bank: Your 5-Star Community Bank.

*BAUERFINANCIAL, Inc., Coral Gables, Florida, the nation’s leading independent bank and credit union rating and research firm, has been reporting on and analyzing the performance of U.S. banks and credit unions since 1983. No institution pays BauerFinancial to rate it, nor can any choose to be excluded. Consumers may obtain free star-ratings by visiting [www.bauerfinancial.com](http://www.bauerfinancial.com).*

March 2012: Cross Keys Bank, Saint Joseph, Louisiana is proud to be recognized as a 5-Star Superior bank by the nation’s leading bank rating and research firm, BAUERFINANCIAL, Inc. A 5-Star rating indicates that Cross Keys Bank is one of the strongest banks in the nation. Among other factors, to earn this rating Cross Keys Bank must not only report impressive capital levels, but also an enviable loan portfolio with negligible levels of delinquent loans. The fact that Cross Keys Bank

## Guard Against Debit Card Fraud

Cross Keys Bank Debit Cards are protected by real-time fraud protection. Our customers are benefitting from the security measures that we have been using for the last five years. And these measures are continually being updated to assure that our features are the best available. Our Fraud Alert Management System will send us an alert any time there is suspicious activity, or any other reason to suspect foul play. At the first instance of questionable activity, our system will send an alert, and we will attempt to contact the cardholder. Therefore, it is necessary for us to have a phone number that will provide the best chance of reaching a customer at any time. For most people this would be a cell phone number, so please be sure that we have your correct information. The best way to do this is to login to your Internet Banking and click on the User Services Tab

to update. In order to provide the best protection, if we are unable to reach a customer about verification of a transaction, the card will be blocked from further activity until contact has been made, and a notice is mailed to the customer.

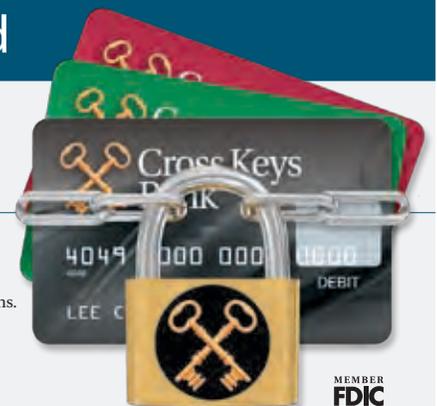
The best news about our fraud management service is that cardholders do not have to do

anything but use their cards to be protected. (As a rule, debit cards with no activity for a six-month period are cancelled.) Our trained professionals are behind the scenes, monitoring transactions and providing excellent security. We are looking out for you, so you will have one less thing to worry about. And one more reason to use your Cross Keys Bank Debit Card.

### 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.



# When April showers bring more than May flowers.



No one can predict exactly what Mother Nature has in mind, but with proper planning and complete coverage from Cross Keys Insurance you can relax knowing that you're covered. As a full service agency we represent many fine insurance carriers to bring you the products required to successfully manage both personal and business risks.

**Business • Auto • Home • Flood • Life • Health • Boats • RVs • Umbrella**



#### **In St. Joseph contact**

Dee Micheau,  
CISR  
dmicheau@ckionline.com

**PHONE: 318.766.3279**

FAX: 318.766.3270

142 Plank Road  
P.O. Box 27  
St. Joseph, LA 71366



#### **In Monroe contact**

Chad Monsour,  
Vice President  
cmonsour@ckionline.com

**PHONE: 318.340.0027**

FAX: 318.340.0206

Cross Keys Bank Building  
1401 Hudson Lane,  
Suite 101  
Monroe, LA 71201



**Cross Keys  
Insurance**

MEMBER OF



**Community Financial**  
INSURANCE CENTER™

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

Insurance products are not FDIC insured and are not a deposit or obligation of or guaranteed by Cross Keys Bank. Certain life products may involve investment risks.

# Let us help you make getting into your dream home simple and easy.

Buying a home is one of the most important decisions you'll ever make. These days the process can be overwhelming as increased regulations have created more paper work than ever before. At Cross Keys Mortgage we make the process as simple and easy as possible. We offer a variety of Home Loan Products and are very serious about helping our customers obtain the loan that will best suit their individual needs.

- **FHA Loans**  
(Federal Housing Administration)
- **VA Loans**  
(Veterans Administration)
- **Conventional Loans**
- **Rural Housing Loans**
- **Lot Loans**
- **Construction Loans**
- **Refinance**
- **And more!**

## Contact



Beverly Joiner,  
Senior Vice President  
Mortgage Lending  
bjoiner@ckbonline.com



Joel Turner,  
Assistant Vice President  
Mortgage Lending  
jturner@ckbonline.com

**PHONE: 318.361.9050** • FAX: 318.361.9558  
Cross Keys Bank Building • 1401 Hudson Lane, Suite 101 • Monroe, LA 71201



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



## Geek Girl Answers Your Technical Questions



*This issue of our Newsletter will introduce our Geek Girl, who will be addressing various technical issues and how they affect our products.*

Dear Geek Girl,

**Sometimes my Debit Card won't work. Can you tell me why?**

Debit Card King

Dear Debit Card King,

There are many reasons why your debit card might not be accepted. One of the main culprits is that a customer has exceeded their daily withdrawal limits. For security reasons each debit card has an ATM Cash Withdrawal Limit and a POS ~6~

(Point of Sale) Purchase Limit. These daily limits are normally \$300.00 and \$1000.00 respectively. No matter what your balance may be, if you exceed your daily limit your card will not work. If you plan on making a large purchase, let the bank know and your limit can be temporarily raised. These daily limits help protect your account from fraud. Many times a customer's transaction is denied because of a communication error. The merchant's credit card machine may have an error, there may be issues with the communication lines or card processor may be having an issue. These things are beyond the customer's and Cross Keys Bank's control. That is why we always suggest that you have an alternative method of payment.

## 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.

# Spring Weather Brings Construction

The spring weather, while wet, has brought the usual rebound of construction activity after the winter season. Although the national construction industry has struggled to see recovery take hold over the past couple of years, our area of Northeast Louisiana again remains somewhat insulated due to our diversity. Our economy is composed of large portions of agriculture, manufacturing, communications, education, finance and medicine, and those segments have each done fairly well recently. This has allowed our residents to take advantage of the extremely low mortgage loan interest rates that have occurred. But at the same time, these loans have become much more difficult to obtain because of new qualification procedures. Some of the blame for this falls in the lap of Fannie Mae and the large investors that purchase the long-term mortgage loans. When the housing market started to take a turn for the worse, Fannie Mae and the investors changed their

underwriting guidelines, and made it more difficult for borrowers to obtain construction-to-permanent financing. Construction-to-permanent financing involves two loans; the interim construction loan and the long-term permanent loan which is used to pay off the construction loan. Many times the two loans will require two separate lenders: for example, a bank that will establish a construction "line of credit" loan to fund the land purchase and construction costs, and a long-term mortgage lender that will pay off the construction loan after the home is complete. These lenders have different goals since the bank is interested in the short-term funding of construction, and the mortgage lender is looking for a long-term investment over many years. The reason for these different approaches is that the bank is lending its own money and needs the rapid repayment in order to fund other loans, whereas the long-term lender is using the money of investors who are attracted

by a steady stream of income over a period that may extend to 30 years. At Cross Keys Bank we have simplified the process by putting both lenders under the same roof. Our construction lenders are experienced in dealing with local builders, insurance agents, architects and home planners, flood zone issues, surveyors and all the other pieces of an interim construction loan. And they work every day with the long-term loan originators in the Cross Keys Mortgage Loan Department. Whether you are building, buying or refinancing a home, the Mortgage Loan Department can meet your needs.

But if it's a construction-to-permanent loan that you need, Cross Keys can save you time and money by putting our two teams together to work for you. If you have thoughts of building, now is the time to select the site, pick your plans, consult with a licensed contractor and be ready to apply for your loan. Please contact the mortgage department or any of our branches to discuss construction-to-permanent financing.

## Rural Housing Loans Not So Rural Any More

Of all the many types of mortgage loans available at this time, the Guaranteed Rural Development Housing Loan is one of the most popular. This is an excellent program, and it is primarily designed to help homebuyers purchase a home with little or no down payment. The loan terms are: 30 years, a fixed interest rate, simple interest and no pre-payment penalty!

The borrower is required to qualify based on credit score and debt-to-income ratios, just like with any other type of fixed rate mortgage loan program. A borrower's credit is approved by the bank by obtaining a tri-merge mortgage credit report. The report will reflect a score from each of the 3 main credit bureaus—Equifax, Experian and Trans Union. The middle score of the 3 is the one that the lender is required to use. That important middle credit score must be 640 or above. After a borrower's credit score is obtained the lender is then required to

check the debt-to-income ratios to see how much money the buyer is qualified to borrow. The most important of these are the amount of the proposed house note payment to income ratio, and the total debt to income ratio. The house note to income should not exceed 29%, and the total debt to income ratio should not exceed 41%. Both ratios use gross monthly household income. There are also maximum income limits – a family of 1-4 persons has a limit of \$74,400, which is increased to \$93,600 for a family of more than 4 members. Both of these income limits can be adjusted to allow for deductions of \$480 per child, as well as substantial deductions for certain child care expenses. The property must also qualify under federal guidelines. The house being purchased must be located in an approved area. It is very easy to verify property eligibility by going to the website: <http://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do>

Certain areas of Ouachita Parish and Lincoln Parish are not considered rural property due to their populations, and they are not eligible for this financing. However, many parts of these parishes, and almost all other nearby parishes, are eligible for rural loans. The website is a quick way to verify whether a property is included. If the property does not fall within the right area, it could still qualify under many of our other loan programs. If you would like more information about Rural Development Housing, or any other type of home loan, we have a very experienced staff of professionals in our Mortgage Loan Department. Our many years of experience have resulted in longstanding relationships with the various people involved in a mortgage loans. This includes realtors, attorneys, appraisers, surveyors, insurance agents and others. Let us help you through the process. Just call Beverly Joiner or Joel Turner at 318-361-9050, and we will go to work for you.

# Tips From Turner

By Mauri Turner

Cross Keys Bank Investment Advisor  
1401 Hudson Lane, Monroe, La. 71201  
318-361-3136

## Four Strategies for Tax-Efficient Investing

While losses in your investment portfolio are not a good thing, there is a silver lining to this particular dark cloud. You may be able to use these losses to help offset realized gains. If your losses exceed your gains, you can offset up to \$3,000 per year of the difference against ordinary income.

After factoring in federal income and capital gains taxes, the alternative minimum tax, and potential state and local taxes, your investment returns in any given year may be reduced by 40% or more. Here are five ways to potentially lower your tax bill.

## Invest in Tax-Deferred and Tax-Free Accounts

Tax-deferred accounts include employer-sponsored retirement accounts such as traditional 401(k) and 403(b) plans, individual retirement accounts and annuities. In some cases, contributions may be made on a pretax basis or may be tax deductible. More importantly, investment earnings compound tax-deferred until withdrawal, typically in retirement, when you may be in a lower tax bracket. Contributions to nonqualified annuities, Roth IRAs and Roth-style employer-sponsored savings plans are not deductible. Earnings that accumulate in Roth accounts can be withdrawn tax free if you have had the account for at least five years and meet the requirements for a qualified distribution.

Withdrawals prior to age 59 1/2 from a qualified retirement plan, IRA, Roth IRA or annuity may be subject to a 10% federal penalty. In addition, early withdrawals from annuities may be



subject to additional penalties charged by the issuing insurance company.

## Consider Government and Municipal Bonds

Interest on U.S. government issues is subject to federal taxes but is exempt from state taxes. Municipal bond income is generally exempt from federal taxes, and municipal bonds issued in-state may be free of state and local taxes as well. Sold prior to maturity, government and municipal bonds are subject to market fluctuations and may be worth less than the original cost upon redemption.

## Look for Tax-Efficient Investments

Tax-managed or tax-efficient investment accounts are managed in ways that can help reduce their taxable

distributions. Investment managers can potentially minimize portfolio turnover, invest in stocks that do not pay dividends and selectively sell stocks at a loss to counterbalance taxable gains elsewhere in the portfolio.

## Keep Good Records

Maintain records of purchases, sales, distributions, and dividend reinvestments so that you can properly calculate how much you paid for the shares you own and choose the most preferential tax treatment for shares you sell.

Keeping an eye on how taxes can affect your investments is one of the easiest ways you can enhance your returns over time. If you would like to discuss these issues, or other concerns about your portfolio, please call me for a confidential appointment.

*This information is general in nature and is not meant as tax advice. Always consult a qualified tax advisor for information as to how taxes may affect your particular situation. Investment products are not FDIC insured. They may lose value, are not bank-guaranteed, and are not obligations of Cross Keys Bank.*



Mauri Turner

# Rabb Named Farmer of the Year



*Patty and Hank Rabb*

yields by as much as 250 pounds per acre. That is a no-brainer.”

Hank said that he has also benefited from the advanced technology that is now available to farmers, But he explained that keeping up with the changes brings new challenges. “When I first started planting cotton, the cost of the seed was 40 bucks a bag. So if you made a mistake and

bought too much seed, it wasn’t that big a deal. Now with seed running up to \$500 per bag, you really have to have your seed count down.”

The continued success of agriculture is critical to the economy of our area. We are confident that the leadership and commitment of Hank Rabb and his fellow farmers will provide a bright future.

Hank Rabb Jr., a fourth-generation cotton and grain farmer from Tensas Parish, was named the Louisiana Network’s Farmer of the Year. He was chosen by a panel of out-of-state judges who are agriculture economists and educators. Accompanied by his wife Patty, Hank received his award in February at John Folsé’s White Oak Plantation in Baton Rouge, and we join his many friends in offering our congratulations. A life-long farmer, Hank said “There’s nothing like farming. It’s something my family has always done, and I love it. I want to thank my parents, who have passed on, for teaching me how to farm.” Hank said that he still keeps a cotton boll from his father’s last harvest four years ago. He added “I like to grow grain crops, and this is very productive in crop rotation, but I truly love to raise cotton. Seeing a big harvest moon shining on the white cotton in the fall just does something good to my heart.”

Hank explained that the rotation process has become standard practice with many types of crops in today’s agriculture industry. Farmers use this method to reduce the damage done by insects and disease. “I’m a definite believer in rotation,” he said. “All my cotton this year will be planted in last year’s corn fields, and vice versa. With a cotton crop, this can increase my

**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



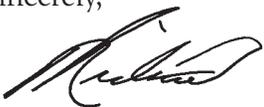
(continued from page 2)

think it to be in the best interest of their stockholders, while it is actually less altruistic than they might have us believe. For these institutions, the carrot on the stick is taxpayer-funded cheap capital. The catch is that the more they lend, the lower the interest rate they owe the government on the borrowed funds. There is nothing wrong with wanting to grow and prosper. But it is preposterous to believe that we can induce demand for loans simply by making funds more easily available without creating the same reckless environment that encouraged unsound practices like those that resulted in the mortgage industry meltdown.

I want to make it perfectly clear that Cross Keys Bank and other like-minded banks are using our own capital. We are active in our communities, providing loans and other services to small businesses, while providing jobs and supporting development in every way we can. We are doing so without the use of the Small Business Lending Fund ( your tax dollars) that members of Congress are actively promoting, claiming to be “imparting” their support to those (the banks that chose to access these funds) “who provide the backbone to our communities.” That is an affront to every other business in the community whose owners provide the tax money used to fund these programs, while coping with a never-ending stream of governmental interference. Sure, we all have to deal with the inconveniences imposed on us by government intrusion in our lives, but we do not have to embrace it!

At Cross Keys Bank, we remain committed to providing loans and excellent service to the businesses and individuals in our markets and, while we certainly could have applied and qualified for the funds from the SBLF, we chose to pass.

Sincerely,



Michael Vizard, President  
Cross Keys Bank

~10~

## Veronica Plaisance Promoted to Assistant VP

Veronica is from Lake St. John in Concordia Parish, and she has been with the bank for 28 years. She has held many job descriptions over that time, and is now serving as Assistant to the President, as well as Loan Officer and Secretary of the Board of Directors. Veronica is a graduate of Concordia Christian Academy and Copiah-Lincoln Community College in Natchez, Mississippi. She has been married to Sidney, a farmer, for 22 years, and they have 3 children and 5 grandchildren. Veronica spends a lot of her free time volunteering at the First Baptist Church of Waterproof and the Delta Baptist Association.



## Chris Fuller Promoted to Senior VP

Chris Fuller has been promoted to Senior Vice President. Chris is a native of Vicksburg, MS, where he graduated from Warren Central High School and then West Virginia Wesleyan College, where he starred on the soccer team that won two national championships. Chris is a two-time All American, and is a member of the WVW Athletic Hall of Fame. He also earned an advanced degree from the Graduate School of Banking at LSU. After working at a mortgage origination company in Virginia, Chris and Nikki moved back to Monroe, her home town, where she is a Cardiologist Nurse Practitioner with Dr. P. Thomas Causey. Chris joined the bank 12 years ago as Assistant Branch Manager, and is now Manager of the Hudson Lane Office and also serves as a Senior Commercial Loan Officer. Chris has been president of the North Monroe Rotary Club and the statewide Young Bankers of Louisiana. The Fullers have been married for 15 years and have 2 children. Chris's hobbies are hunting, fishing and coaching his children's sporting teams.



## Adam Richardson Promoted to Senior VP

Adam Richardson has been promoted to Senior Vice President. Adam is a native of Ouachita Parish, having lived in Monroe and West Monroe. He is a graduate of Ouachita Parish High School and LA Tech University, where he earned a BS degree in Finance. He also holds an advanced degree from the Graduate School of Banking at LSU. Beginning as Assistant Branch Manager at the McMillan Road Office 12 years ago, Adam is now a Senior Commercial Lender and is located at the Cross Keys Annex on Cypress Street. He has been married for 15 years to Amanda, who is a Dental Hygienist and Assistant Professor at ULM, and they have 2 children. Adam's hobbies are family time, hunting and fishing. Adam is a past president of the West Monroe Civitan Club and is currently a board member there.



## Megan Smith Promoted to Assistant VP

Megan Smith has been promoted to Assistant Vice President. She has been with Cross Keys for only 2 years, but already holds the positions of BSA Officer, Compliance Officer and Security Officer. She is responsible for ensuring that the bank meets a staggering list of requirements regarding the Bank Secrecy Act (money laundering), the Patriot Act (anti-terrorism), in addition to documenting our compliance with regulations governing everything from Fair Lending to Equal Employment to Advertising. Megan is from West Monroe and is a graduate of West Monroe High School and attended ULM for three years before entering the business world. Her husband Charles, a local contractor, owns Smith Builders. Megan is very active in the community as a volunteer for PAWS (Pet Assistance Welfare Society) and she has 3 dogs and a kitten. She also assists the United Way, where she has been a community investment volunteer for the last two years. Megan enjoys spending time with family and friends, especially boating and fishing.



## Give Us A Break

Although we've always been a close-knit group at Cross Keys Bank, President Michael Vizard and Loan Clerk Faye Dandridge might have carried things a little too far. They both arrived at work at the St. Joseph Office in February with broken bones in their feet. After surviving the planning and execution of her daughter's wedding without a scratch, Faye didn't make it through the clean-up when she took a fall from a small step in the back yard. The bone was broken, the cast was applied and the crutches were acquired.

Michael took another approach by going to Jackson, Wyoming, to take his crash. Ironically, he had just returned from a great day of outdoor adventure and was relaxing with friends when he encountered a slippery patch of ice and took an awkward fall. His souvenir from the trip was not at all what he planned to bring home.

To their credit, neither missed any time at work, other than for doctors' visits, and they are both recovering very well. Faye won the contest for most attractive cast.



*Lean On Me*



# Cross Keys Bank

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

Presorted Standard  
US Postage  
PAID  
Monroe, La. 71203  
Permit #58



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

## 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.



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

**Beverly Joiner**, Senior Vice President Mortgage Lending: [bjoiner@ckbonline.com](mailto:bjoiner@ckbonline.com)

**Joel Turner**, Assistant Vice President Mortgage Lending: [jturner@ckbonline.com](mailto:jturner@ckbonline.com)

318.361.9050 • Cross Keys Bank Building • 1401 Hudson Lane, Suite 101 • Monroe, LA 71201



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

**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\***  
115 North Chestnut  
Tallulah, LA 71282  
318.574.3210

**UNIVERSITY\***  
710 Highway 165 North  
Monroe, LA 71203  
318.345.4130

**WATERPROOF**  
423 Main Street  
Waterproof, LA 71375  
318.749.3276

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

**CYPRESS STREET ADMINIS-  
TRATIVE OFFICE**  
3101 Cypress Street, Suite 3  
West Monroe, LA 71291  
318.340.6274



\*ATM Located at Branch