



**OUR MISSION IS TO HELP
OUR CUSTOMERS SUCCEED.
BY THEIR SUCCESS WE
WILL SUCCEED.**

Letter from The President



There is a common thread that runs through the letters I have written to our shareholders and customers over the years, and it is expressed in our mission to help our customers succeed. These days it seems that there are so many headwinds of adversity in our economy that success may feel like a distant glimmer of hope. I believe that through perseverance, tenacity and sheer will, the family that is Cross Keys Bank-our employees, shareholders and customers alike-have helped create a shining star in the dark skies of today's economic conditions. But our government is creating a tyrannical reign, in the form of regulation and legislation, which continues to erode our liberties and dim the flame of freedom that has made our country great.

It seems like our leaders should start playing some problem-solving small ball and stop hitting for the fences as we face the issues of today. There simply isn't a magical grand slam that can cure all the problems of our country, whether short, intermediate or long-term. For example, we keep hearing about the need for increasing government revenues (taxes) and cutting spending in order to solve our fiscal problems. The turf battles are only going to get bigger as we go forward, but one loophole that our leaders should take a real hard look at is the insanity of allowing credit unions to continue to operate without having to pay taxes.

While the original intent of the formation of credit unions after the Great Depression was to provide financial services to the underserved who could not access traditional banking services, most credit unions have grown entirely out of that narrow focus and are now competing for your deposits and loans while being subsidized by your hard-earned tax dollars. You see, state and federally chartered credit unions in Louisiana do not pay federal income taxes. We are all for helping those in need, but this was never the intent or the original purpose for the establishment of credit unions.

The solution is to level the playing field. If had my wish, I would simply ask that you advocate on our behalf so that banks would not have to pay taxes either. Obviously, that is not practical. However, it is time for those credit unions that are begging for expanded powers to pay their fair share. We need our representatives in Washington to change the federal law that grants credit unions exemption from federal income tax and also severely restrains the States on their ability to levy taxes. Now, that is a real revenue enhancing idea. If we keep finding "small ball" solutions like this, perhaps we could make a real dent in solving our nation's problems.

Please join me in voicing your disgust at this incredibly unfair condition, and contact your representatives in Congress to insist they take action. They need to reduce their time off, and focus on upholding the Constitution and defending the moral vision of our Founding Fathers, as articulated in the Declaration of Independence of the government they set in motion to create.

Sincerely,

Michael Vizard, President
Cross Keys Bank

A Promise Kept



Talisa Greer and Judge Rambo

Talisa Greer of our Tallulah Office recently qualified to be a Court Appointed Special Advocate (CASA). Talisa has received special training for this appointment, and was sworn in by Fourth Judicial District Judge Wilson Rambo. As a supervised community volunteer, Talisa will be helping to secure safe and permanent homes for abused and neglected children. To do this she will have to investigate cases and monitor those cases where children are placed in foster care.

Originally from South Louisiana Talisa is a graduate of Tallulah High School, and Tallulah is her home. She and her husband, Craig, have one son, Michael, who is a junior at Delhi Charter School. When asked why she would take on such a responsibility, Talisa said: "When I was twelve years old a family member took me in and raised me. They did everything for me: clothes, church, medical, and school, without any help from my biological parents. I've always felt that if I could ever make a difference in a child's life like someone did for me, I would feel like I'm paying them back for what they did for me. Our branch in Tallulah is across the street from the Court House, and one day I saw a sign about CASA that just seemed to speak to me; so I started asking questions, and here I am."

The questions were only the beginning of the journey. Talisa had to supply her references and her fingerprints; and after passing an extremely thorough background check she was required to attend weekly classes after work for one month. Along the way she would occasionally wonder where this beginning would lead her, but then she would think: "Craig and Michael

were behind me all the way, and their support made it possible to get through the training. I know it will help me through the rough patches that will come my way, because some of these children have heartbreaking stories. CASA training has prepared me for that, and I believe that sometimes it has to hurt in order to help."

Talisa will be working in Northeast Louisiana through The Center for Children and Families (www.cfcnela.org). In July of this year the 129 CASA advocates there worked with 279 children and traveled over 10,457 miles and spent 848 advocating hours to do it. In addition, they spent 163 hours in training, and received no compensation.

Cross Keys President Michael Vizard said of Talisa: "It has always been a goal of our bank to seek out the best people when looking for employees. In addition to dependability, confidentiality and banking skills, we look for personal attributes like character, commitment and a willingness to help those in need. We congratulate Talisa on her achievement, and we know that this recognition is only the beginning of her service to those who are unable to help themselves. Trying to make a huge difference in the life of a child is an awesome undertaking, with frequent frustration, and it is hard work with an emotional toll. But we feel that, in the years to come, knowing that she has truly made a difference for not one child, but many, will be Talisa's reward."

Talisa Greer has just received her first CASA appointment, a two year old girl who needs a friend who will speak up for her, who will defend her, who will be there for her. We think that she's found one, and we wish them both a peaceful journey with a happy ending.

~3~

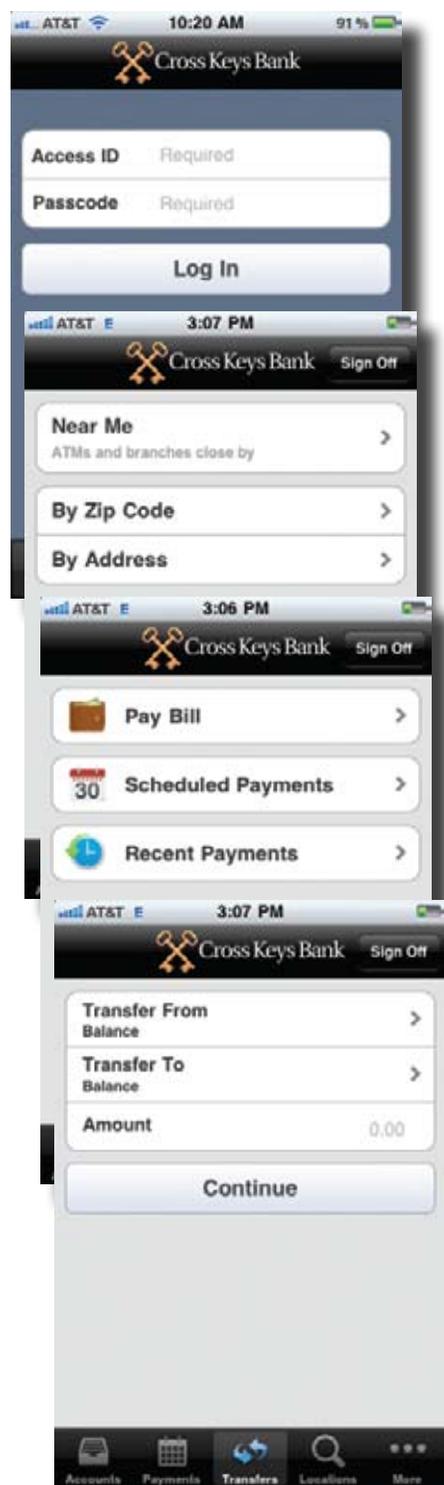
CKB Blood Drive

July 19 was the date for our last blood drive, coordinated by Properties Manager Babbette Adcock. Although we have been conducting drives at the Hudson Lane location for only a couple of years, each drive has succeeded the previous drive in the number of pints collected. When the bloodmobile pulled into the parking lot at 9AM volunteers were waiting with their sleeves rolled up, and 15 pints were collected during the 3-hour drive. As in the past, the number of CKB employees increased, as well as the number of bank customers and tenants and guests in the building. The LifeShare Blood Center provided excellent technicians as usual, which made the entire process a very smooth operation.



Shelly Harrell and Kelly Doyle shared their donation experience.

Anywhere, Anytime Banking



We know that managing your finances is more important than ever. You need to access your account how you want and when you want. Mobile Banking service from Cross Keys Bank gives you flexible access to your accounts when you need it via text message, web browser and, beginning November 1st, a mobile phone app. With Mobile Banking you can securely access many of the same features that are available with your online banking account, but through your mobile smart phone. It is a safe, convenient, and easy way to reach your accounts from anywhere, at any time. You can conveniently access our Mobile Banking services using your existing online banking account login and password. All you need to do is login and you are ready to:

- Check your account balances
- View your account history
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- Transfer funds

Apps are currently available for iPhone, Blackberry and Windows phones. An app for Droid will be available soon. Mobile Banking is secure, and it offers the same multilayered security features and protection

as your online banking service. These features include encryption, firewalls, and security questions. Account information will never be stored on mobile phone devices.

Enroll today – log into your online banking account and go to “User Services” to get started.

**Cross Keys Bank is not responsible for any text message/SMS or browser fees charged by your wireless provider.*

Key Checking

CKB's Key Checking account is a great account for a single person or a young family, but it offers benefits that everyone can enjoy. To address concerns about identity theft, Key Checking comes with \$5,000 of Identity Fraud Expense Reimbursement in addition to 3-in-1 Credit File Monitoring. With these benefits our customers can recover from identity theft with the use of an ID Theft Recover Kit that provides a plan to follow, plus up to \$5,000 in reimbursement of expenses incurred in the recovery of stolen identity. The Credit File Protection benefit provides daily monitoring and automated alerts from the 3 primary credit reporting agencies. Also standard with this account is \$10,000 Accidental Death and Dismemberment Insurance and \$20,000 Common Carrier Insurance for individuals, and twice those amounts for families, and there is also coverage for dependent children. While those are the “main course” of the account, the “appetizers” are what set it apart from all other accounts. Key Checking Customers will automatically receive discounts on Movie Tickets, Travel and Entertainment (including local merchants), Travel Assistance and Concierge Service, and even a Cash Back feature. Top this off with a Prescription Drug Plan and a Vision Plan (both with local providers), and you have an excellent product that is much more than a checking account. The maintenance fee is only \$6 per month for individuals and \$7 for families. The “dessert” course includes even more benefits like no minimum balance, free personalized checks, free debit cards, free online bill pay and free electronic bank statements (paper statements available for additional \$3 per month), unlimited online banking, and more. This is an account that deserves a close look when choosing the checking account that fits your needs.

Cross Keys Bank Building



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Location. Location. Location.

- Hudson Lane location in the Mid-City business district provides quick and easy access to I-20.
- Nearby restaurants

Convenience.

- Flexible floor plans
- Conference room available for tenant use
- UPS, Fed Ex, and US Postal Service drop boxes

Extras.

- Nightly janitorial service
- Lighted parking lot
- Security cameras
- Smoke-free environment

Jumping Back In Time

About 20 years ago we were doing a little advertising on radio, and our president, Bill Watson, wanted a slogan that would reflect our commitment to “go the extra mile” for our customers. He came up with: “At Cross Keys Bank we will even jump-start your car if your battery goes down.” To this day we are still not sure if he really meant it, but there were a couple of occasions when we actually pulled out the

jumper cables to lend a hand.

As time went by the slogan changed, car batteries improved, and the jumper cables in storage at the Hudson Lane branch lay dormant. But late one Friday in August, when the temperature gauge read 104 degrees, it was suddenly time to dust off the slogan, and the jumper cables.

CKB employee Jake Maxwell, who had been with the bank for a little over a year, was walking toward his truck at the end of the day when a lady he didn't know asked if he had any jumper cables. Jake did not have any cables, and he had never heard the old slogan. But he is the type of guy who will always lend a hand. So he came back into the bank looking for jumper cables. A long-time employee told him about

the slogan and where the cables were kept; and Jake was able to make sure that Carla Martin had a happier beginning to her weekend. Mrs. Martin told Jake that she lived in Jonesboro, and would have had a lot of difficulty if not for his assistance.

Bill Watson has been retired for over five years, but many of the things that he insisted on as president of the bank are still important to us today. Things like doing something extra, and hiring people who are willing to do that. Jake Maxwell didn't know about any of that; he was just doing what he thought was the right thing to do, like when he donates at our annual blood drive. All of this has nothing to do with why we hired Jake a short time ago, but it has a lot to do with why we hope he stays a long time.



Jake Maxwell gives Carla Martin a boost on a hot Friday afternoon.

Matt Paxton Joins CKB

Matt Paxton joined our bank family as a Loan Officer in early September, and he will be at the Tallulah Branch. He is a native of Tallulah, and a graduate of Tallulah Academy and LSU, where he earned a Bachelor of Arts in Sociology in 2006 and a Master of Arts in Counselor Education in 2011. Matt has worked in sales with an outdoor equipment store in Houston, and then as analyst with the La. Department of Social Services in Baton Rouge. He has also worked in the areas of mental health services and substance abuse rehabilitation in Hammond and Baton Rouge.



After living away from home for several years, Matt was ready to return to the familiar and comfortable surroundings of Madison Parish, and Cross Keys Bank was looking for someone there who was interested in beginning a career with great potential. Matt's education and training emphasize his desire to help people, which fits very well with our motto of "helping our customers succeed". Matt knows the people of Madison Parish, and he knows their history and their culture. As he learns about Cross Keys Bank and what we have to offer, we know that he will be an asset for the bank and the community. Matt invites his old and new friends to visit him at his office on North Chestnut Street.

Buying U.S. Savings Bonds?

The familiar old paper savings bonds that we used to give and receive as gifts, or that we bought as part of our personal investment plans, will not be available much longer. As of December 31, 2011, banks and other financial institutions will no longer be allowed to sell these bonds, including the EE-bonds and I-bonds. They will be sold only online, direct from the U.S. Treasury, at www.treasurydirect.gov, as part of a government effort to save \$70 million over the next five years. There are currently over 670 million paper bonds worth \$181 billion in the hands and the safe deposit boxes of the public. Every year thousands of these



bonds are reported as lost or stolen and must be replaced. With the online technology now available, bondholders can purchase, manage and redeem their bonds in a secure and convenient manner, with no concern about storing them in safe places. All existing paper bonds will be treated the same as before, and any existing paper bonds that have not matured but are lost or stolen can be replaced either in paper or electronic form. Purchasers may create a Treasury Direct account and purchase electronic bonds as gifts, and also convert any of their paper bonds to electronic. Although banks cannot sell the bonds after December 31, they will continue to redeem bonds as before.

Jeremy Rodden Promoted



Jeremy Rodden has been promoted to Branch Manager of the Cross Keys Office on North Chestnut Street in Tallulah. He has four years of banking experience, and has been serving as Assistant Branch Manager for the last year. A native of Delhi, Jeremy is a graduate of Riverfield Academy and has a degree in Business Administration from ULM. Jeremy and his wife Audrey are the parents of two sons: Jed, age 2 and Massey, age 1. Cross Keys President Michael Vizard said, "We know that Jeremy Rodden will do an excellent job as the leader of our Tallulah Branch. He has already proven that he is a hard worker with the skills that will serve him well in his new position. Jeremy also has the right personality for this job, which is one reason that he has been so successful in his career at Cross Keys Bank."

Sky's The Limit

Peggy Tucker proved that the sky's the limit when it comes to exploring new hobbies. The Waterproof resident, business woman, Master Gardener, and grandmother can also tack on "pilot" to her resume. Peggy recently followed in the footsteps of aviation pioneer Amelia Earhart as she participated in the 2011 Air Race Classic, an annual event for female pilots. The 2011 race was held June 17 through 21, beginning in Iowa City, Iowa and ending in Mobile, Ala., with stops in nine states in



Pilot Peggy Tucker

between. Peggy became interested in flying in 2007 when she and her pilot husband, Charles, purchased a Stearman PT17, a World War II biplane. "Our Stearman was flown by the WASP womenpilotsduringthewar," she said. After purchasing the plane, Peggy realized she wanted to know more.

She became interested in the Air Race Classic for the experience and knowledge she would receive, and the fun of meeting others with similar interests. And that is how she met pilot Julie Thomas, who had logged over 5,000 hours as a pilot in the Air Force. "When Julie asked me to be her co-pilot in the ARC, I jumped at the chance. There was so much to gain," she said. The team flew Thomas' Maule M-5 for the race.

Peggy said proudly: "Charles encouraged me all the way, cheering me on with the pilot's license from the beginning. Aviation doesn't run in my side of the family, so all they had to say was, 'be careful', while shaking their heads." Peggy's friends are amazed at her new hobby. "Most women think I'm crazy, saying, 'Well, it was nice knowing you.' But, overall, I have a very supportive group of family and friends." Although the race was shortened due to weather in Iowa, the most dramatic moments came on the Kansas-Texas leg when they lost all communication. Peggy recalls: "As

we were approaching our landing site, the battery just died. We could not talk to the tower on radio or even to each other on the intercom. We had to shout to each other over the engine noise. Other planes were in the air, and it was a scary moment, but all ended well." It certainly did, as the team found out at the awards banquet that they had actually won the eventful Kansas-Texas leg. When more serious mechanical issues developed later in the race, Peggy and Julie were forced to withdraw and hitch a ride with Charles to the final stop in Alabama. While disappointed at the early end to their race, Peggy said it was a great experience, and she would love to do it again. For women who are considering studying for their pilot's license, Peggy Tucker says to just go for it. "Don't wait, do it now," she said. "I turned 56 in March. I'm a wife and grandmother with a full schedule of activities besides aviation. If I can do it, anyone can."

Polly Caldwell Retires



Polly Caldwell

Cross Keys Bank reached the end of an era on June 30, 2011, when Polly Caldwell retired after 33 years of service in many various capacities. CKB President Michael Vizard said: "Polly was a loyal, dedicated employee who conducted her many valuable duties with distinction and diligence. She was a valuable team leader throughout her career, and she played a significant role in the growth of our bank. Polly's knowledge and

just plain common sense made it possible during her tenure for the operations department to smoothly acquire two other banks through mergers, as well as the start-up of 5 branch locations. As head of Human Resources, Polly efficiently managed the growth of employees from 10 in 1978 to 101 at the time of her retirement. That part was easy for Polly to do, because she looked at all employees as part of her family."

While we wish her the very best in a completely enjoyable and well-deserved retirement, we will miss Polly, but not just as our Vice President and Director of Data

Processing and Human Resources Coordinator. The bank will miss her can-do attitude, her willingness to work late hours and weekends when necessary to meet deadlines, her insistence on doing the job right the first time, and her ability to correct things when the first time was not enough. But the employees of Cross Keys Bank will miss Polly Caldwell for her contagious smile, her cheerful greeting every morning, her great good humor and her sometimes rough around the edges but tender-hearted, kind and compassionate soul.

Thank you, Polly, for what you did and who you are. Farewell, friend.

Tips From Turner

By Mauri Turner

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



With many investors justifiably concerned about the stock market, this is a good time to review your game plan. Here are some things to remember.

Don't Stay On the Sidelines

Some people get nervous and pull out, putting money in savings for safety. But by the time they decide to get out, they have already suffered some losses. And when things start to improve, they often miss the best time to be back in. Opportunities can be missed by waiting until prices move upward instead of already being in the market in order to take advantage at the onset.

Consider Dollar Cost Averaging

By making regular, consistent purchases, investors can find some protection from buying at the wrong time. While "Buy low, sell high" is the optimum, in reality that is hard to do. There are no guarantees, of course, but this process can often result in a lower average cost per share than the average price per

share. Your advisor can explain the details.

Perform A Regular Portfolio Checkup

You may have started your portfolio with a perfect diversification of stocks, bonds, and cash, but over time some investments will perform better than others. That can result in changes in the diversification that should be recognized and addressed to ensure the proper mix that you began with.

Look At The Long Term

It is easy to get a daily pounding

of financial information from all the news sources which crank out constant reports. But remember that you are in the investment plan for the long haul. Just as looking back a few years at your portfolio performance will give you a better picture than looking at the last week, the next few years will be a more accurate judge of future performance than what happens tomorrow.

Hang In There

Even the best plans will be affected by the unforeseen, so when you lay out your course of action be sure it is one that can weather the storms that will surely come along. A long-term course and a continually diversified portfolio are the best components of a successful investment strategy.

Finally, to keep a balanced perspective, call your financial advisor before making any changes to your portfolio.

Investment products are not FDIC insured. They may lose value, are not bank-guaranteed, and are not obligations of Cross Key Bank.

CKB Employees Get "Locked-Up" for MDA



Bridgette Chilton, Angel Darden and Kim Osbon doing time for the Muscular Dystrophy Association

health care and support services, advocacy and education. Cross Keys employees Bridgette Chilton, Angel Darden and Kim Osbon, from the McMillan Road Branch, participated in the MDA Lockup in August this year. They were each asked to raise money for the agency which would provide research, a week of summer camp, repairs and maintenance on wheelchairs or leg braces, health work-ups at MDA Clinics, support group sessions, and annual flu shots. The money came in the form of pledges or donations made in their names to be used as "bail" to allow them to get out of jail. These three CKB employees raised over \$1,600.00 this year for MDA. We are proud of these

ladies, and we would like to extend our thanks to them and their families, friends, and customers for making those donations.



Wesley Roberts gives lessons to his aunt, Tammie Ductote.

The Muscular Dystrophy Association is a non-profit health agency dedicated to curing Muscular Dystrophy, ALS (Lou Gehrig's Disease), and related diseases. The Association also provides comprehensive

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Conversation Tree

In our last issue of the Newsletter we introduced The Conversation Tree, which stands just inside the front door of the St. Joseph Office of the bank. The obvious purpose of the tree was to highlight the Christmas Season, but one year the employees decided that the tree should stay on display in recognition of various other occasions. And so it began. In February we had a Valentine's Day Tree, followed by a Mardi Gras Tree and then an Easter Tree. In May, it was time to decorate the Graduation Tree, so the ornaments were pictures of local graduates of different schools and different grades. Each school provided us a list of their graduates and the pictures. The schools that were represented are: Tensas Academy (high school & Kindergarten), Newellton Christian Academy (high school & kindergarten), Newellton Elementary (kindergarten), Tensas High School (high school), and Tensas Elementary (kindergarten & 6th grade). The Summer Tree soon followed, and was temporarily decorated with Miss Vivian Grace who brought her parents, Kevin and Nicole, from Hattiesburg to visit her grandparents, Jack and Qualeen Grace in St. Joseph.

At the end of June the tree took on a nostalgic theme as it became the focal point of the retirement plans of Polly Caldwell after 33 years of service to Cross Keys Bank. The staff had a lot of fun digging through old photos that would become ornaments on the tree. Unfortunately, Polly had veto power over all selections, so a few special memories never made it to the tree. The story continued in July when Ernest Barnett, Jr., Command Sergeant Major (Retired) from Round Rock, Texas was visiting in St. Joseph and discovered our Patriotic Tree. He later sent this note:

"To All Concerned,
Thanks for the support that you provide all of our servicemen while they are deployed in harm's way defending the interest of our great nation. I was moved by your conversation tree upon entrance to the foyer of your bank. Immediately it jarred my memory of a T-shirt along with many other goodies that were carefully packed in the box which was shipped to me while I was deployed in support of Operation Desert Shield/Desert Storm from: Oct. 1990 to Apr. 1991. It really

meant a lot to have the support of our local citizens from the home front. Although that was over twenty years ago, your support for our troops is unwavering. This is evident by the display of your Conversation Tree. All of the branches of service are represented. It really warmed my heart. As a retired Veteran with over 30 years of service to our nation, I want to take this opportunity to say "Thank You" from the bottom of my heart. Again, thank you for your support. Ernest Barnett, Jr., Command Sergeant Major (Retired)"

While that was a special moment in the life of our tree, time has moved on and as of the date of this newsletter the Back to School Tree is now on display as each theme seems to quickly change into another. The employees have had a lot of fun creating the themes and taking turns decorating the different trees. It is a real group effort since all employees are taking turns in offering suggestions and participating in the decorating. The Conversation Tree, which started out as a novel idea to spark a little interest, has grown into a constant project that has truly become the topic of many conversations.



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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.

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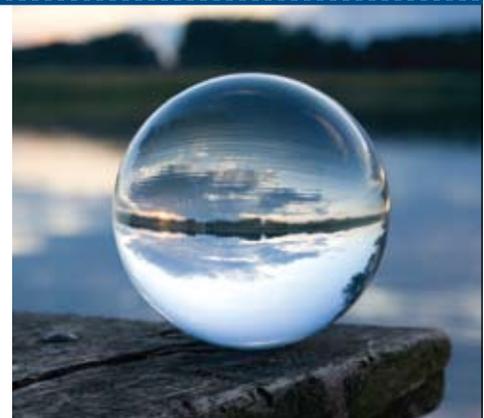


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MEMBER OF





The West Monroe Dixie Angels are 9-10 year old girls. Not only are they the league champions, but they finished the season undefeated.

The coaches are: Adam Richardson, DaWayne Crowder, and Paul Newman. The players are: Kaylon Bennet, Brianna Fife, Emma Richardson, Grace Crowder, Harper Evans, Katy Young, Montanna Furr, Cynthia Touchet, Bailey Newman, Kimberly Hale, Aubrey Spillers



Friends of KEDM President Babbette Adcock at the Art Crawl

CKB Team participated in the Race for the Cure held September 24th at Forsythe Park



Thank you for being our sponsor!



The West Monroe Dixie Youth 9-10 team was coached by Richard Snyder, Richard D. Snyder and Carey Davis. The Players were Marshall Shaw, Jonathon Williams, Dylan LaCas, Joseph Brown, Nathan Snyder, Ethan Brister, Caleb Williams, Ayinde Robinson, Andrew Cady, Tanner Sepulvado and Miguel Medina.

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Are you a student or do you just want the simplicity of an old fashioned checking account? With no minimum balance required, our BASIC CHECKING, provides the modern conveniences of a FREE debit card and unlimited online banking. In addition, you receive FREE electronic statements and FREE telephone banking for a low \$5 monthly maintenance fee. The monthly fee is waived every month where a \$1,500 minimum balance is maintained. If you don't want to pay for features that you don't need, this could be just the account you are looking for.



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Are you accumulating funds now to write checks for larger amounts at a later date? Then you may want to check out the CKB Now Account. This is an INTEREST-BEARING checking account that works for you while your money is waiting on your next use. At all times you have a balance of \$1,500 or more, you will earn interest. There are NO MONTHLY



FEES or per-check charges so write as many checks as you want or use your FREE debit card in addition to using FREE Online banking and receiving FREE electronic statements. Should your balance fall below \$1,500 during any month, a maintenance fee of \$10 will apply, plus \$0.18 for each debit. Each month starts a new cycle with no fees as long as the minimum balance is maintained.



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