

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

Letter from The President



Got Cash? What is in your pocket? Do you carry a debit card? As one of the most convenient and efficient mediums of exchange ever dreamed of, debit cards have become ubiquitous and a primary source for purchases and access to cash via ATMs around the world. You may have recently heard of the pending “windfall” that you will soon receive as the result of many “discounts and price reductions” to come from the merchants of the world. These savings will occur when the merchants “pass them down to their customers” as a result of a new law that will impose price controls on the networks and banks that provide the backbone and infrastructure which allows for this most convenient medium of exchange.

At Cross Keys we actively encourage, even reward, our customers who choose to use debit cards, because not only is it efficient, but is also a heck of a lot safer than carrying around cash. And when used for purchases, merchants are guaranteed payment and don't have to hassle with checks or other manual impediments to their ultimate goal of increased sales. Merchants bear no liability if your card is stolen and used, even if they fail to verify that the users of the cards are authorized. So who has the liability? Cross Keys Bank does. In fact, all banks do. In exchange for providing guaranteed payment, a fast and

secure medium of exchange and assumption of liability for fraudulent activity, the average bank in America today makes on average about 45 cents on each transaction it facilitates. Now that is quite a bargain. When you send a package through the mail you pay a fee depending on the weight and insurance to ensure a safe delivery. Consumers gladly pay such fees for efficient services. The same holds true for use of the debit card network, and that is what pays for the infrastructure needed to run such a system.

Congress has passed an amendment to the financial reform legislation that will impose price controls on what is known as “network interchange fees” which threaten our ability to continue providing such a service. If you are sick of the runaway growth of government please let your voice be heard, and help repeal or suspend the laws that are choking our freedoms to the very core.

Congress has already passed laws to reform the financial system in our country. Many of them are simply knee-jerk reactions that only compound the burdens on the American people by adding new rules and restrictions that increase the cost of goods and services for all of us. Heck, you can't even change a light bulb in your own home without following EPA rules for removing the broken bulb. No joke!

As you peruse the pages of our newsletter you will see examples of the characteristics we hold so dear: an entrepreneurial spirit of excellence in service with honor and integrity, in the spirit of helping all of our customers achieve their dreams of success.

I implore you to join the “Silent Majority” of people who demand the reduction of runaway government and the elimination of overly zealous regulation that is choking the life out of our freedom at an alarming pace!

God Bless you, and thank you for your business.

Sincerely,

Michael Vizard, President
Cross Keys Bank

CKB Earns 5-Star Superior Rating for 75th Consecutive Quarter



March 2011: Cross Keys Bank, Saint Joseph, Louisiana is proud to be recognized as a 5-Star Superior Bank by BAUERFINANCIAL, Inc., Coral Gables, Florida, the nation's bank rating firm. Earning this highest 5-Star rating for strength and stability, Mr. Michael Vizard, President, and the entire team at Cross Keys Bank have proven their commitment to their customers. To earn Bauer's 5-Star Superior rating, Cross Keys Bank must excel in areas of capital adequacy, delinquent loan levels and profitability to name just a

few. The fact that it has done so for 75 consecutive quarters puts Cross Keys Bank in an even more elite group of "Sustained Superiority Banks". Only 7% of the nation's banks can claim this distinction.

Cross Keys Bank was established in 1902 and has been serving the banking needs of its neighbors and friends for 109 years. It currently 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.

According to Karen L. Dorway, president of the research firm, "community banks, like Cross Keys Bank, tend to know their customers, the local business community, when to grant a loan... and when not to grant one. What many people don't realize

is that community banks actually have better balance sheets than their larger counterparts. Their capital ratios and nonperforming asset ratios are typically much more impressive than larger institutions. These are not the banks that threaten our economic well-being. On the contrary, they are the lifeblood of it."

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

BAUERFINANCIAL, 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 star-ratings by visiting www.bauerfinancial.com.

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 Bank In Its 10th Year of Relay For Life

Celebrate ~ Remember ~ Fight Back



Leslie Slaughter is our 2011 Team Captain.

Relay for Life is the American Cancer Society's signature event that was developed to raise awareness about cancer, celebrate the survivors and remember those who lost their battles with the disease. Cross Keys Bank is in its 10th year of participating in Relay for Life. This year's team captain, Leslie Slaughter, invites everyone to come out and take part in the exciting event. Relay for Life will be held at the Monroe Civic Center Arena on May 6th, 2011. The event begins at 6 pm and lasts all night. There will be plenty of food, games, and prizes. We invite you to join this unique benefit, and support a very worthy cause. Bank employees and family members who are survivors: Mandy Smart, Kim Osbon, Mike Vinson, Varnell Grissom, Joanne Fortenberry, Leigh Fortenberry, Carolyn Donaldson and James Adcock.

Fraud Alert - Protect Yourself

By Megan Smith
BSA/Bank Security Officer



The term “Con Artist” is often mistaken as a nickname for people who have served time in prison. People think the word “con” stands for convict, but it really means “confidence,” and a good con artist seldom ends up behind bars. The majority of fraud takes place when a criminal gains the confidence of the unsuspecting victim, and unfortunately, the anonymous world of the Internet has created excellent cover for these manipulative predators. Criminals from around the world have stolen billions of U.S. dollars without ever setting foot on American soil.

Most scams involve a financial transaction that is more often than not “out of pattern” for the customer. Discussed below are 3 very common Internet scams: overpayment, the foreign lottery and romance.

Overpayment scams have 3 basic characteristics. First, the checks or money orders are usually drawn on U.S. Banks. Second, the maker’s address is also in the U.S. to gain the victim’s confidence. Third, there is usually a request to wire back the excess payment. The scam usually starts when a classified ad is placed in a newspaper or on the Internet advertising an item for sale. The advertiser is contacted via the Internet and a sale price is negotiated. Payment is received in the form of a check or money order, but the amount received is much larger than the amount due. The buyer will then contact the seller with a sob story about needing the excess money

for school or medical expenses and asks the seller to wire the money back to a bank account immediately or the deal is off. Often a letter may be sent with the check or money order explaining the overpayment and how to handle excess funds. By the time the seller learns the original payment was fraudulent the money is gone.

The foreign lottery scam is one that continues to plague the U. S., especially the elderly. The typical message may read something like this: “This is to inform you of the release of money winnings to you. Your email was randomly selected as the winner and therefore you have been approved for a lump sum payout of \$\$\$\$\$. To begin your lottery claim, please contact the processing company selected to process your winnings.” An agency name follows this body of text with a point of contact, phone number, fax number and an email address. A fee ranging from \$1,000.00 to \$5,000.00 is often requested to initiate the process and additional money is requested to keep the process moving forward. Many

individuals have received letters like this in the mail with checks or money orders included and instructions on how to claim winnings.

Finally, there is the Internet romance scam. An American man meets an alleged American woman through an online dating service. After a successful online courtship, the two agree to meet. However, before they do, she must travel out of the country to attend to some important personal business. While away, she encounters an unexpected emergency. She is now feeling alone and vulnerable, and is counting on him to help her through this difficult time. The traveler allegedly is robbed of all of her belongings. The manager at the hotel where she is staying has seized her passport and is refusing to allow her to leave the premises until she pays her outstanding bill. This scam has countless variations, and it is particularly effective because it is not random spam. It is targeted to a specific victim, one who already advertised for affection.

An excellent fraud prevention tool is the FBI’s Fraud Alert flyer. You may have seen this poster in your bank lobby. Cross Keys Bank wants to help keep our customers informed of the latest trends in fraud because one thing is for sure; criminals are relentless in their pursuit of innocent victims.

Scott Watson Elected To Board



Scott Watson has been elected to the Board of Directors of BSJ Bancshares, Inc., which is the holding company of Cross Keys Bank. Scott is a native of St. Joseph, and has spent his entire career in the agricultural industry in Tensas Parish. He is a graduate of Tensas Academy, Louisiana State University and also the LSU Agriculture Leadership Program. Scott is past president of the St. Joseph Rotary Club and the Lake Bruin Golf and Country Club, where he has won the club championship six times. He is a member of the Board of Directors of Panola Co, Ltd, and the Tensas Cemetery Association. Scott and his wife Mary Lynn Stiles Watson are the parents of Parks and Claire.

BSJ President Ben Watson said “We are delighted to welcome to our board someone with the experience and commitment of Scott Watson. He brings a successful business background along with a life-long relationship with Cross Keys Bank.”

Cross Keys Bank Partners with Local Nursing Homes to Prevent Acts of Crime

In 2006, Cross Keys Bank began participating in the nationally recognized Senior Crimestoppers program. The program is funded through an investment in the Senior Housing Crime Prevention Foundation. The Foundation's mission is to provide safe, crime-free, high quality living environments for residents of nursing homes and other senior housing facilities. Cross Keys Bank's participation in the program ensures that two local nursing homes maintain a crime-free environment. Avalon Place in Monroe, LA and Olive Branch in Tallulah, LA are the two sponsored nursing homes with over 250 residents protected through Senior Crimestoppers. Cross Keys Bank also presents a check to both nursing homes quarterly to help with activities in

the nursing homes such as providing computers, games and even a wii.

In 2010 Senior Crimestoppers was able to reduce crime in sponsored nursing homes nationally by 90.24%. This program is the only initiative, public or private, that is having a measurable impact on the problem of nursing home crime in America. Cross Keys Bank will continue to fight nursing home crime so that we may help protect our elderly. And we are pleased to partner with such outstanding facilities as Olive Branch and Avalon Place that recognized the value of putting measures in place before crimes against their residents became a major problem. Therefore, our goal has actually been Crime Prevention more than crime reduction, and our success has been

very beneficial to the residents who deserve comfort and security that the program provides. Our Sales Manager, Alissa Russell, has been involved with this project since it began five years ago.



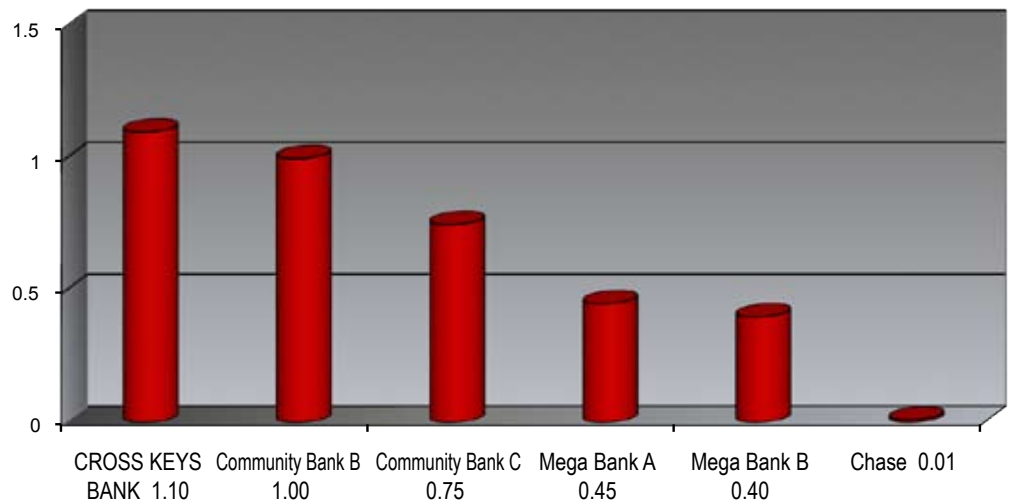
Randy Mann, Administrator of Avalon Place and Alissa Sutton Russell, Sales Manager of Cross Keys Bank

Community Banks Pay More Interest

While everyone knows that interest rates on FDIC-insured retirement accounts are still very low, we recently ran across some information that just didn't look right. When we confirmed the data, our reaction was much like someone watching a crime take place; we felt helpless to prevent it but at the same time obligated to shout a warning. So here is the warning, as depicted in the chart to the right:

What this chart proves is that community banks are paying higher rates than the regional and national banks. It also proves that Cross Keys is currently at the top of the rate chart on these accounts. And it provides the shocking truth that Chase Bank is not only paying the lowest rate by far, it's hardly paying any interest at all. Bankers talk in terms of "basis points" when comparing rates. There are 100 basis points in one percent, so 50 basis points (.50%) would equal one-half of one percent, etc. A rate

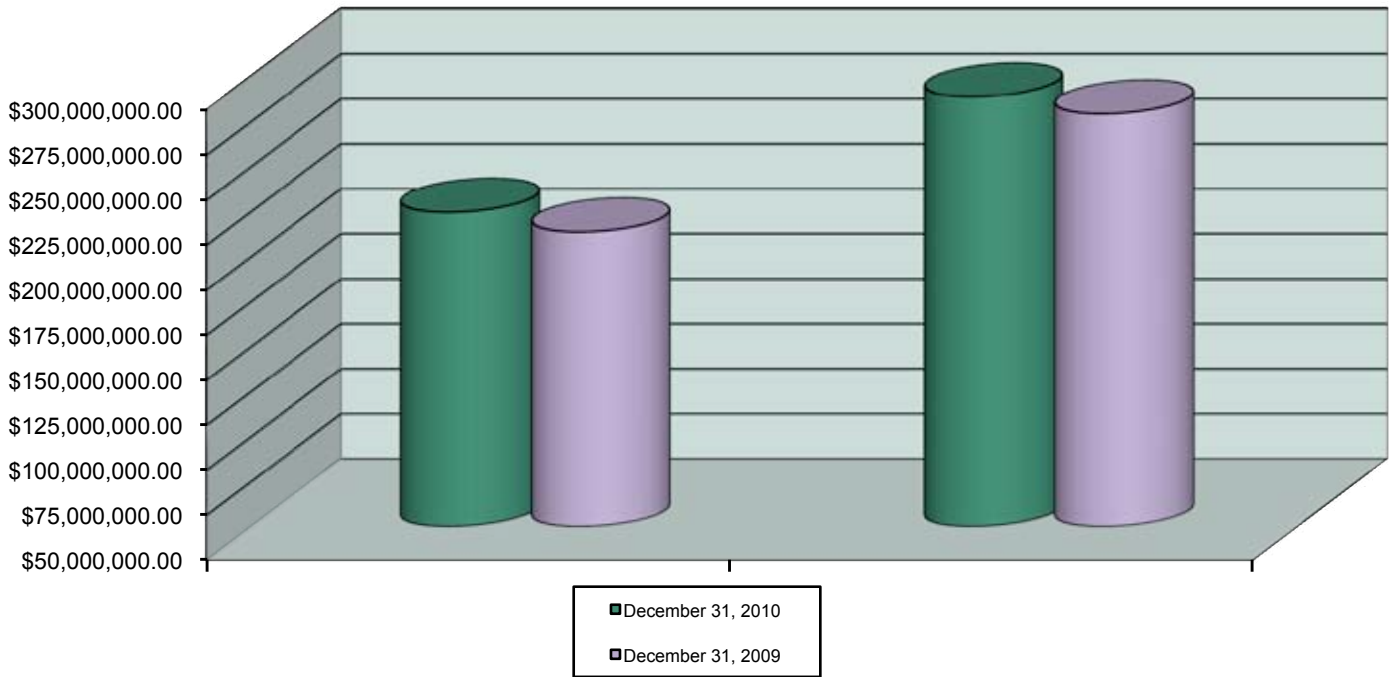
IRA VARIABLE INTEREST RATE ACCOUNTS AT COMMUNITY BANKS



of zero would be 0 basis points and as a decimal would appear as 0.00%, so the Chase rate of 0.01% is actually one basis point, and that is as close to zero as you can get. This means that Cross Keys is paying more than One Hundred times what Chase is paying! And every other bank in the area is paying

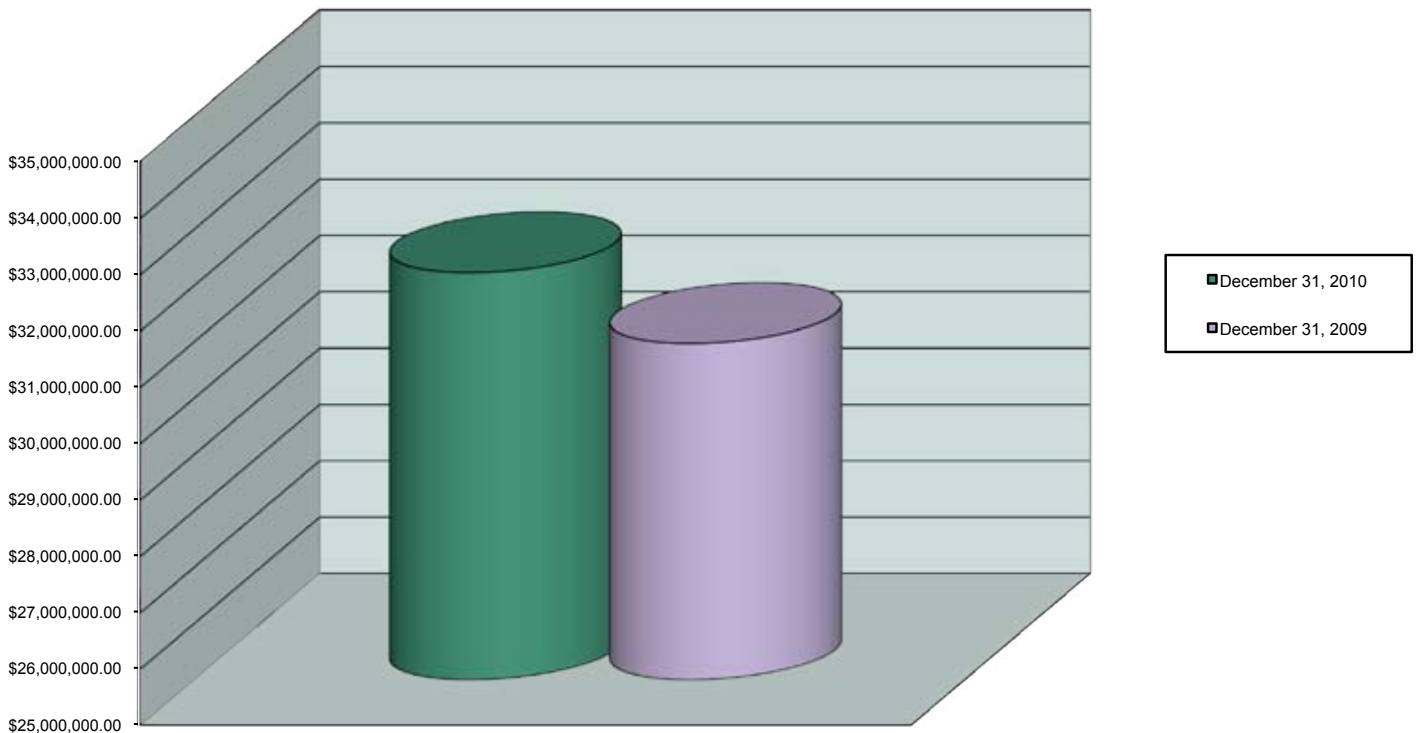
considerably more than Chase. This information is presented not only to point out rates, but to illustrate that if you have a variable rate IRA at Chase, you should really wonder why. Recent events in our country have caused some of the Mega Banks to have a bad name. In some cases, they've earned it.

Trends In Deposits & Assets



Deposits - 5.1% Increase Assets - 3.4% Increase

Trends In Equity



*Equity - 3.8% Increase
We are continuing to build Equity Capital.*

CKB Hosts J. S. Clark Magnet School

In keeping with the school's emphasis on fitness, the gifted students of J. S. Clark Magnet School went on a "walking field trip" that covered about 2.5 miles on Tuesday, October 26. The field trip encompassed about a six-block area which included the Old Monroe City Cemetery, a lunch at Catfish Cabin, and a tour of Cross Keys Bank.

The students had been studying the history of the cemetery as well as learning about banking in their class, so they were well-prepared with questions about what happens in a bank. They visited with tellers and branch officers to learn about different kinds of bank accounts and how to use a debit card. Then they observed the operation of the ATM, currency counter, proof machine, drive-in window, and they even learned secrets about the vault.

Gifted teachers Kathy Wells and Tricia Nolan put the trip together, and they reported that it was a successful event. Mrs. Wells said "It always means so much more when the students can actually experience what we are trying to teach them in class. They also seem

to pay more attention to outside speakers than the teachers that they hear every day. It was a great learning exercise, and I know from listening to them that our classes benefited a great deal from their visit to the bank."



Dr. Susan Cole and Mrs. Kathy Wells from J.S. Clark Magnet School brought the gifted students for a bank tour with Jim Cuthbert.



Jim demonstrates an ATM transaction to an active audience.

another field trip or, I might work there someday!"

Taliyah Bennet added "I loved the trip to Cross Keys Bank, and would love to go back!"

And then there was Takyra Morgan, who confessed "We got to visit the ATM at the bank. That was my favorite part because I held Mr. Cuthbert's debit card. I put it in my pocket but I was only teasing him!"

The students also commented about their trip, and Azalae Wooldridge said "I enjoyed especially learning about the money counting machine and how to look for counterfeit money. I had fun at Cross Keys. I hope to go back on

VandeVen Brothers Named Cotton Farmers Of The Year

Darrell and Donnie VandeVen of St. Joseph were honored as the Cotton Farmers Of The Year at the 14th Annual National Conservation Systems Cotton & Rice Conference in Baton Rouge in February. Each year the conference recognizes a cotton farmer, a cotton researcher, a rice farmer and a rice researcher for their efforts to promote conservation tillage.

John LaRose, Publisher of *MidAmerican Farm Publications*, told the audience of 650 about the VandeVen's and their accomplishments, saying "This two-man team of growers thinks outside the box, and is on top of things. Donnie is a Civil Engineer and Darrell has a degree in Ag Business.

This team farms almost 6000 acres with crops of cotton, corn,

soybeans and wheat, and this year 300 acres of rice will be added. The Vandeven's most recent innovation is a wide-bed production system which minimizes soil erosion and compaction, while allowing them to plant a width of 57 feet in one pass. This system requires minimum tillage."

LaRose further explained: "These two brothers are unmatched in their ability to plan and execute innovations that have resulted in great leaps in the productivity and profitability of their operations." The men are also highly involved in Tensas Parish, and between the two they serve on the Boards of Directors of Cross Keys Bank, Tensas Co-op Gin, Tensas Water Distribution, and the Louisiana Soybean and Grain Research Promotion.

(Article courtesy of the Tensas Gazette)



Donnie & Darrell VandeVen



Donnie & Kristen VandeVen welcomed Donald Elliot VandeVen to the family in February. Kristen is the Electronic Banking Officer for Cross Keys Bank.

Tips From Turner

By Mauri Turner

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

Annuities and Insurance: Filling the Cracks in Your Financial Plan

If you're contributing to an employer-sponsored retirement plan on a regular basis, be sure to congratulate yourself! You are already taking an important step toward addressing what may be the biggest financial challenge you will ever face. And if you are setting aside money for the college education of a child or grandchild, you deserve credit for that, too.

But take heed: There may be more you can or should be doing. In fact, a well-rounded financial plan might also need to include insurance strategies and the use of annuities to safeguard your vision of the future.

Retirement Readiness: More Than a Plan?

While most financial experts encourage workers to contribute the maximum amount allowed to their retirement plans, they also warn that such contributions may not be enough to guarantee a secure future.

For example, the Social Security

Administration estimates that, on average, retirees receive less than 25% of retirement income from private pensions (including retirement savings plans); Social Security payments account for only an additional 39% of income. Ultimately, you may be responsible for addressing more than a 36% shortfall.

Annuities may offer one way to bridge that gap. An annuity is an investment contract offered through an insurance company and purchased with one or more payments. Annuities offer a lifetime stream of income

and, depending on the terms of the contract, generally offer a guaranteed return of principal if you die before withdrawals begin. And because an annuity is a tax-deferred investment account, earnings are not taxable until money is withdrawn, which means the value of your assets have the potential to grow more rapidly than in a taxable account.

Since annuities generally do not have contribution limits, they may make sense for workers who have already maximized contributions to their other tax-advantaged accounts, such as retirement plans and IRAs.

To learn more about the strategies that could plug any holes in your financial plan, consider speaking with me, Cross Keys' financial professional before you decide whether a particular investment is an appropriate choice in light of your unique financial needs and risk tolerance.

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



Conversation Tree Permanent Fixture

When our bank was formed in St. Joseph, Louisiana, it quickly became one of the largest things in one of the smallest towns. And even today, many of our branches are in rural areas of Northeast Louisiana. We talk a lot about the weather in St. Joe because sometimes there is just not much else to discuss. So when somebody starts a conversation about something new, everyone wants to know about it.

That's pretty much what happened in our bank lobby one year when the Christmas tree never came down. Never. We decided to just leave it in place, but to change the decorations as different occasions came along. So in February we decorated our Valentine's Day tree, which became the Mardi Gras tree, which became the Easter tree. The staff has had a lot of fun with the idea.

They're planning the next celebration now, but it's still a secret. It's our Conversation Tree, and it's right inside the front door. We hope you'll have a chance to come by to say hello and see our latest creation. The staff may not always be decorated but we have different plans for the tree.



The Conversation Tree and staff decorated for Easter

Mortgage Loan Rates Are Still The Lowest In Many Years



Last year we saw mortgage loan rates fall below 4.0%, and this ignited a refinance boom. These times usually imply that borrowers are seeking lower mortgage payments to increase disposable income. Daylight Savings Time is here and taxes are due; these two events usually jump-start the home buying season. Longer days will give buyers more time to look for their new

homes. Tax returns being filed will provide a good indication of whether or not you can afford that next home or borrow to remodel the one you have.

If you are considering purchasing a home, everything seems to be in your favor at this time. Local realtor Slagle McGuffee, of Coldwell Banker Group One Realty, says "It's going to be exciting to see how the year unfolds. The calls are steady, and the market seems to be moving in a positive direction. With rates holding low and prices staying steady, it's a great time to purchase a home".

But this is also a good time to remodel or improve your existing home, which is what Erle West and Trudy Barham

decided to do with their home on Davis Lake near Rayville. Although they have been there for several years, the Barham's are now installing a swimming pool and adjacent pool house. Braco Construction has been on the job for several weeks, and the job should be completed by the time swimming weather arrives.

If you are considering buying or improving your home, let us help you with the financial details. Our mortgage department is very experienced, and they can make the process very smooth. Contact Beverly Joiner or Joel Turner at 318-361-9050, or visit us on the web at www.ckbonline.com. We look forward to working with you to meet your financing needs.



Four New Promotions at CKB



Carrie Milstead

Carrie Milstead is now an Assistant Vice President and Supervisor of Centralized Loan Processing. She came to CKB 6 years ago as a loan assistant, and now has 12 years of banking experience in our area. Carrie is a graduate of West Monroe High School. She and her husband Robby live in Calhoun with their children, Benjamin, Blake, Bradley and Bailey. Carrie is active in her church, and enjoys family time, hunting and reading. . . Rochelle Lee is the Branch Manager at the University Office on Hwy 165 North. Rochelle has 13 years of experience in banking locally. A Monroe native, she is a graduate of Wossman High School and also attended ULM. Rochelle enjoys spending time with her daughter Taylor. In

her spare time her hobbies are reading, exercising, shopping and traveling. . . Liane Wiley has been named Assistant Branch Manager at our Hudson Lane Branch. Originally from Acme, Louisiana, Liane graduated from Monterey High School and moved to Monroe to attend ULM. She graduated in 2004 with a Bachelor's Degree in Business Administration of Management.

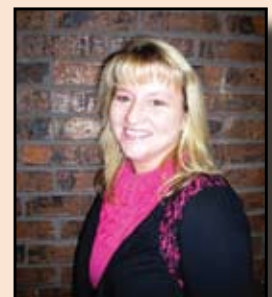


Liane Wiley

Her free time is spent with her favorite pastimes: shopping, movies and family. . . Carol Free is the Assistant Branch Manager of the Rayville Branch. She is a Richland Parish native, and has 25 years experience as a bookkeeper and customer service representative in the area. She is a graduate of Rayville High School and is married to Gene Free. They have a son (Shane) and a daughter (Chelsea). CKB Vice President Walter Hillman said "Carol joined the Cross Keys Family almost 2 years ago, and we are proud to recognize the contributions that she has made to our bank. She brings with her a friendly smile, a very pleasant disposition, and a very distinguished work ethic. We consider Carol to be a key person in the growth of Cross Keys Bank in the Rayville community."



Rochelle Lee



Carol Free

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.

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

Contact

Beverly Joiner,
Senior Vice President
Mortgage Lending

Joel Turner
Assistant Vice President
Mortgage Originator

PHONE: 318.361.9050
FAX: 318.361.9558

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Monroe, L 71202



www.crosskeysbank.com

We can't offer a crystal ball, but we can have you prepared for anything.

No one can predict the future, but with 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.

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- **Life**
- **Health**
- **Boats**
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- **Umbrella**

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In Monroe contact

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PHONE: 318.340.0027
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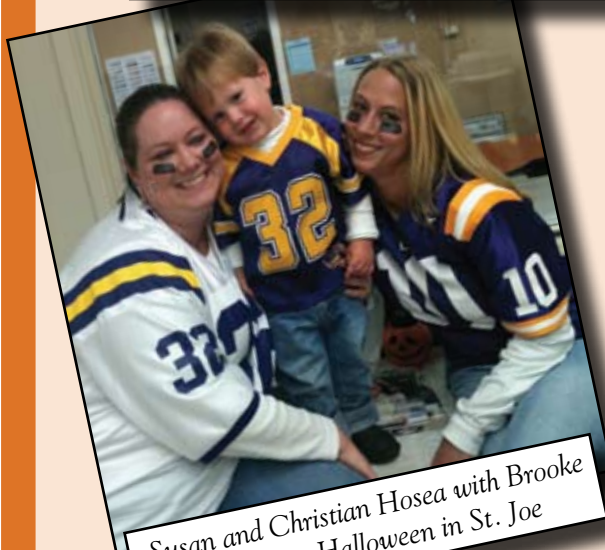
Insurance products are not FDIC insured and are not a deposit or obligation of or guaranteed by Cross Keys Bank. Certain life products may involve investment risks.



Chief Operating Officer Mandy Smart, 2nd from right, got a big surprise birthday party



Shane Bridges and Babbette Adcock "spin" for the American Heart Association fund-raiser



Susan and Christian Hosea with Brooke Wilhite at Halloween in St. Joe



Terri Smith received a birthday party surprise at the Sterlington Branch



McMillan Road Branch Manager Laura Crowder was treated to a Boss's Day surprise



Sandra White's Halloween Costume



Jenn, Liz and Leslie dressed for Halloween at Hudson Lane



Walter Hillman presents Perfect Attendance awards at Rayville Jr. High School

NELSA Soccer Team: Peyton Harrel, Halie Day, Madison Hoover, Olivia Cuthbert, Abigail Raley, Mary Katherine Breard, Misha Ullislam, Olive Nolan and Coach Matt Nolan





Cross Keys Bank

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Rayville, LA 71269
318.728.6380

STERLINGTON*
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710 Highway 165 North
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Waterproof, LA 71375
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*ATM Located at Branch