



October 26, 2018

To Our Valued Customers:

Over a century ago, Bank of Ruston and First National Bank of Crossett were both created by local, hometown people with a common goal: to serve our communities by meeting the financial needs of our friends and neighbors. Today, we are pleased to announce that our banks have entered a new era together by becoming one bank with the same shared goal of our founders.

Effective October 31, 2018, our two banks will officially be one. This merger received approval from the shareholders of Century Next Financial Corporation and Ashley Bancstock Company, the parent companies of Bank of Ruston and First National Bank of Crossett, respectively, and the appropriate regulatory agencies.

We want you to know what you can expect next:

- You will continue doing business with the bankers you know and trust.
- You will continue receiving the same courteous and personal service from familiar faces.
- You will continue having the same convenient locations to conduct your business.
- You will continue experiencing local decision-making by the bank you trust.
- Your routing number and account numbers will remain the same.
- Your login information for Online Banking will remain the same.
- You will continue using the same website address at this time.
- Contact information for all locations and employees will remain the same at this time.
- Our main office will be located at 505 N. Vienna Street, Ruston, LA.

The longevity and strength of our dedication to our communities has been our driving force for over a century, and we have unwavering commitment for the years to come. We have been here for you in the past, we are here for you now, and we will continue to be there for you in the future. More good things are to come, and we are excited for what is next!

You can rest assured that our bank family is committed to making this transition as smooth as possible for you. If you have any questions, please do not hesitate to give us a call.

Thank you for trusting us to meet your financial needs.

Sincerely,

Bill Hogan
President & CEO
Bank of Ruston

Gary Brannon
Market President
FNBC, A Division of Bank of Ruston

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Ashley County: 870-364-1300