



RED RIVER BANK



RED RIVER BANK: THE BRAND

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I : MERGERS & ACQUISITIONS



CONVERSION //////////////////////////////////





Dear Fidelity Customer:

Great things are ahead for Fidelity Bank and its customers and we'd like to share some important news with you. The Fidelity Bank and Red River Bank Boards of Directors have approved a merger of the two banks effective April 1, 2013. At that time, Fidelity Bank will become Red River Bank and both banks share the same vision of delivering outstanding service with a team-focused culture of excellence.

What does this merger mean for you? This new partnership of banks means more products and services like mobile banking, new ATMs at our branches, and investments services* just to name a few. The new bank also means more financial resources, more financial expertise and more banking centers throughout the state for your convenience.

We know you may have questions, and we will keep you informed every step of the way. Check your mailbox the week of April 1st for a welcome book that will cover important information on your accounts, key dates, other products and services, and other news about the merger.

Should you have any questions before receiving the welcome book, please stop by one of our banking centers and speak to the manager or a customer service representative – they will be happy to help answer the questions you have. Information is also available by logging on to www.fidelitybankbr.com. If you'd like to know more about Red River Bank, log on to www.redriverbank.net to learn more.

We are very excited about partnering with Red River Bank, and we look forward to great things for the bank and you in our future together.

Sincerely,


Meg Anderson
CEO, Fidelity Bank


Joanie Netterville
President, Fidelity Bank


Blake Chatelain
President/CEO, Red River Bank

* Not FDIC/NCUF insured, may lose value, not financial institution guaranteed, not a deposit, not insured by any federal governmental agency. Securities and insurance products offered through Cetera Investment Services LLC, member FINRA/SIPC. Cetera is under separate ownership from any other named entity.

On April 1, 2013, a new era in hometown banking unfolds.



More services. More strength. New ATMs and branches, plus mobile banking and a host of other new banking tools.

See the letter on the opposite page for details—and watch for your Red River Bank welcome book in the weeks to come.


RED RIVER BANK
An Independent Community Bank • Member FDIC




FIDELITY BANK

Together we're even better.

Direct Mail (inside view) 8.5 x 11 (2013)





CONVERSION KIT ///////////////



Conversion Book (2013)

Questions & Answers

4

Important Information

Customer Service

225-923-0232

Lost or Stolen CheckCard

1-800-500-1044

Telephone Banking

225-925-2265

Will my account change?

Your account numbers stay the same; however, the bank's routing number will change to 065205264 on June 21, 2013. Your checking and savings accounts will convert to the account type listed on the Accounts pages starting on page 10.

Will I receive a new CheckCard?

Yes, during the first week of July 2013 you will receive a new CheckCard in the mail that will replace your current CheckCard or ATM card. Please continue to use your current bank card until new Red River Bank cards are mailed to you.

Your PIN will NOT change.

The PIN for the new CheckCard will be the same as your existing CheckCard or ATM card.

The new CheckCard must be activated.

Activate your new card by using it with a PIN at an ATM or by making a purchase using your PIN. Your existing CheckCard will work until you activate the replacement CheckCard or until July 31, 2013, whichever comes first. After July 31, 2013, former Fidelity Bank CheckCards and ATM cards will no longer be active for authorizations or transactions.

This new CheckCard will have a different card number than your current card.

If you have payments being direct debited to your existing card, you need to notify the merchant who is processing the debit to change the direct debit to your new CheckCard number.

Are there any changes in ordering checks?

You may continue to use your same checks and deposit slips. However, if you order checks from an outside vendor instead of through the bank vendor, Harland Clarke, on or after June 21, 2013 the checks should have Red River Bank's routing number (065205264) printed on them. Savings deposit and withdrawal slips are available in the banking center lobbies.

Will my online banking change?

There will be no interruption or change to your online banking account access. If you are an online banking user, your user ID, password, and account nicknames will remain the same. Your account transaction history will be retained, and your alerts will continue to be delivered. (continued on the next page)

5

Banking Centers

8

5 locations in Baton Rouge:

Baton Rouge

9400 Old Hammond Hwy

Phone: (225) 923-0232

14545 Wax Road

Phone: (225) 261-4441

5350 Jones Creek Road

Phone: (225) 752-7979

9655 Perkins Road Suite G

Phone: (225) 215-4400

12509 Highway 73 (Dutchtown)

Phone: (225) 677-8294

With locations across Louisiana:

Alexandria

1412 Centre Court Dr. Suite 101

Phone: (318) 561-4021

3422 North Boulevard

Phone: (318) 561-4087

600 Jackson Street

Phone: (318) 561-5018

5631 Caliseum Boulevard

Phone: (318) 561-5880

Shreveport

601 Market Street (Downtown)

Phone: (318) 675-2900

1753 E. 70th Street

Phone: (318) 675-2940

1020 Bridgewater Avenue

Phone: (318) 675-2955

5864

Phone:

Bossier City

2931 E. Texas Street

Phone: (318) 675-2960

3300 Airline Drive

Phone: (318) 675-2970

Ball

4425 Monroe Highway

Phone: (318) 561-4092

Forest Hill

4292 Highway 112

Phone: (318) 561-5821

Lecompte

1210 Wall Street

Phone: (318) 561-5837

Ma

447

Phone:

More simple.
More powerful.

2

More technology, services and value,
all delivered with simple, seamless service.

We remember when banking was simple—and we keep it that way. We offer the simplicity and service you love with more technology, locations and value:

- More tools you can use, like mobile banking
- New banking centers and ATMs in Baton Rouge and throughout Louisiana
- Private banking and specialized mortgage services
- Simple accounts with more benefits

You'll find information on these tools and services on the following pages. Please call us or visit any branch with any additional questions.

Thank you for banking with Red River Bank, and welcome to a new, simpler era in hometown banking.

Joanie Netterville

Baton Rouge Market President

Blake Chatelain

President/CEO, Red River Bank

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26 Other Accounts & Services

27 Miscellaneous Fees

3

Conversion Book (inside view) 18 x 6 (2013)

SECTION 1: MERGERS & ACQUISITIONS

5



WELCOME BOOK



Welcome Book 9 x 6 (2013)



Welcome to a new era in hometown banking.

Fidelity Bank customers' guide to new services, branches and benefits.



RED RIVER BANK

An Independent Community Bank • Member FDIC



Same friendly faces—now with even more to offer you.

Fidelity Bank has joined Red River Bank. Two teams dedicated to community banking, now combined to offer you even more. More technology. More services. More value.



Table of contents:

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Commercial Accounts

	On June 24, 2013.					
	Your Easy Commercial Checking will be Small Business Checking		Your Basic Commercial Checking will be Business Checking with Interest ¹		Your Sole Proprietor Checking with Interest will be Business Checking with Interest ²	
	Comparison		Comparison		Comparison	
	Easy Commercial Checking	Small Business Checking	Basic Commercial Checking	Commercial Checking	Sole Proprietor Checking with Interest	Business Checking with Interest
Minimum Opening:	\$100	\$50	\$100	\$100	\$100	\$2,500
Benefits & Details:	- No minimum balance requirement \$8.00 monthly fee - Global combination of debit, credit, and items deposited 200 global items free \$0.25 per item exceeding 200	- No minimum balance requirement - No monthly fee - Combination of debit, credit, and items deposited 200 global items free \$0.25 for next 200 items \$0.50 for remaining items	- No minimum balance requirement - Earnings credit allowance - No monthly account fee \$0.15 per paper debit \$0.15 per electronic debit \$0.10 per paper credit \$0.10 per electronic credit \$0.10 per item deposited	- No minimum balance requirement - Earnings credit allowance \$8.50 monthly account fee \$0.15 per paper debit \$0.10 per electronic debit \$0.05 per paper credit \$0.05 per electronic credit \$0.10 per item deposited	- No minimum balance requirement - Earnings credit allowance \$8.50 monthly account fee - No balance requirement fee \$0.15 per paper debit \$0.15 per electronic debit \$0.10 per paper credit \$0.10 per electronic credit \$0.10 per item deposited	\$2,500 minimum balance requirement \$1,000 minimum balance to earn interest \$9.50 balance requirement fee - No fee for first 50 debits \$0.20 for remaining debits \$0.05 per paper credit \$0.05 per electronic credit \$0.10 per item deposited
Important Information:	Refer to Miscellaneous Fee Information on page 27.		Refer to Miscellaneous Fee Information on page 27.		Refer to Miscellaneous Fee Information on page 27.	

Services Menu

continued

Investments

Advice you can trust.

Red River Investments Group offers full service brokerage products and services tailored to your portfolio and objectives. Our investments specialists are dedicated to both your short-term and long-term goals. Red River Investments Group offers the following securities and other financial products through Cetera Financial Services, Inc., a registered broker/dealer and member FINRA & SIPC.

- Mutual funds
- Stocks & bonds
- Insurance
- College savings plans
- Annuities
- IRAs
- Estate planning
- Retirement planning
- 401(k) planning
- Financial planning services

Securities offered through:

* Securities and insurance services offered through Cetera Investment Services LLC, member FINRA/SIPC. Cetera is under separate ownership from any other named entity. Investments are: Not FDIC/NCUA insured | May lose value | Not financial institution guaranteed | Not a deposit | Not insured by any federal government agency

Private Banking

Individual solutions and service

At Red River Bank, you have access to dedicated specialists who will customize products and services for your specific financial needs. From home loans to cash management, we put over 100 years of combined private banking service to work for you.

- Home mortgage loans
- Preferred line of credit
- Construction loans
- Real estate loans
- Commercial lending
- Deposit accounts
- Cash management
- Online banking

For more information, call 225-923-0232 or visit redriverbank.net

* All loans are subject to credit approval.

Commercial Banking

Accounts and services to help your business grow

Our commercial banking team is highly qualified and is knowledgeable on the most up-to-date lending opportunities on the market today. Let our experienced team help you with your financial needs by providing the most competitive rates and effective solutions.

- Secured and unsecured loans
- Revolving lines of credit
- Real Estate loans
- Construction loans
- Government guaranteed loans
- Letters of credit
- Merchant card services
- Cash management
- Remote express deposit
- ACH origination





MERGERS //////////////////////////////////



Familiar faces. New tools.

More services. Greater strength. Fidelity Bank and Red River Bank are merging to bring new benefits to hometown banking. Like new ATMs, more branches and mobile banking for everywhere in between. Stop by and see us—people you know, now with even more to offer as Red River Bank.



Print Ad 9.81 x 13.88 (2013)



2: ADVERTISING



RETAIL //////////////////////////////////////

To the millennial, we offer
the bank of the future.

The rest of us recognize it as
the way things used to be.

Banks are scrambling to figure out what the next generation will want. We knew the answer when we started Red River Bank 17 years ago. Fast answers. Accessible expertise. Simple banking. And we don't think this service is limited to a certain age group or a specific technology. It's what everyone used to expect from their bank - and it's what you'll always find here.



RED RIVER BANK
A Louisiana Community Bank • Member FDIC

Made in Louisiana. Made for Louisiana.

redriverbank.net - 225.923.0232



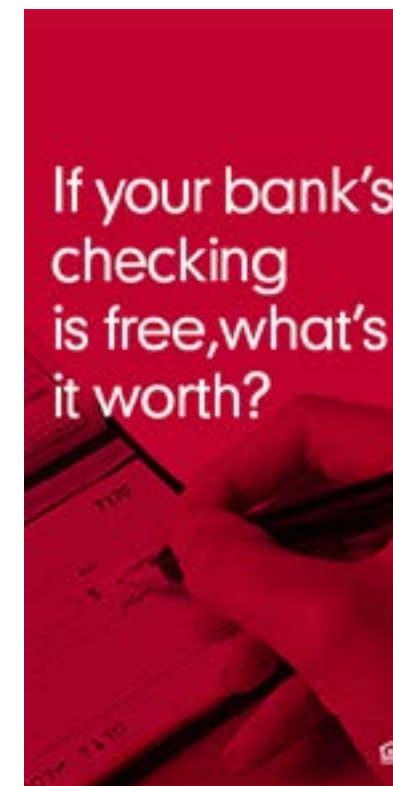
Retail Print Ad 10 x 12 (2016)



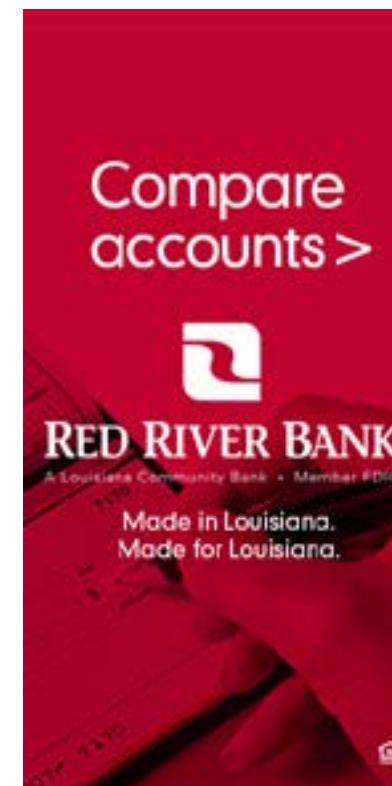
Retail Outdoor (2016)



Retail Sponsorship Ads (2016)



Checking Digital Ad (frame 1) (2016)



(frame 2)



Branches in places that really make sense—
like in the middle of nowhere.



Because we're really local, we choose locations that save you time. And at more than one billion dollars strong, we can offer the same technology as those out-of-state banks. Difference is, when you need a real person who can make decisions that help your growing family or business, you'll know right where to find us.

A bank made in Louisiana. A bank made for Louisiana.



RED RIVER BANK
A Louisiana Community Bank • Member FDIC

redriverbank.net

Retail Print Ad (2015)

A bank made in Louisiana.
A bank made for Louisiana.



RED RIVER BANK
A Louisiana Community Bank • Member FDIC

redriverbank.net - 318.675.2900

A bank made in Louisiana.
A bank made for Louisiana.



RED RIVER BANK
A Louisiana Community Bank • Member FDIC

redriverbank.net - 318.675.2900

Retail Sponsorship Ads (2015)

Bank anywhere
with our mobile app.



RED RIVER BANK
A Louisiana Community Bank • Member FDIC

redriverbank.net

Retail Outdoor (2015)

Checking accounts
with so many extras



RED RIVER BANK
A Louisiana Community Bank • Member FDIC

Checking accounts
with so many extras

It's like a pound of
shrimp on one po' boy



RED RIVER BANK
A Louisiana Community Bank • Member FDIC

COMPARE ACCOUNTS

Checking Digital Ad (frame 1) (2015)

(frame 2)

(frame 3)





Technology Digital Ad (frame 1) (2015)



(frame 2)



(frame 3)



Retail Print Ad 7.56 x 4.89 (2014)



Consumer Digital Ad (frame 1) (2014)

(frame 2)

(frame 3)



TO MAKE
UP FOR THE
I-10/I-12 TRAFFIC,

WE OFFER THE
FASTEST LANES
IN TOWN.



RED RIVER BANK
An Independent Community Bank • Member FDIC

Life can get complicated, so we make banking simpler. Real people answering the phone, easy-to-understand accounts and the best service from credit lines to teller lines. Keeping it simple keeps our customers—and our city—moving ahead.

redriverbank.net - 225.923.0232

Old Hammond Hwy - Central - Jones Creek Rd - Perkins Rd - Dutchtown



Retail Print Ad 8.5 x 11 (2013)





COMMERCIAL //////////////////////////////////

How have we built a community bank that's \$1.5 billion strong? 6,000 very smart moves.

That's how many people moved to Red River Bank last year alone. Some follow their trusted bankers who've recently joined us. Others find better advice and faster mortgage solutions. And commercial banking? Businesses come here because nobody knows how a Louisiana business can thrive better than one who's thriving here every day.



RED RIVER BANK

A Louisiana Community Bank • Member FDIC

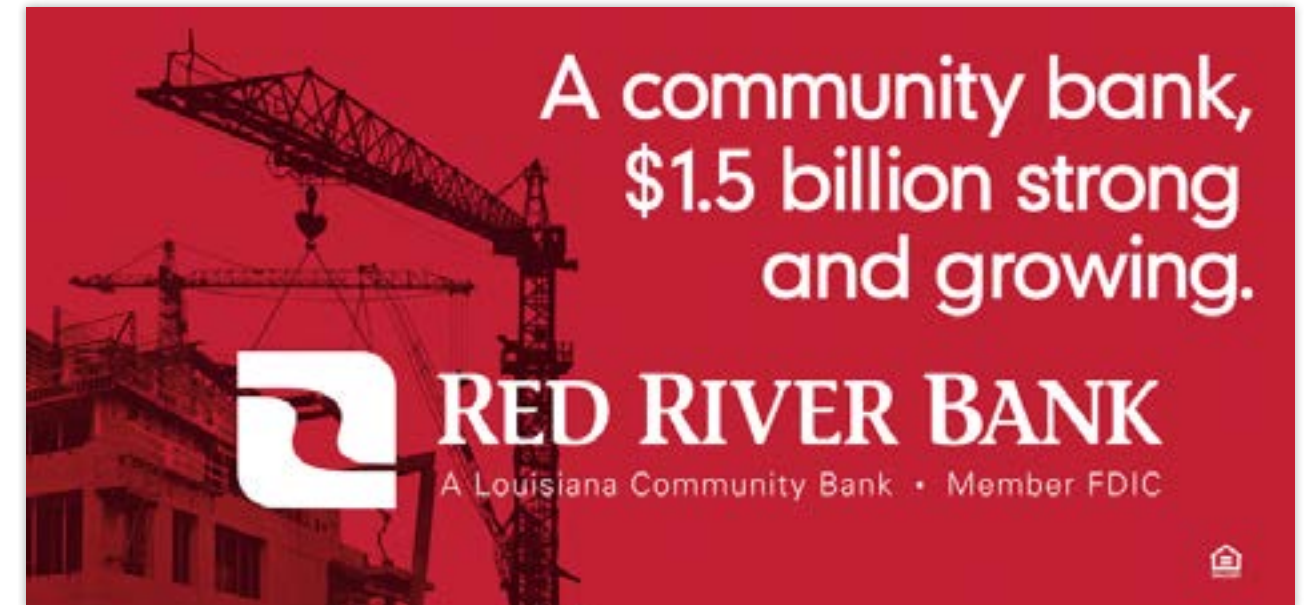
Made in Louisiana. Made for Louisiana.

redriverbank.net - 318.561.4000



Commercial Print Ad 10 x 12 (2016)





Commercial Outdoor (2016)



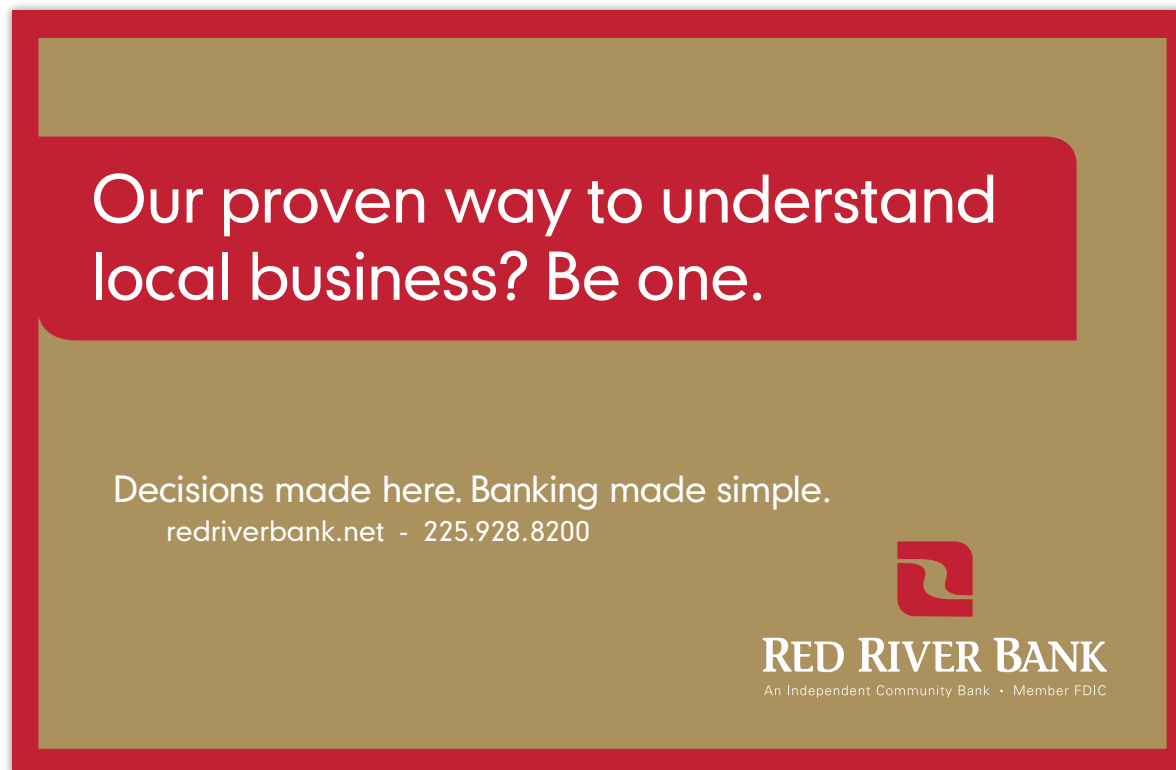
Commercial Outdoor (2016)



Commercial Digital Ad (frame 1) (2016)



(frame 2)



Commercial Print Ad 7.56 x 4.89 (2014)



Commercial Digital Ad (frame 1) (2014) (frame 2)



(frame 3)



INVESTMENTS //

Say hello to the investment experience of Todd Gautreaux and John Foster.





RED RIVER
INVESTMENTS GROUP
redriverbank.net/invest

Todd Gautreaux
Investment Executive • 318-561-5862

John Foster
Investment Executive • 318-561-5863

Todd Gautreaux and John Foster welcome you to Red River Investments Group

Central Louisiana turns to one team for investment experience—the same team Todd and John joined last year: Red River Investments Group. Give your portfolio the benefit of our experience. Come visit us at our Centre Court location.



redriverbank.net/invest



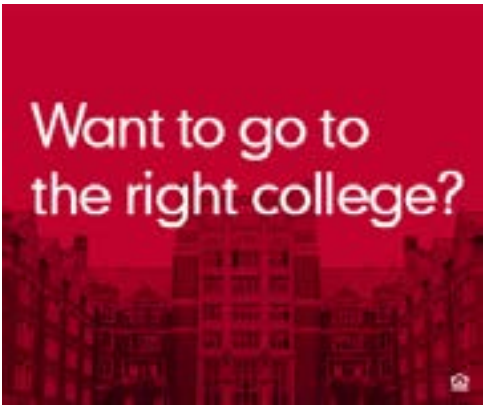
INVESTMENT SERVICES LLC
Member FINRA/SIPC

* Securities and insurance products offered through Cetera Investment Services LLC, member FINRA/SIPC. Advisory services offered through Cetera Investment Advisers LLC. Both firms are under separate ownership from any other named entity. Investments are Not FDIC insured | May lose value | Not financial institution guaranteed | Not a deposit | Not insured by any federal government agency.

1412 Centre Court Drive
Alexandria, LA 71301
318-561-4000

Direct Mail 8.5 x 5.5 (2016)





Investments Digital Ad (frame 1) (2016)



(frame 2)



Investments Print Ad 9.63 x 5.63 (2015)



Investments Print Ad 9.5 x 5.44 (2015)



Investments Print Ad 7.56 x 4.89 (2014)





MORTGAGE //////////////////////////////////

Location is everything.
Especially your mortgage
company's location.

When you're ready to move on a piece of property, you need a mortgage team that's ready to move, too. One that understands the value of the neighborhood like you do. A team that knows how fast a great address can sell—and has a track record of moving faster to close the deal. There's only one way to make the mortgage process as simple as it should be: experienced people making local decisions on local properties.

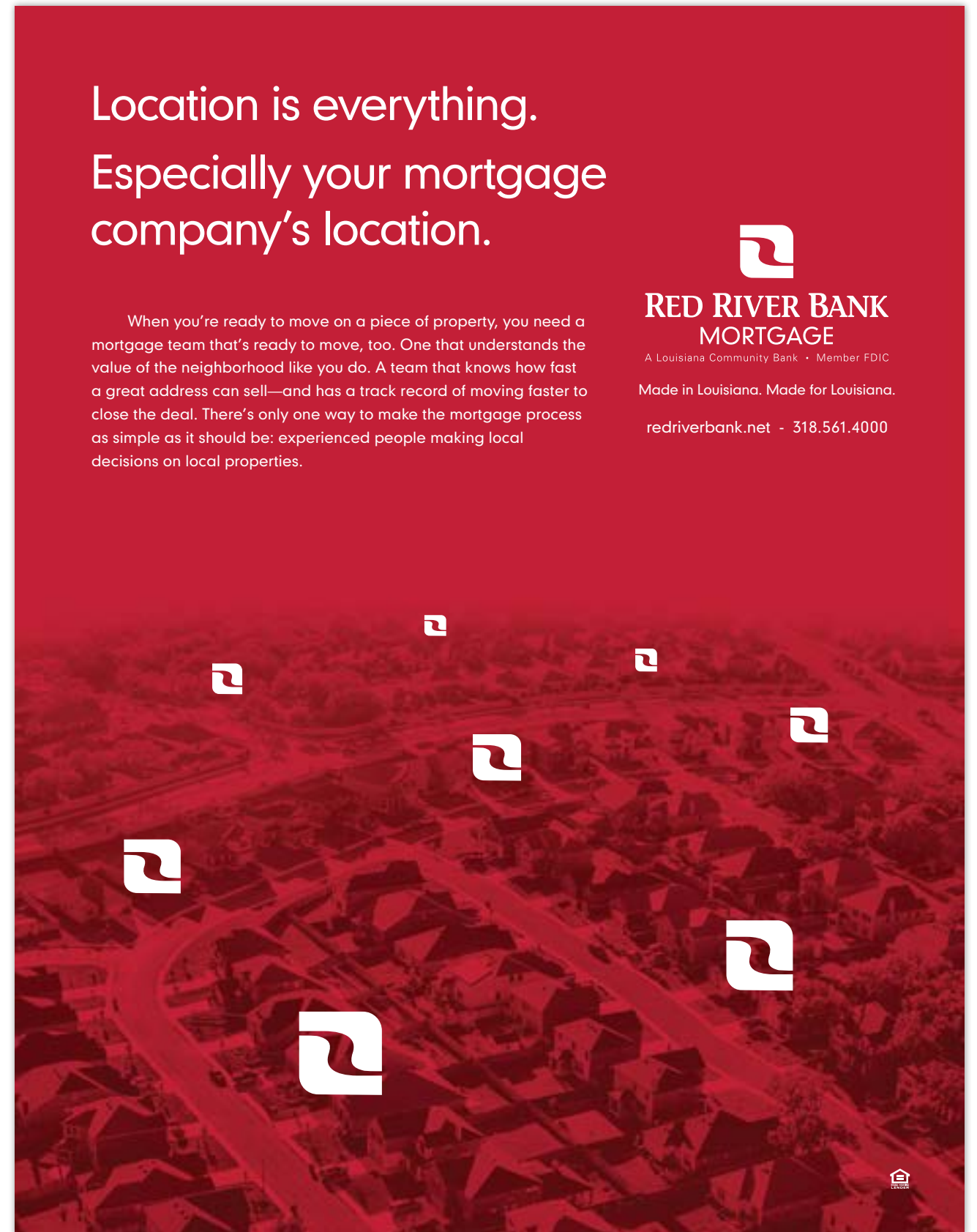


**RED RIVER BANK
MORTGAGE**

A Louisiana Community Bank • Member FDIC

Made in Louisiana. Made for Louisiana.

reddriverbank.net • 318.561.4000



Mortgage Print Ad 7.45 x 10.5 (2016)





Business Report (2016)



Mortgage Outdoor (2016)



Mortgage Digital Ad (frame 1) (2016)



(frame 2)



Home Equity Digital Ad (frame 1) (2016)



(frame 2)



Our mortgage team can say words other banks can't. Like Dalrymple. And yes.

Whether it's on Dalrymple Drive or around the corner, we're making decisions right here in this community—with faster answers and better service. Our mortgage team is here to make your forever home become a reality. For great service and great rates, we're here for you.

A bank made in Louisiana.
A bank made for Louisiana.



Kristin Marler
928-8208

Johvanna Sampson
928-8215

Carolyn Ray
928-8285

RED RIVER BANK
A Louisiana Community Bank • Member FDIC
redriverbank.net



Mortgage Print Ad 9.5 x 5.44 (2015)

We use complicated mortgage terms. Like "yes."



RED RIVER BANK
MORTGAGE
A Louisiana Community Bank • Member FDIC
redriverbank.net



Norma Toms
Carla George
Missy Coffman
Becky Daniels

Mortgage Outdoor (2015)

We use complicated mortgage terms.

RED RIVER BANK
MORTGAGE
A Louisiana Community Bank • Member FDIC

We use complicated mortgage terms.

Like "yes."

A bank made in Louisiana.
A bank made for Louisiana.

RED RIVER BANK
MORTGAGE
A Louisiana Community Bank • Member FDIC

SEE LENDING OPTIONS



Mortgage Digital Ad (frame 1) (2015)

(frame 2)

(frame 3)

Decisions made here.
Mortgages made simple.



RED RIVER BANK
An Independent Community Bank • Member FDIC
redriverbank.net

Andrew Pringle
318.675.2936
NMLS ID# 645729

Katie Neblett
318.675.2937
NMLS ID# 645727

Judy Madison
318.675.2954
NMLS ID# 645717

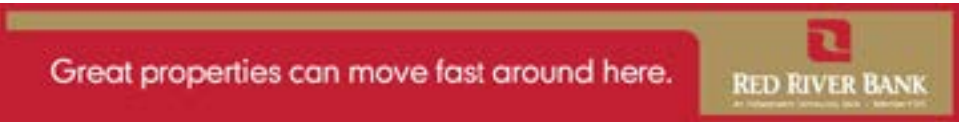


Mortgage Print Ad 7.25 x 4.75 (2014)

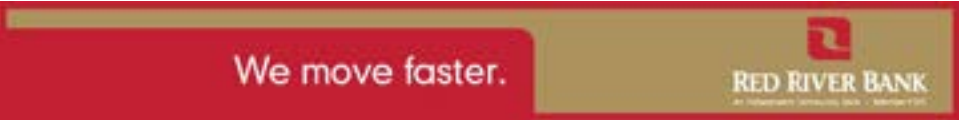




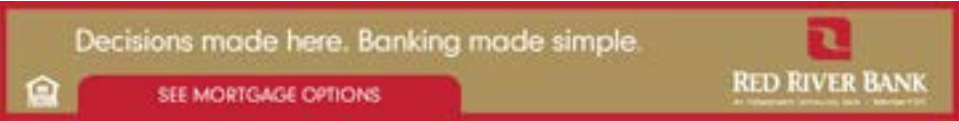
Mortgage Print Ad 7.56 x 4.89 (2014)



Mortgage Digital Ad (frame 1) (2014)



(frame 2)



(frame 3)



Mortgage Digital Ad (frame 1) (2015)



(frame 2)



(frame 3)



Mortgage Print Ad 8.5 x 11 (2013)





PRIVATE BANKING ///////////////



The expertise you need.
When you need it.

Our private bankers provide one-call solutions, customized to the needs of your personal and professional finances—and your schedule.



Service. Solutions. Excellence.

redriverbank.net
225-928-8200

Member FDIC

Introducing new Baton Rouge market president, David Thompson (center), with private banking lenders Sean Kirkland and Katie Gibbons.

Private Banking Print Ad 8.875 x 5 (2015)



TV SPOTS ////////////////////



VOICE OVER:

Bet most banks haven't ever heard of Bunkie, Louisiana.

Bet they think Central is just a region, not a town.

But these are the places where Red River Bank was born...

...and grew into one of the largest banks based in Louisiana.

From the cane fields of Southern Louisiana to the cornfields of the north, ready to build and serve everywhere in between.

A bank made in Louisiana.
A bank made for Louisiana.

Red River Bank dot net.

VIDEO/EFFECTS: Driving past signs with unusual Louisiana names. Fade between transitions with subtle light flash effect.

MUSIC: Ambient positive slow tempo, mix of technical and traditional, romanticizing life.





VOICE OVER:

When someone says Louisiana,
what do you hear?

For some it's the rustling of a good crop...



the roar of the stadium...



the sizzle of oysters on the grill...



the buzzing of the bayou.



At Red River Bank, we hear you. And
because we make decisions right here in
town, you'll like what you hear from us.



A bank made in Louisiana.
A bank made for Louisiana.

Red River Bank dot net.

VIDEO/EFFECTS: Arching pan
around central subjects. Fade
between transitions with subtle
light flash effect.

SFX: Ambient according to shot.



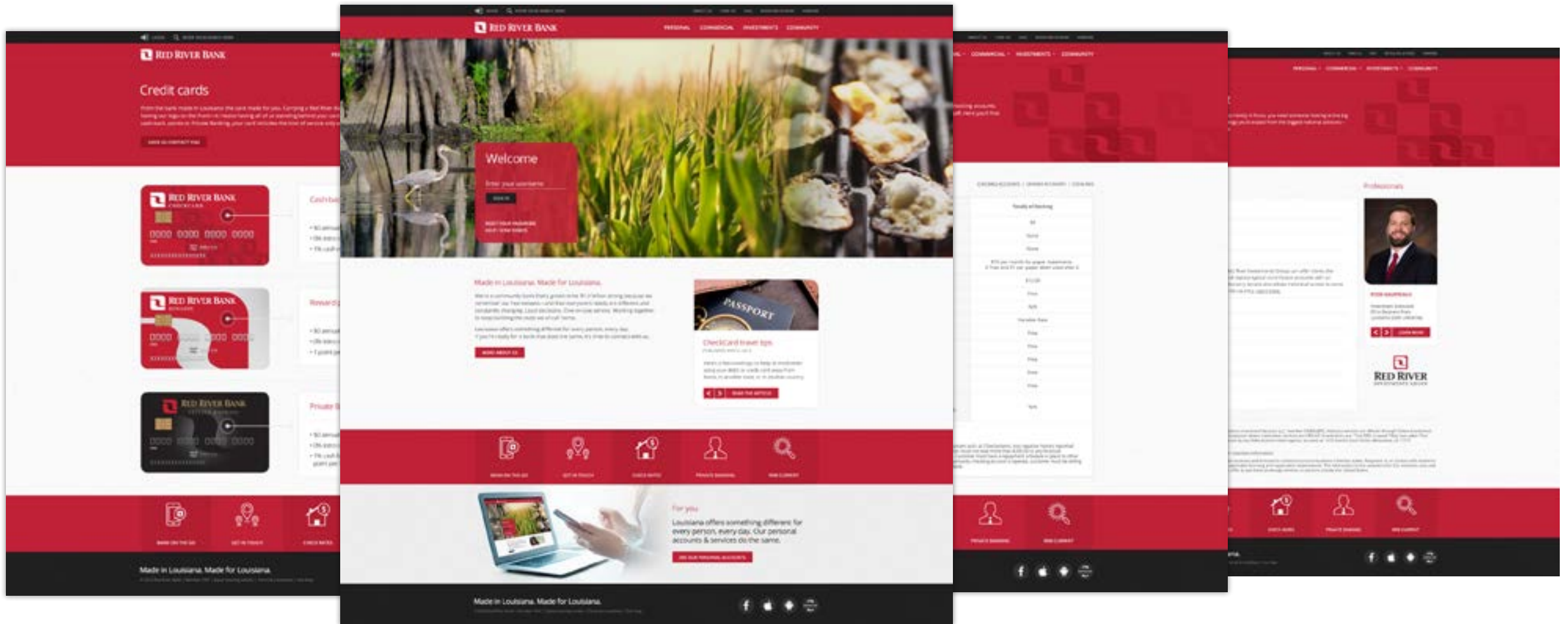
3 : WEB & DIGITAL



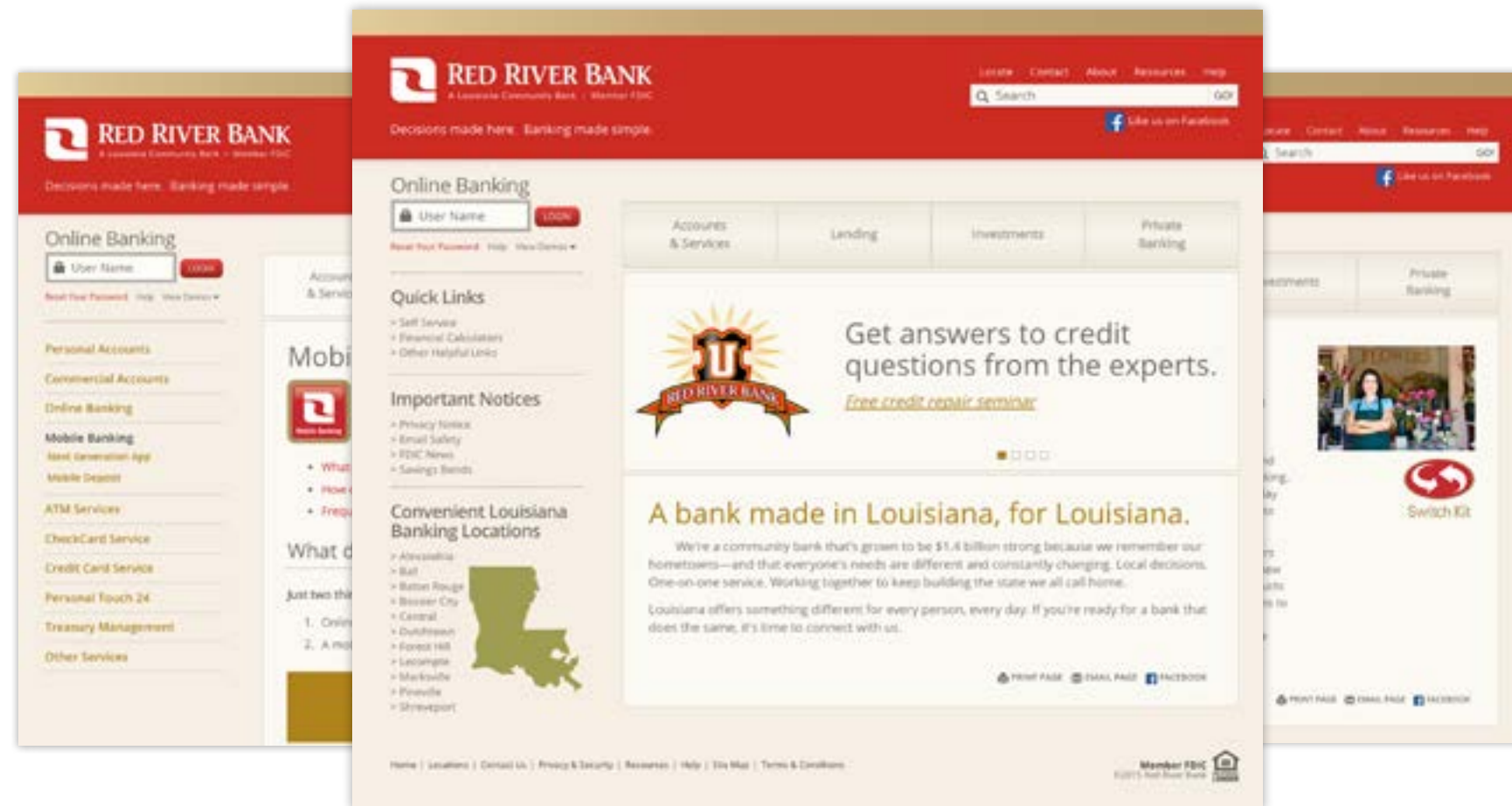
WEBSITE 



Website (homepage) 8.5 x 11 (2016)



Website (homepage & interior pages) (2016)



Website (homepage & interior pages) (2015)

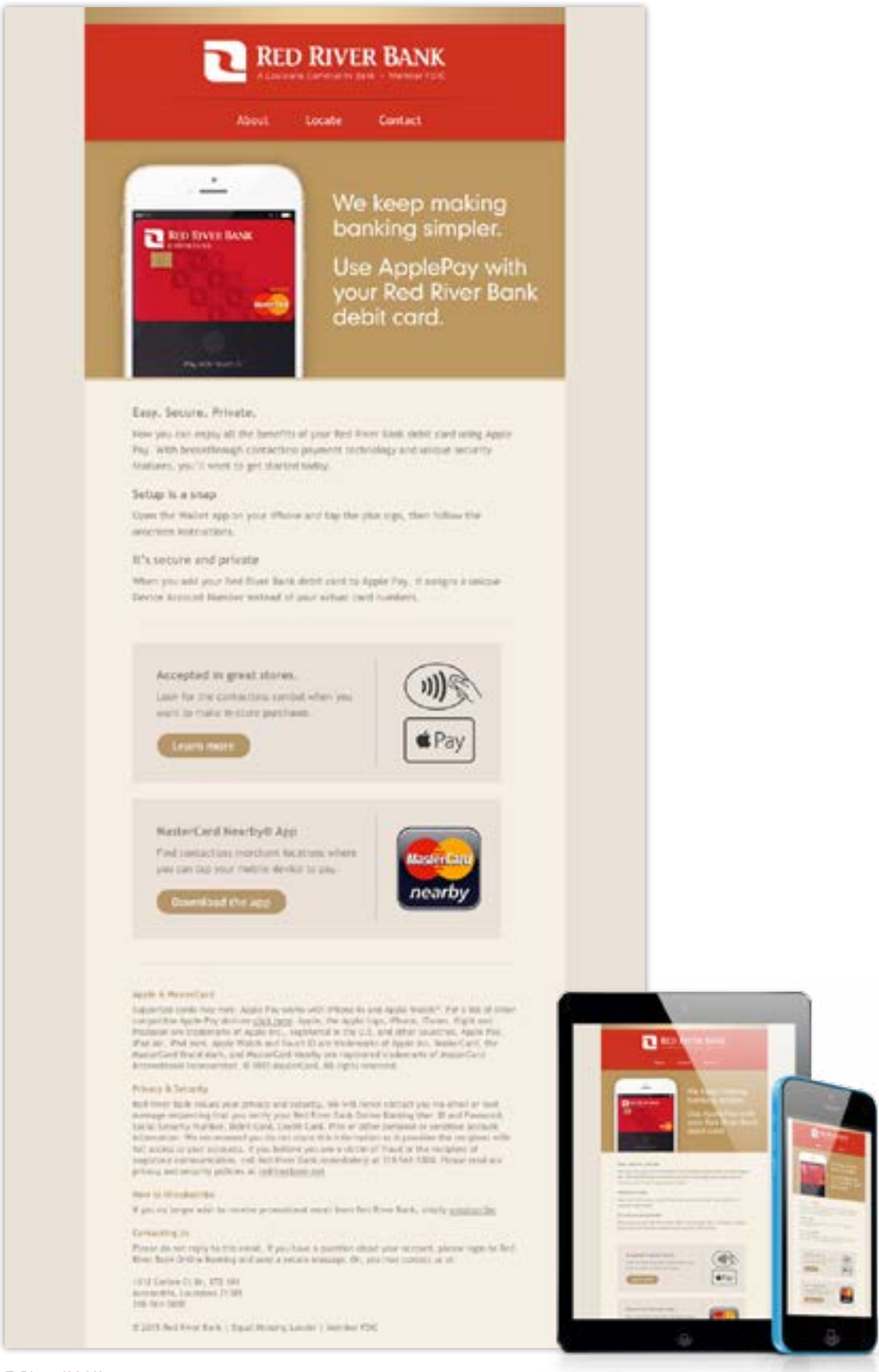


E-BLASTS

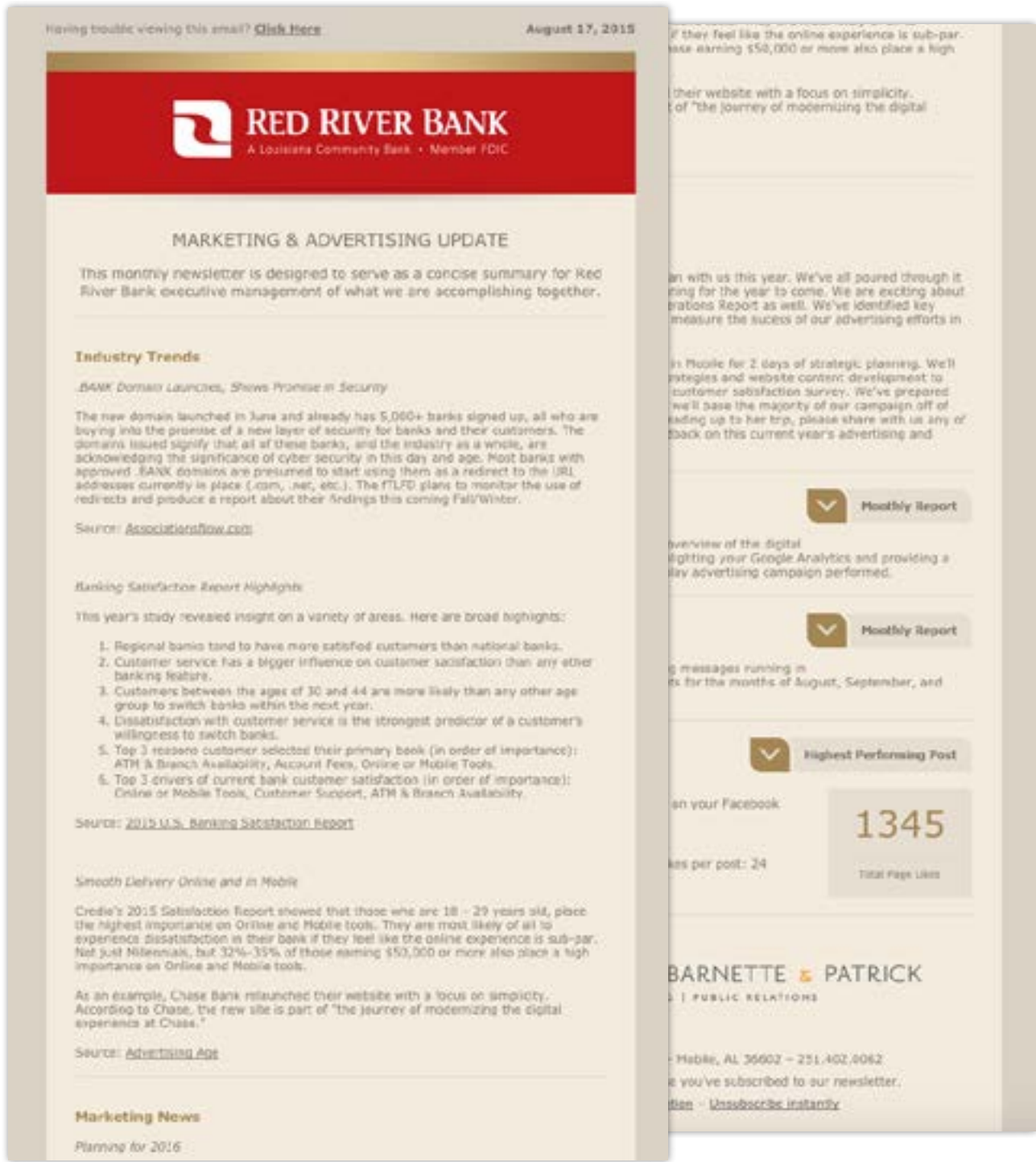


E-Blast (2016)





E-Blast (2016)

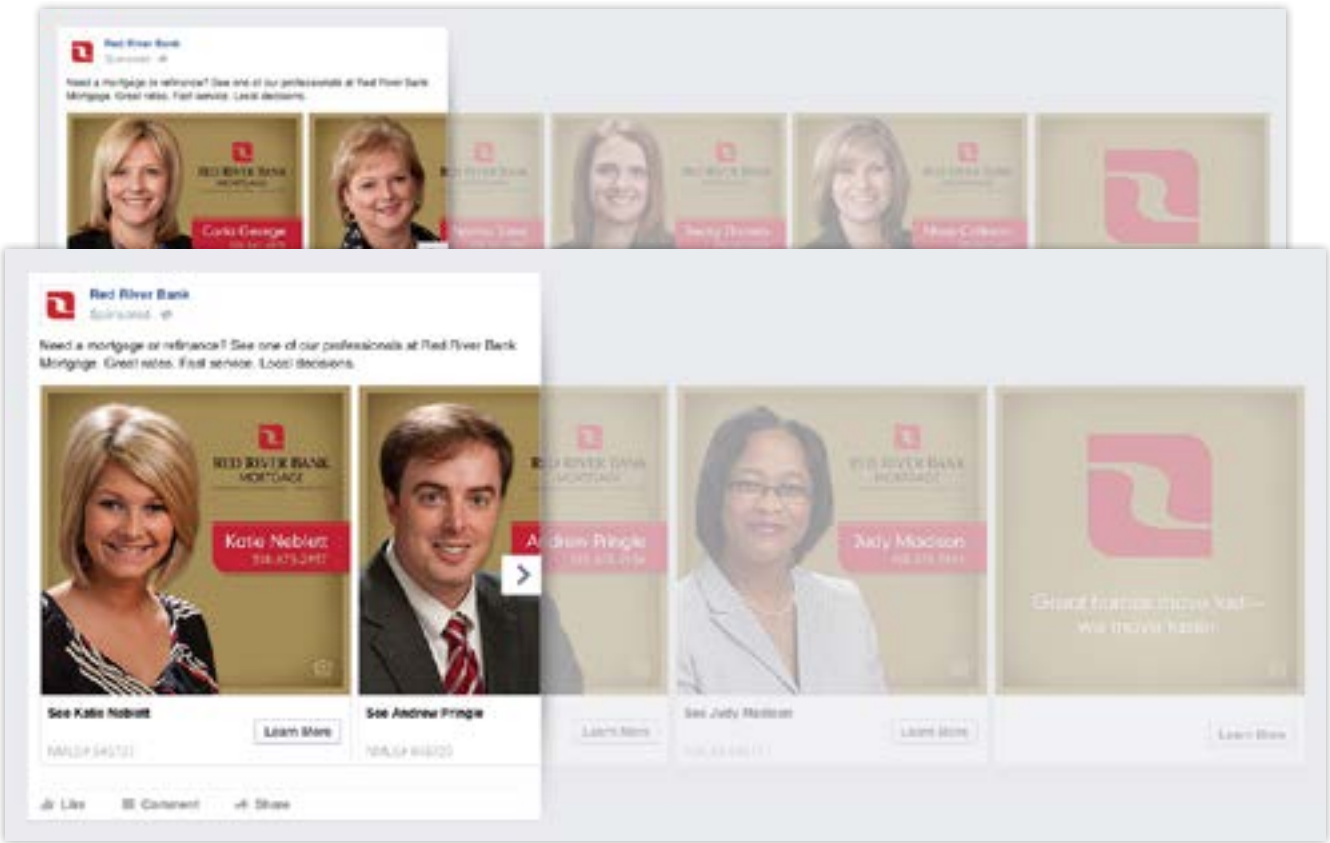


Internal E-blast (2015)



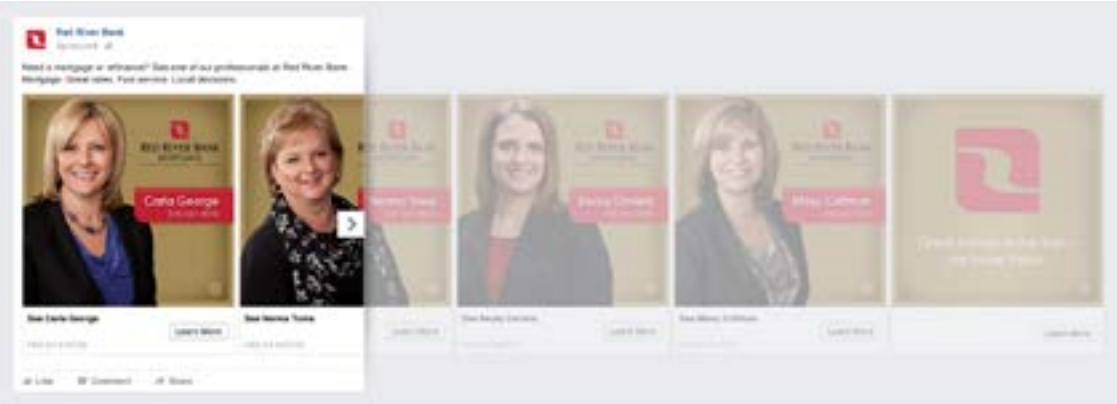


SOCIAL MEDIA

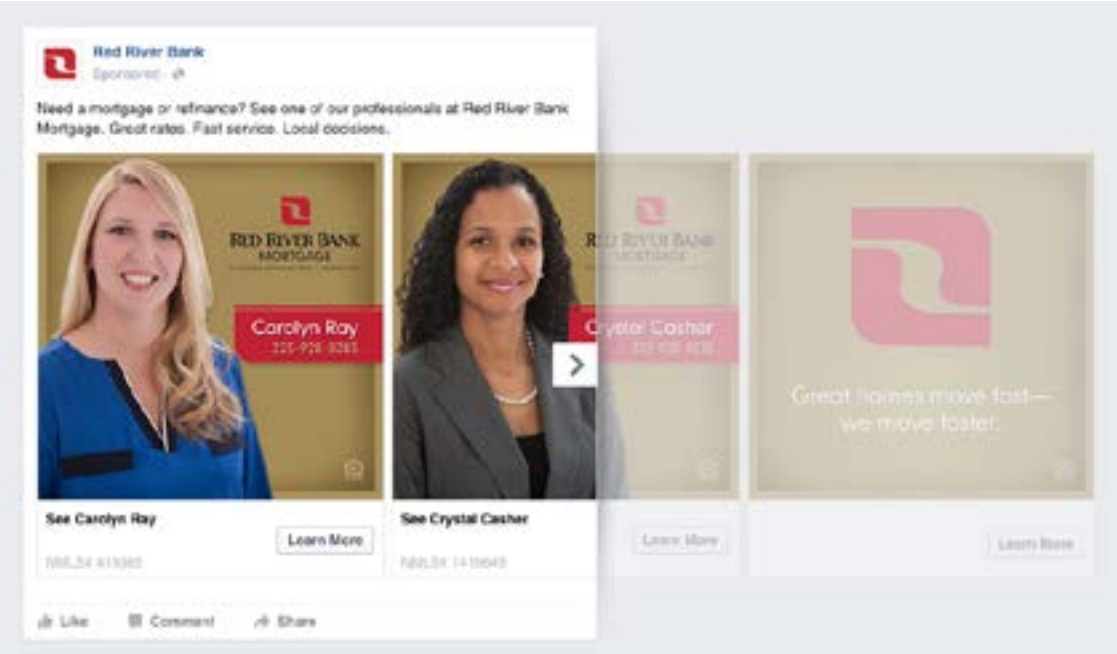


Facebook Carousel Ad (2016)

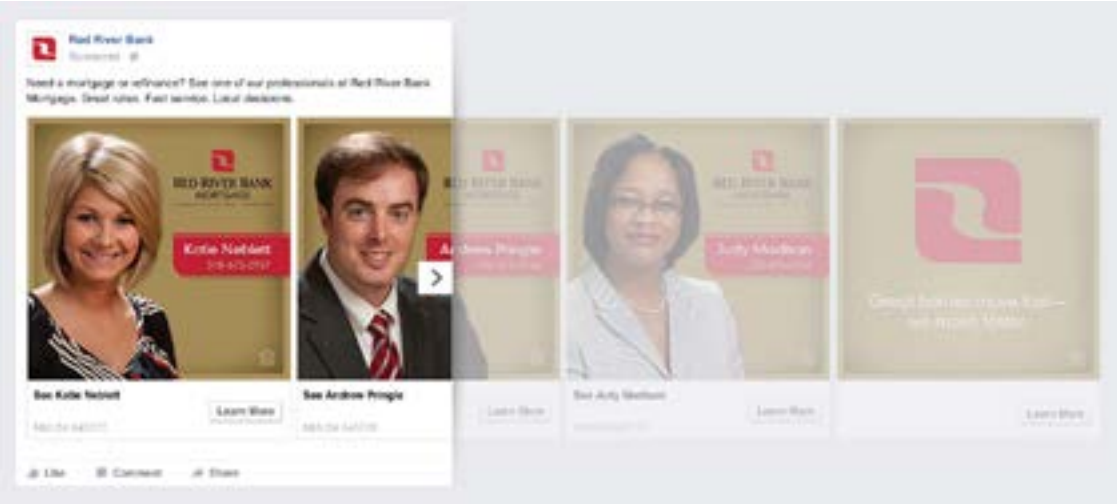




Alexandria Carousel Ad (2016)



Baton Rouge Carousel Ad (2016)



Shreveport Carousel Ad (2016)



Carousel Facebook Ads (2016)



4: IN BRANCH MARKETING



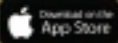
MOBILE BANKING ///////////////



EVEN IF YOU'RE DATED,
THE WAY YOU DO BANKING DOESN'T HAVE TO BE.

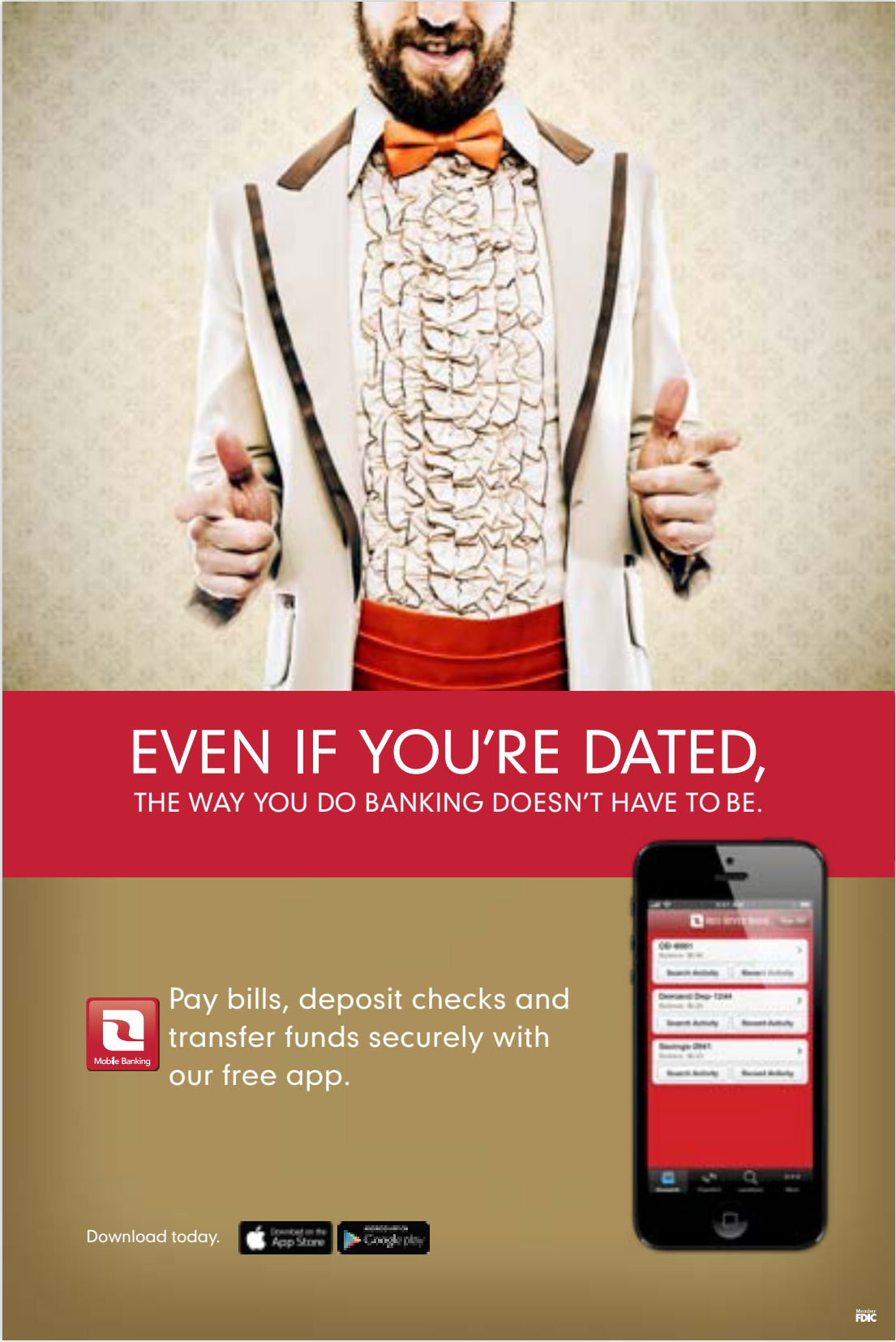


 Pay bills, deposit checks
and transfer funds securely
with our free app.

Download today.  

Member
FDIC

Mobile Banking Flyer 8.5 x 11 (2016)



Mobile Banking Poster 24 x 36 (2016)



Mobile Banking Digital Display Screen (2016)



EVEN IF YOU'RE DATED,

THE WAY YOU DO BANKING
DOESN'T HAVE TO BE.

Don't have the app?

Member
FDIC

Mobile Banking Tube Sticker 7 x 3 (2016)





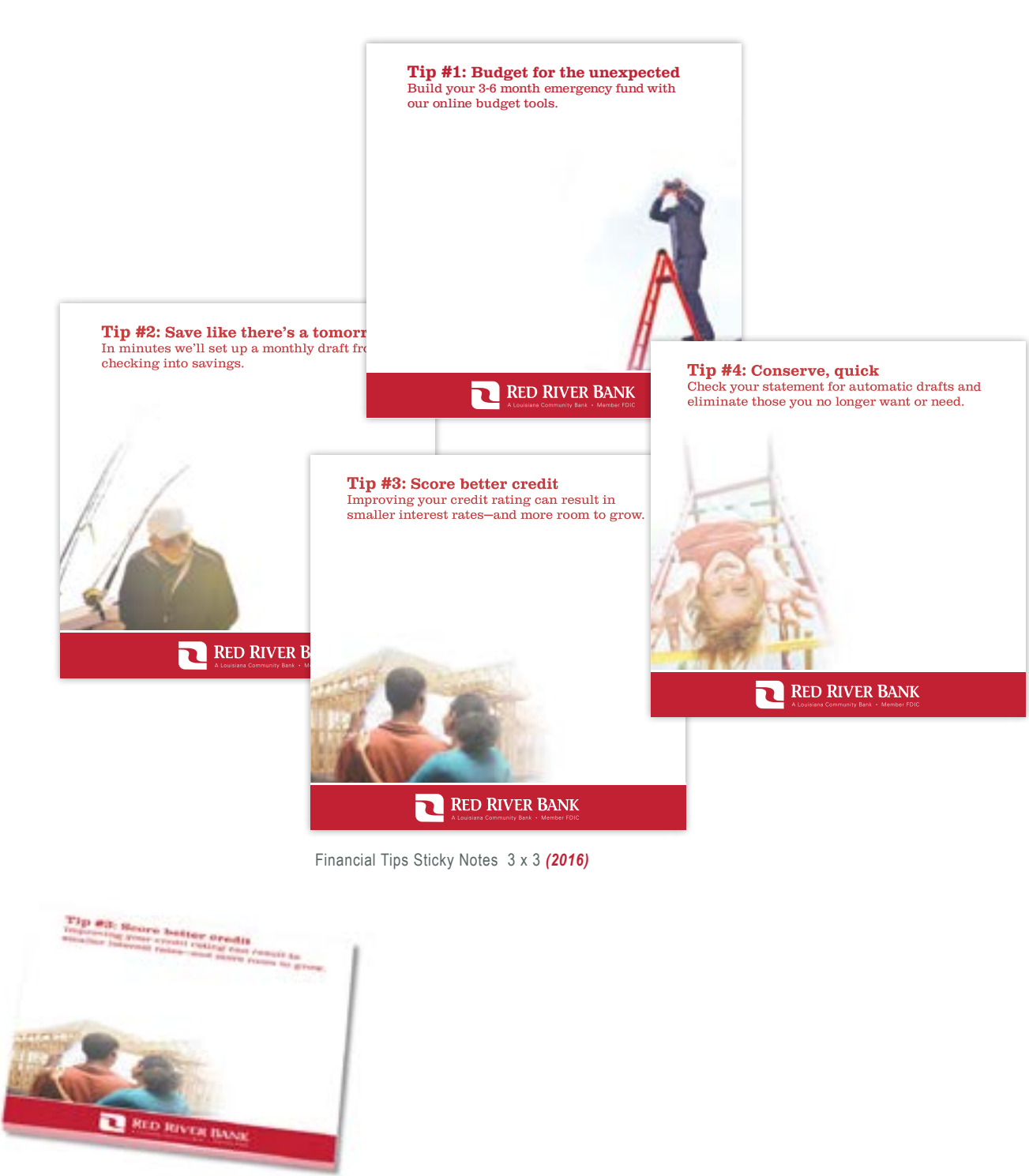
FINANCIAL TIPS CAMPAIGN /////



Financial Tips Table Top 16.75 x 5.8 (2016)



Financial Tips Table Top (2016)



Financial Tips Sticky Notes 3 x 3 (2016)





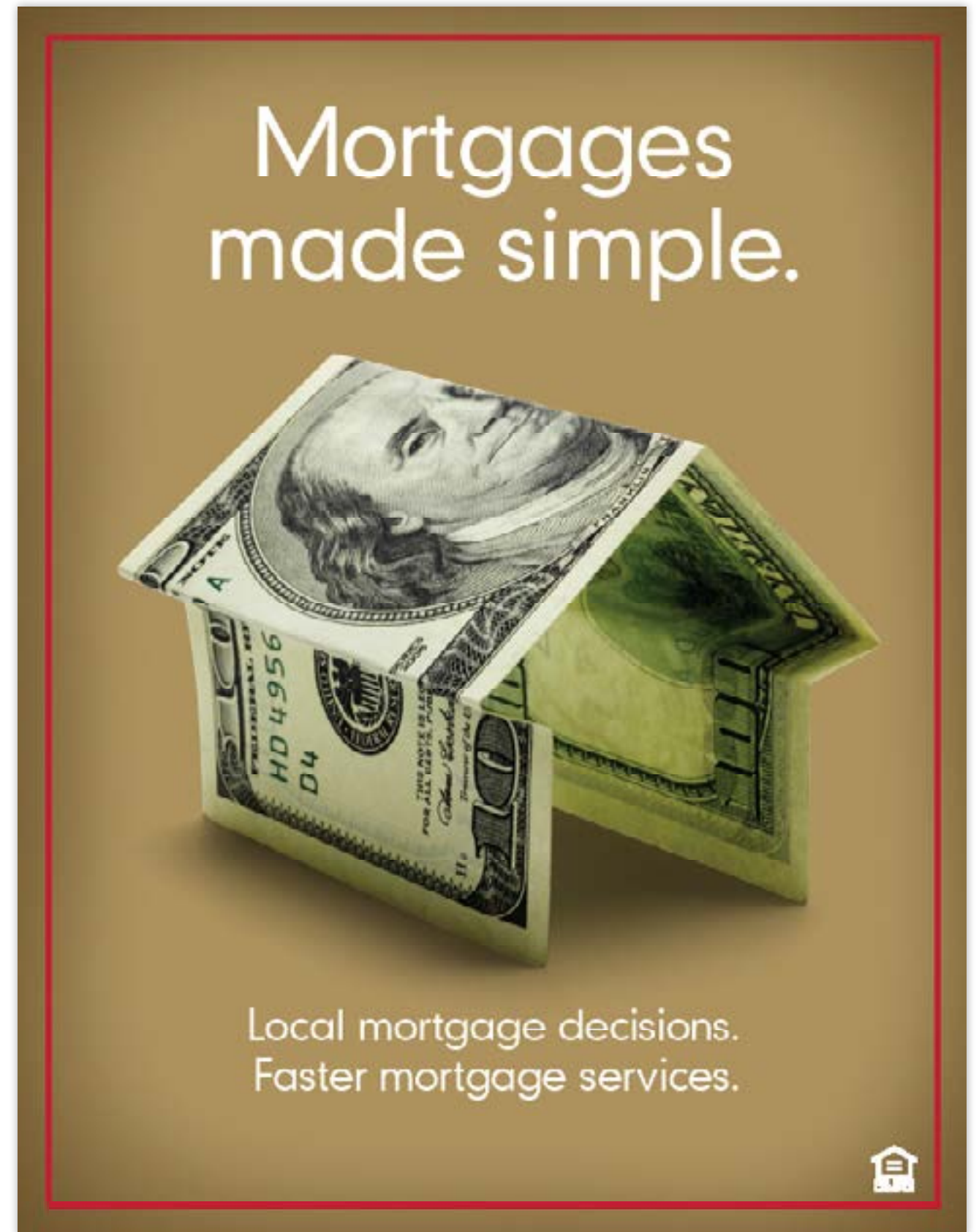
ATM WRAP



ATM Wrap (2016)



MORTGAGE //////////////////////////////////



Mortgage Poster 24 x 36 & Mortgage Flyer 8.5 x 11 (2015)





Mortgage Digital Display Screen (2015)



Mortgage Banner (2015)



Mortgage Tube Sticker 7 x 3 (2015)

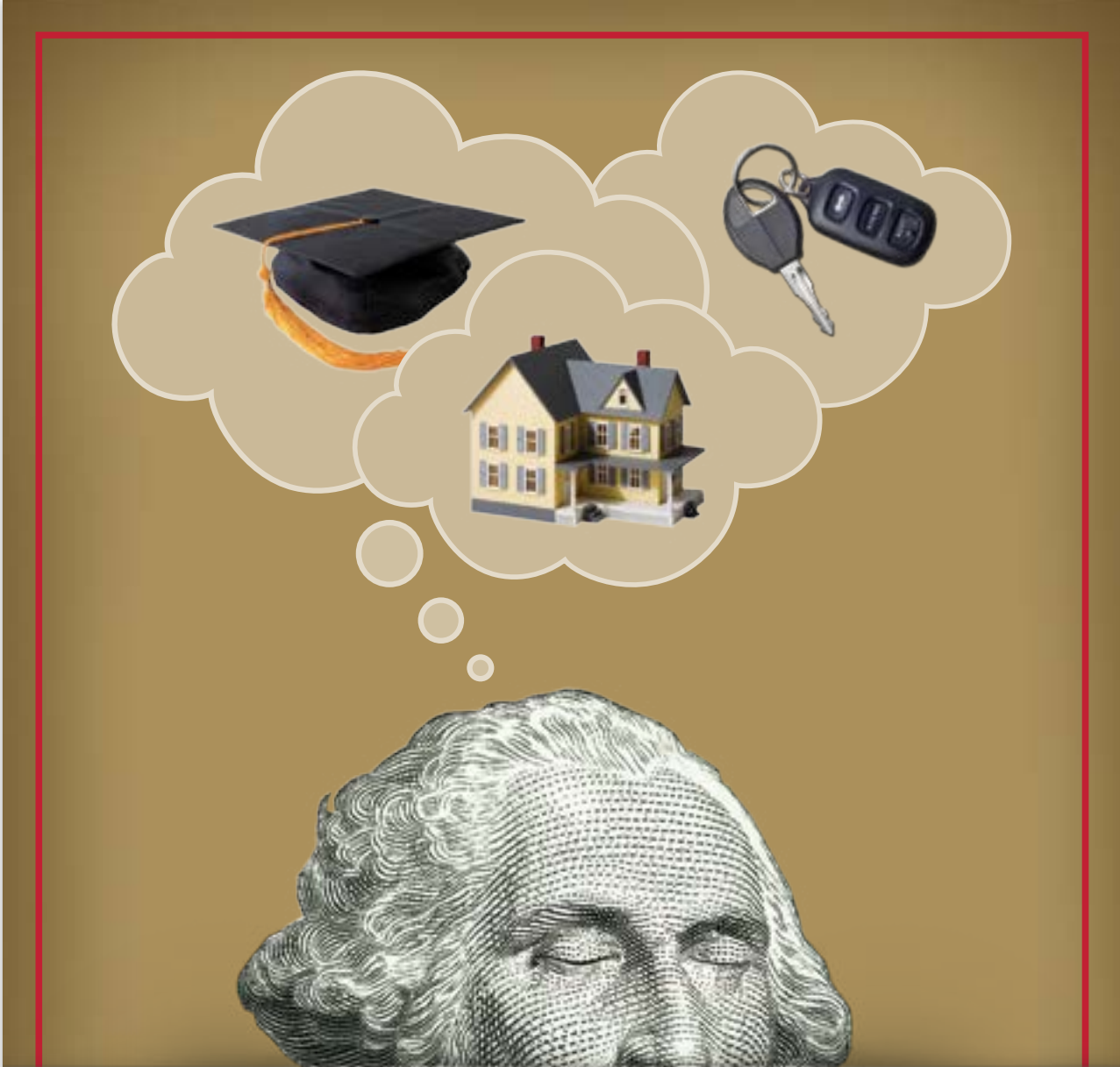


Mortgage Business Card Holder (2015)





DREAMBUILDER ACCOUNT /////



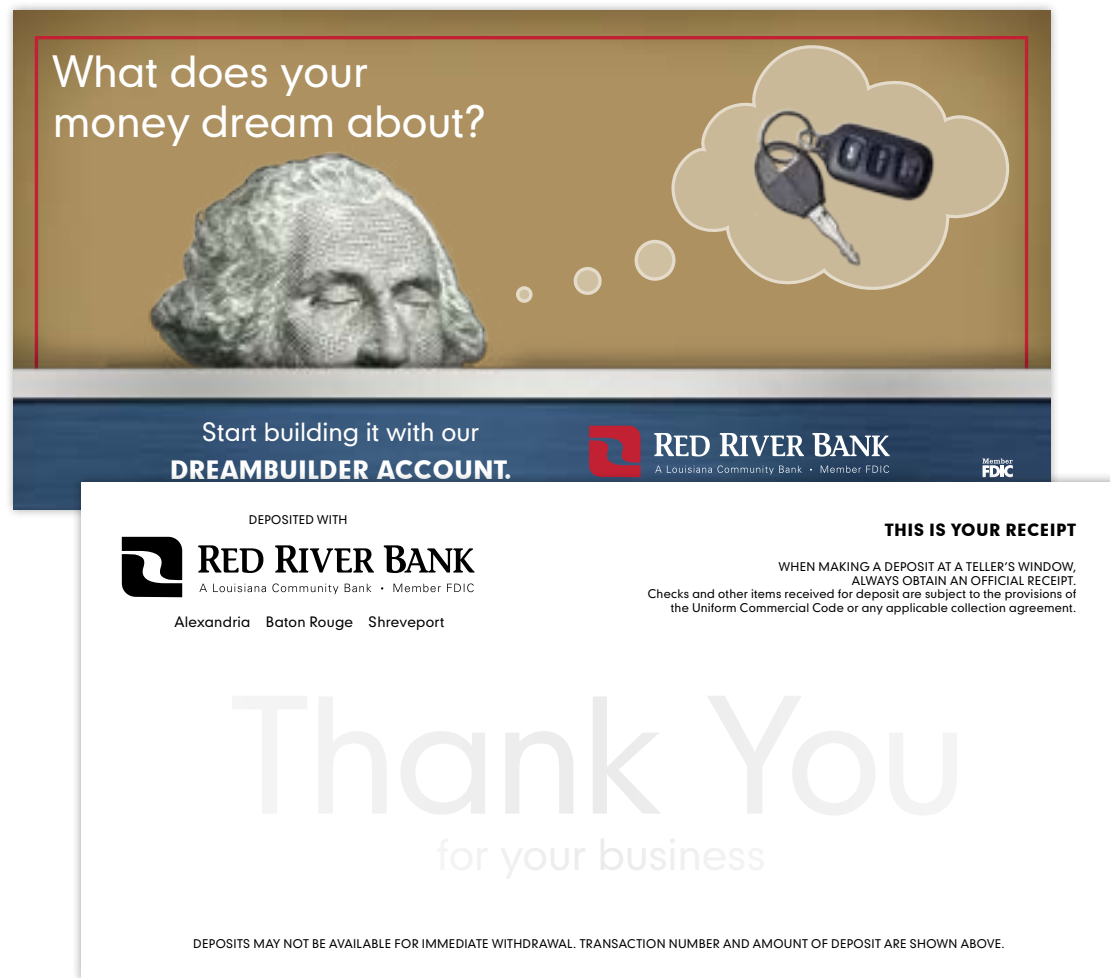
What does your money dream about?

Start building it with our DREAMBUILDER ACCOUNT.

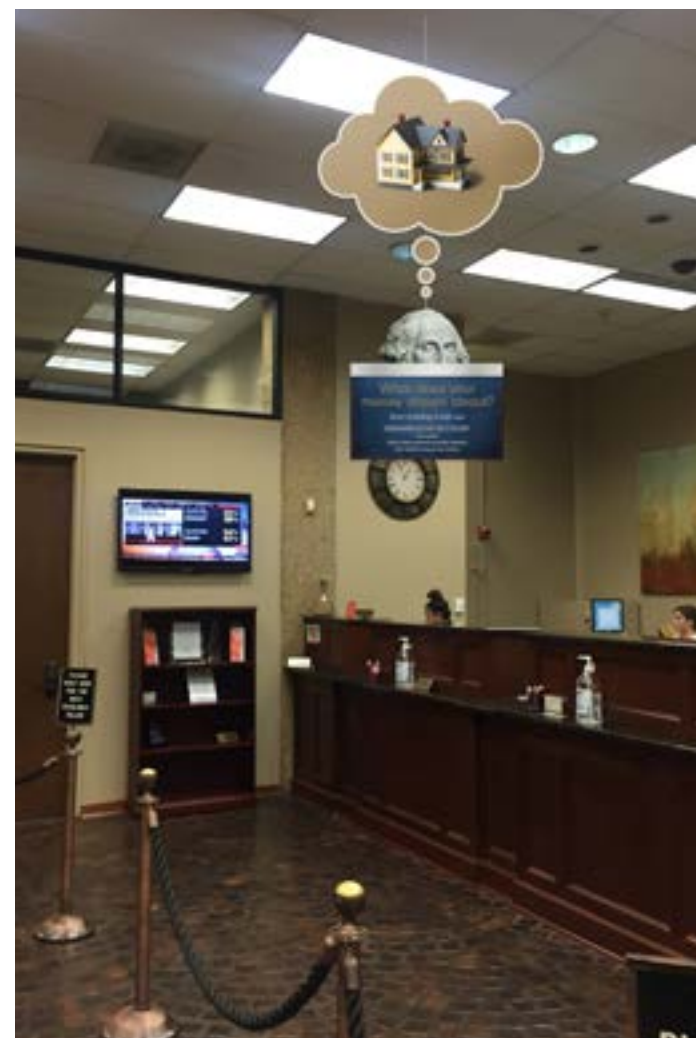
Set a goal • Build it with automatic monthly transfers • Earn interest toward your dream

Member
FDIC

Dreambuilder Poster 24 x 36 & Dreambuilder Flyer 8.5 x 11 (2015)



Dreambuilder Transaction Receipt (2015)



Dreambuilder Mobile (2015)



Dreambuilder Tube Sticker 7 x 3 (2015)





Dreambuilder Digital Display Screen (2015)



Dreambuilder Banner (2015)





INVESTMENTS CAMPAIGN // // // //



Investments Poster 22 x 28 (2016)

Investments Display (2016)



Investments Poster 22 x 28 (2015)



Investments Display (2015)



5: BROCHURES & COLLATERAL



COMMERCIAL BROCHURE // // // //

COMMERCIAL ACCOUNTS

Accounts and services to help your business grow.



COMMERCIAL ACCOUNTS
Effective April 1, 2014

SMALL BUSINESS CHECKING

- \$50 Minimum opening balance
- No balance requirement
- No monthly maintenance charge
- Combination of debits, credits and items deposited
 - First 200 items: free
 - Next 300 items: .35¢ each
 - Remaining items: .50¢ each
- Non interest bearing account

COMMERCIAL CHECKING ³

- \$100 Minimum opening balance
- No balance requirement
- Monthly maintenance charge
 - \$8.50 per month
- Transactions per month
 - Credits: \$.05 each
 - Paper Debits/Checks: .15¢ each
 - Electronic debits: .10¢ each
 - Items deposited: .10¢ each
- Non interest bearing account

BUSINESS CHECKING WITH INTEREST ¹

- \$2,500 Minimum opening balance
 - \$2,500 minimum daily balance waives monthly maintenance charge
 - \$9.50 per month if minimum balance falls below \$2,500
- Transactions per month
 - Credits: .05¢ each
 - Debits/Checks: First 50 free; >50 .20¢ each
 - Items deposited: .10¢ each
- Interest earned on collected balance if minimum daily balance is \$1,000 or more

BUSINESS MONEY MARKET INVESTMENT ²

- \$2,500 Minimum opening balance
- Monthly maintenance charge
 - \$2,500 minimum daily balance waives monthly maintenance charge
 - \$9.50 per month if minimum balance falls below \$2,500
- Transactions per month
 - Credits: .05¢ each
 - Items deposited: .10¢ each
 - Excessive restricted item: \$15.00 each²
- Interest earned on collected balance if minimum daily balance is \$2,500 or more

BUSINESS SAVINGS ²

- \$250 Minimum opening balance
- Monthly maintenance charge
 - \$3.00 per month if minimum balance falls below \$250
- Transactions per month
 - Free: 3 withdrawals per month
 - Additional withdrawals: \$3.00 each
 - Excessive restricted item: \$15.00 each²
- Interest earned on collected balance if minimum daily balance is \$250 or more

¹ Business Checking With Interest is available to only sole proprietors and non-profit organizations.

² Per Federal Regulations preauthorized transfers are limited to six per month. Preauthorized withdrawals that exceed this limit are excessive restricted items. Refer to Terms & Conditions disclosure for more information.

³ Earnings Credit Rate established by the bank will be applied to average investable balance monthly to calculate an earnings credit allowance. This allowance may offset some or all transaction and maintenance charges.

(back view) 4 x 9

RED RIVER BANK HAS CONVENIENT LOCATIONS FROM BOSSIER CITY TO BATON ROUGE.

- | | | |
|----------------|---------------|--------------|
| • Alexandria | • Central | • Marksville |
| • Ball | • Dutchtown | • Pineville |
| • Baton Rouge | • Forest Hill | • Shreveport |
| • Bossier City | • Lecompte | |

CONTACT INFORMATION

General:	Customer Service:
Alexandria (318) 561-4000	Alexandria (318) 561-5800
Shreveport (318) 675-2900	Shreveport (318) 675-2900
Baton Rouge (225) 923-0232	Baton Rouge (225) 923-0232

For locations, hours and ATMs, visit redriverbank.net

Personal Touch 24: (24-Hr. Telephone Banking)

Alexandria	(318) 561-BANK (2265)
Shreveport	(318) 675-2999
Baton Rouge	(225) 925-BANK (2265)

ADDITIONAL ACCOUNTS & SERVICES

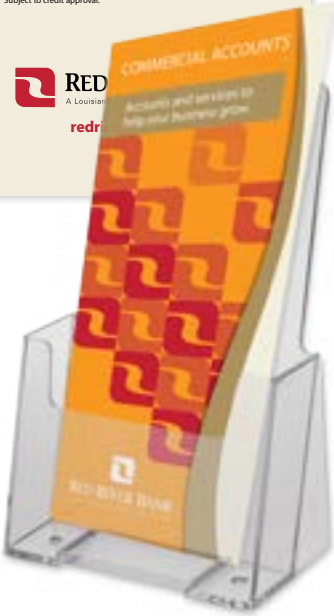
- | | |
|--|--------------------------|
| • Secured & unsecured loans ⁴ | • Cash management |
| • Revolving lines of credit ⁴ | • Remote express deposit |
| • Real estate loans ⁴ | • ACH origination |
| • Construction loans ⁴ | • Online banking |
| • Letters of credit | • eStatements |
| • Merchant card services | • Business BillPay |

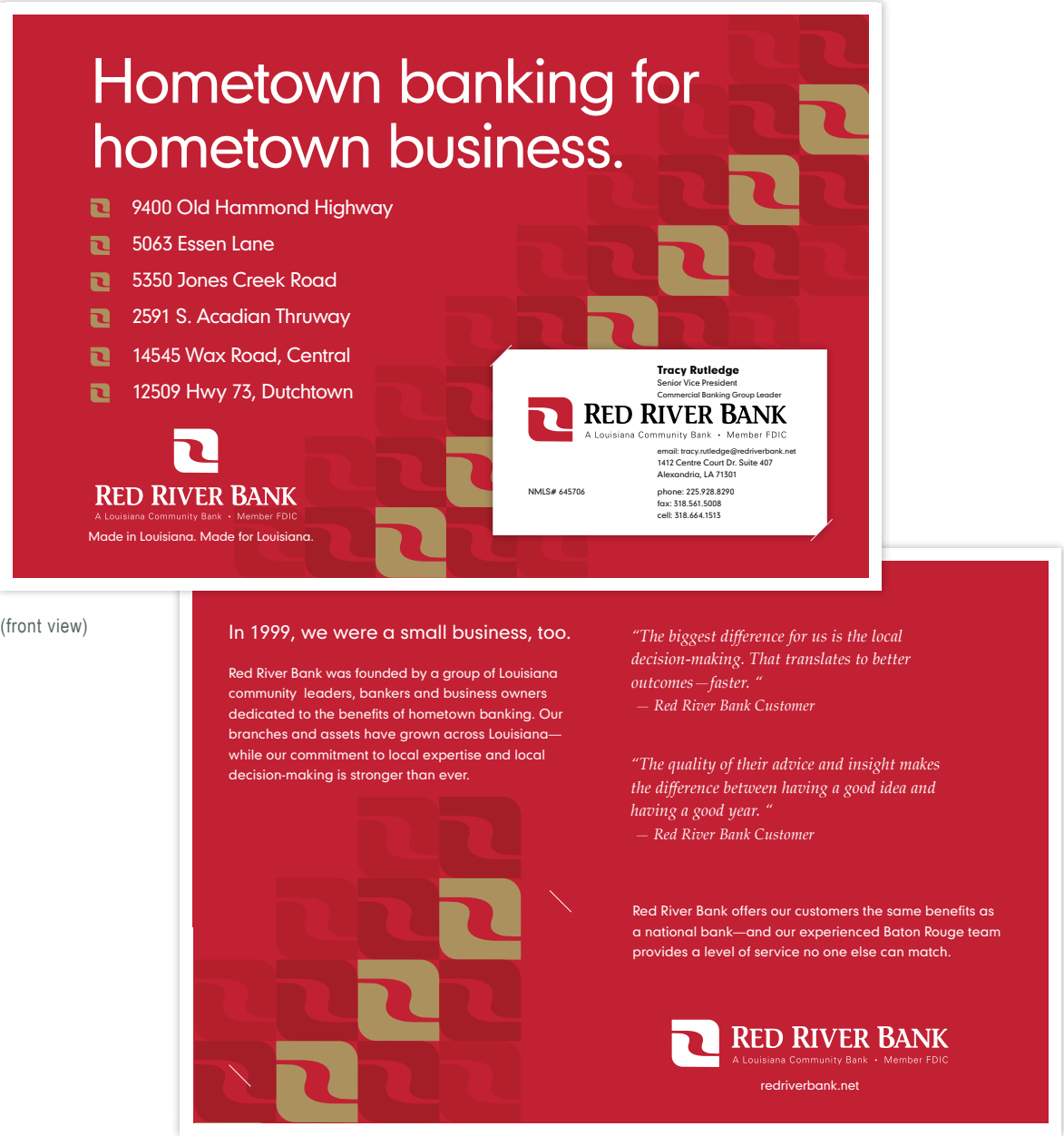
For more information, speak with a personal banker.

⁴ Subject to credit approval.

(front view)

Commercial Brochure (inside view) 8 x 9 (2015)





(front view)

Small Business Commercial Collateral (back view) 6 x 9 (2016)

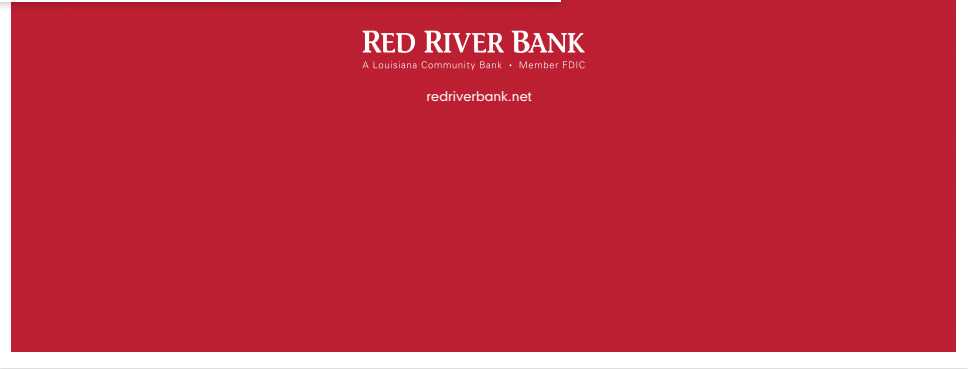




(front view)



Corporate Commercial Collateral (inside view) 6 x 18 (2016)



(back view)



PERSONAL BROCHURE

PERSONAL ACCOUNTS

Accounts and services for
your personal finances.



PERSONAL ACCOUNTS

Effective June 1, 2014

TOTALLY FREE CHECKING ACCOUNT

- \$50 Minimum opening balance
- Totally FREE! (no monthly service charge)
- Unlimited check writing
- Non interest bearing account
- \$12 CheckCard issuance fee

TOTALLY E CHECKING

- Earns interest*
- \$50 minimum opening balance
- Totally FREE!***
- as long as it remains an electronic transaction account
- Online banking and e-statements required
- All transactions are electronic (ACH and debit card)
- Fees are incurred if e-statement is converted to paper statement and/or if paper debits are used.**
- \$12 CheckCard issuance fee

ADVANTAGE CHECKING

- \$100 Minimum opening balance
- Monthly service charge
 - Free if minimum daily balance is \$750 or greater
 - \$7.50 per month if minimum daily balance falls below \$750
- Unlimited check writing
- Interest earned on collected balances ^{1,2}
- Free first order of 150 bank issued checks
- Free CheckCard

SENIOR PLATINUM CHECKING (62+)

- \$100 Minimum opening balance
- No monthly service charge
- Unlimited check writing
- Interest earned on collected balances ^{1,2}
- Free first order of 150 Senior Platinum checks
- Free CheckCard

NEW OPPORTUNITY CHECKING

New Opportunity Checking enables individuals with banking or credit problems the opportunity to access traditional banking services. It is designed to help customers reenter the financial mainstream and be able to achieve and maintain financial stability.

- \$25 minimum opening balance
- Monthly account fee of \$10.00 or \$5.00 with Direct Deposit.
- No minimum monthly balance required
- Non-interest bearing account
- Unlimited ATM Card and CheckCard usage***
- Maximum of five (5) free checks per month.
 - A fee of \$5.00 will be charged for each additional check written.
- \$12 CheckCard issuance fee

SUPERIOR CHECKING

- \$100 Minimum opening balance
- Monthly service charge
 - Free if combined minimum daily balance in all deposit accounts is at least \$4,000 or \$10,000 in CDs
 - \$12.50 per month if balances fall below the above minimum daily balance requirement
- Unlimited check writing
- Interest earned on collected balances ^{1,2}
- Free personalized Superior Checking checks
- Free CheckCard
- Free official checks
- Free: 2 stop payments per month
- 10% discount on safe deposit boxes
- Overdraft protection: no annual fee & discounted rate ⁴

MONEY MARKET INVESTMENT ³

- \$2,500 Minimum opening balance
- Monthly service charge
 - Free if minimum daily balance is \$2,500 or more
 - \$5.50 per month if minimum daily balance is less than \$2,500
- Excessive restricted items: \$15.00 each ¹
- Interest earned on collected balances if minimum daily balance is \$2,500 or more ^{1,2}

STATEMENT SAVINGS ³

- \$100 Minimum opening balance
- No monthly service charge
- Free: 3 withdrawals per month
- Additional withdrawals: \$3.00 each
- Excessive restricted items: \$15.00 each ¹
- Interest earned on collected balances ^{1,2}

KIDS SAVINGS ³

- \$25 Minimum opening balance
- No monthly service charge
- Free: 3 withdrawals per month
- Additional withdrawals: \$3.00 each
- Excessive restricted items: \$15.00 each ¹
- Interest earned on collected balances ^{1,2}

* No minimum to earn interest. Interest compounds monthly and will be credited to the account monthly. The rate is a variable rate and may change and the annual percentage yield is subject to change.

** \$10.00 per month charge if converted to paper statement; \$1.00 per paper debit check, debit memo, over-the-counter withdrawal; \$12 debit card issuance fee; all other miscellaneous fees apply. If using online, mobile or text banking, text messaging and data plan charges may apply. Check with your wireless phone carrier for more information.

*** Subject to funds availability.

1 Annual percentage yield and interest rate are included in the Rate Chart and can be obtained at one of our banking centers or on our website. The annual percentage yield and interest rate may change. Interest is calculated using the daily balance method (applying a daily periodic rate to the principal daily).

2 Interest compounds monthly and will be credited to the account monthly.

3 Per Federal Regulations preauthorized transfers are limited to six per month. Preauthorized withdrawals that exceed this limit are excessive restricted items. Refer to Terms & Conditions disclosure for more information.

4 Subject to credit approval.

(back view) 4 x 9

RED RIVER BANK HAS CONVENIENT LOCATIONS
FROM BOSSIER CITY TO BATON ROUGE.

- | | | |
|----------------|---------------|--------------|
| • Alexandria | • Central | • Marksville |
| • Ball | • Dutchtown | • Pineville |
| • Baton Rouge | • Forest Hill | • Shreveport |
| • Bossier City | • Lecompte | |

CONTACT INFORMATION

General: Customer Service:

- | | |
|--------------------|--------------------|
| Alexandria | Alexandria |
| (318) 561-4000 | (318) 561-5800 |
| Shreveport | Shreveport |
| (318) 675-2900 | (318) 675-2900 |
| Baton Rouge | Baton Rouge |
| (225) 923-0232 | (225) 923-0232 |

For locations, hours and ATMs, visit redriverbank.net

Personal Touch 24: (24-Hr. Telephone Banking)

- | | |
|--------------------|-----------------------|
| Alexandria | (318) 561-BANK (2265) |
| Shreveport | (318) 675-2999 |
| Baton Rouge | (225) 925-BANK (2265) |

ADDITIONAL ACCOUNTS & SERVICES

- | | |
|---------------------------|-------------------------|
| • eStatements | • IRAs |
| • Mobile banking | • Dreambuilder accounts |
| • Online banking | • Safe deposit boxes |
| • BillPay | • Loans |
| • Certificates of Deposit | • CDs |
| • Health Savings Accounts | • Money Market |

For more information or a complete
visit one of our banking centers.



RED RIVER
A Louisiana Community Bank

redriverbank.net

Personal Brochure (inside view) 8 x 9 (2015)





INVESTMENTS BROCHURE // // // // //



(front view)

(back view) 4 x 9

Investments Brochure (inside view) 8 x 9 (2015)





PRIVATE BANKING ///////////////

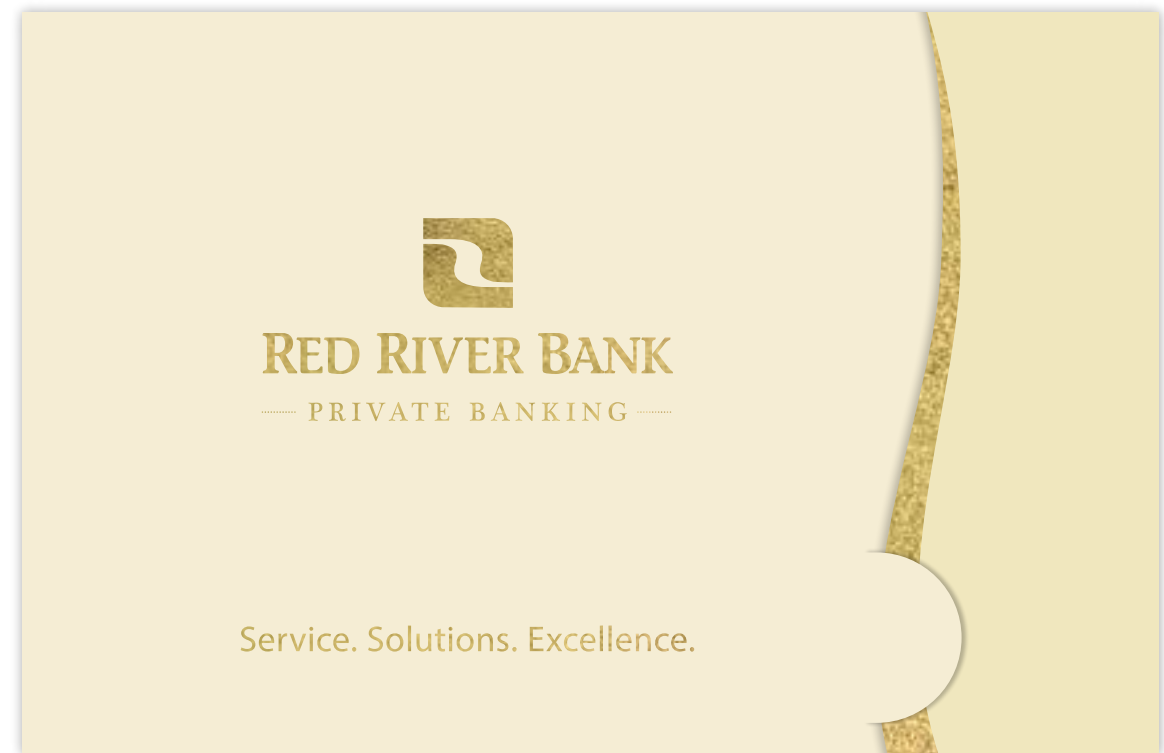


Private Banking Brochure (inside view) 8.5 x 11 (2013)

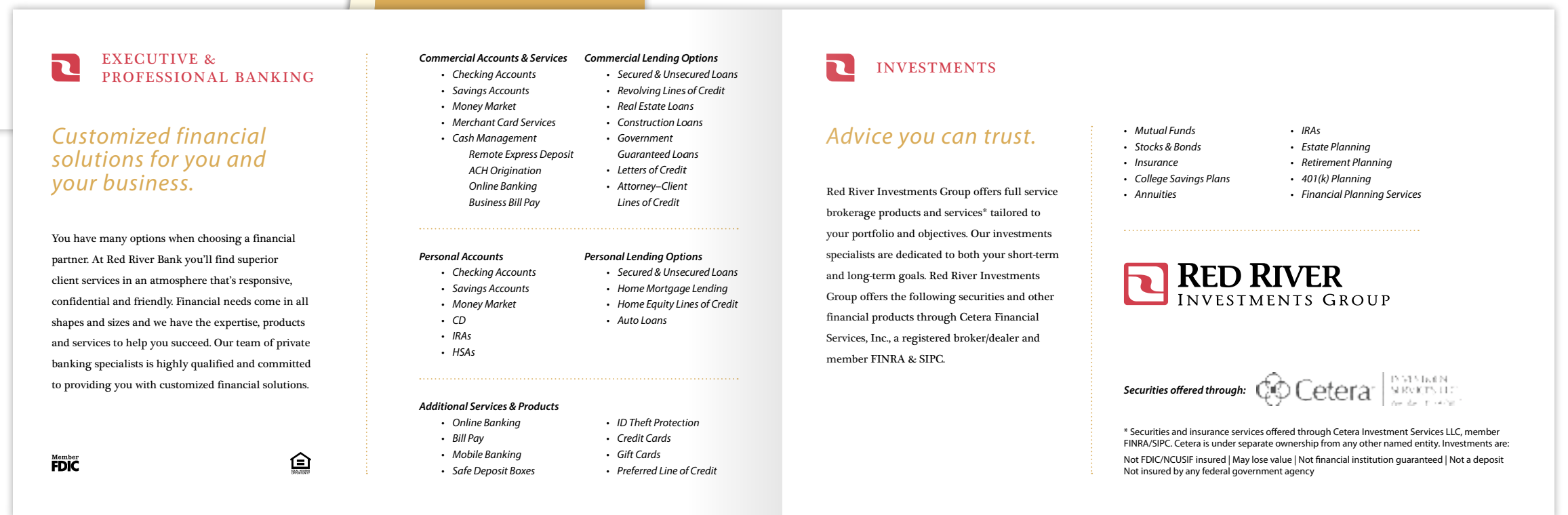




(front view)



Private Banking Collateral



Private Banking Collateral (inside view) (2013)



6: COMMUNITY OUTREACH



ICE CREAM TRUCK ///////////////



(back view)

Ice Cream Truck Wrap (2015)



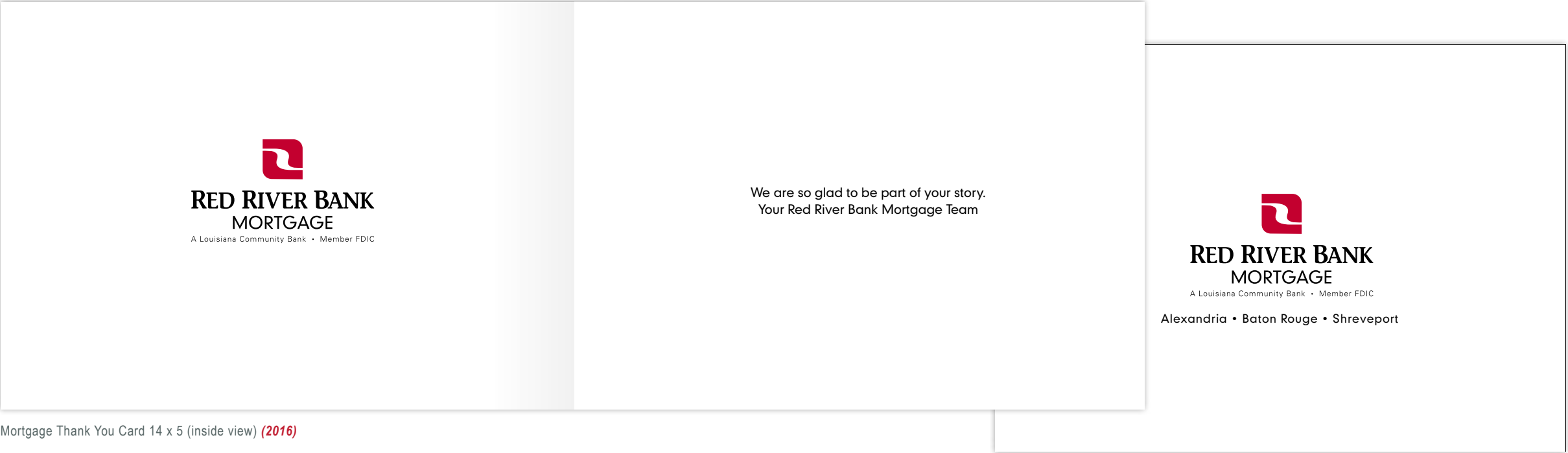
MORTGAGE THANK YOU // // // //



Mortgage Thank You Card (2016)



Mortgage Thank You Card 7 x 5 (2016)



Mortgage Thank You Card 14 x 5 (inside view) (2016)

(back view)





CUSTOMER APPRECIATION EVENT



Invites (2016)





Tin Roof Invite 8.75 x 5.75 (2016)



Invite (inside view) (2016)



(back view)





EMPLOYEE PICNIC SHIRTS // // // //



Shirt Design (front) (2016)

(back)



DRAGON BOAT SHIRTS



Shirt Design (front) *(2015)*

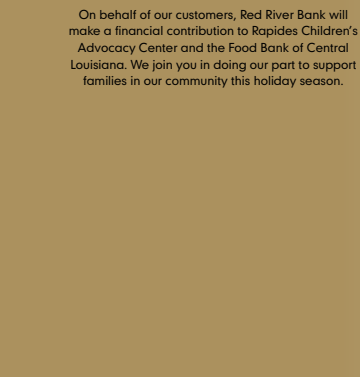
(back)



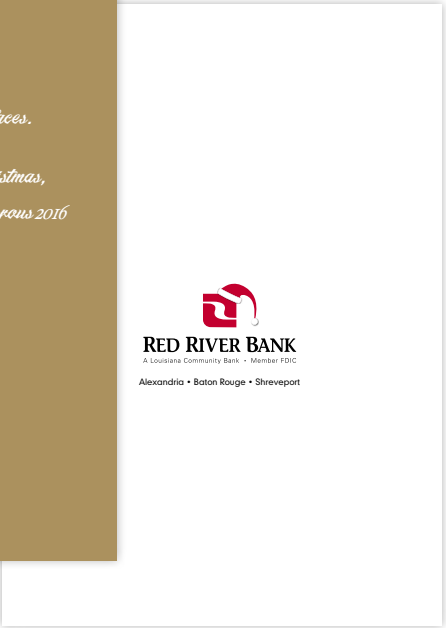
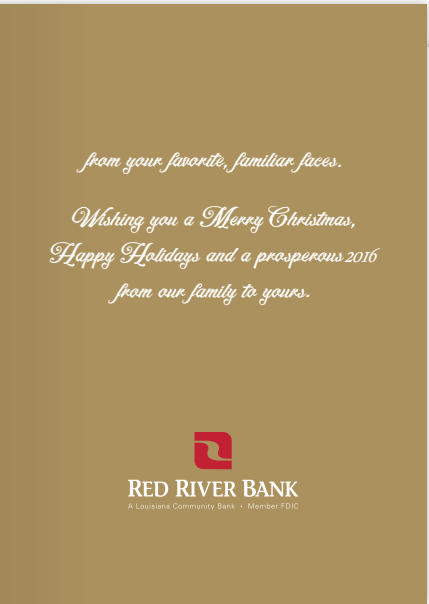
CHRISTMAS CARDS *////////////////*



(front view)



Christmas Card (inside view) **2015**



(back view)



Christmas Card (front view) (2014)



(inside view)



(back view)



Christmas Card (front view) (2014)



(inside view)



(back view)





FINANCIAL SEMINARS ///////////////

Home Buying Basics Seminar

Preparing Your Finances for Homeownership

Thursday, June 9, 2016
6:00 pm–8:00 pm

Central Louisiana Incubator
1501 Wimbledon Blvd.
Alexandria, LA 71301



Topics will include:

- Establishing, maintaining & repairing your credit
- Saving for down payment & closing costs
- Thinking like a lender
- Becoming a homeowner
- Available financial assistance

Please visit redriverbank.net to register or
contact Jannease Seastrunk at
jseastrunk@redriverbank.net for additional information.
Seminar is **FREE** and open to the public.



RED RIVER BANK

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redriverbank.net



Home Buying Basics Seminar Flyer 8.5 x 11 (2016)



Free seminars: Home-buying basics

Preparing Your Finances for Homeownership

June Topics will include:

- Establishing, maintaining & repairing your credit
- Saving for down payment & closing costs
- Thinking like a Lender
- Becoming a homeowner
- Available financial assistance

Please contact Jannease Seastrunk at 318-561-5814 or jseastrunk@redriverbank.net for dates and registration. Seminar is **FREE** and open to the public.




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Home Buying Basics Seminar Print Ad (2016)

Home Buying Basics Seminar

Thursday, June 16
at Capital Area Finance Authority



RED RIVER BANK
A Louisiana Community Bank • Member FDIC

*Click here to register for the FREE seminar




Home Buying Basics Digital Sticky Note (2016)

Credit Repair Seminar

Thursday, Oct 20
at Capital Area Finance Authority



RED RIVER BANK
A Louisiana Community Bank • Member FDIC

*Click here to register for the FREE seminar




Credit Repair Digital Sticky Note (2016)

Credit Repair Seminar

Thursday, October 27
6:00 pm – 8:00 pm

Central Louisiana Business Incubator
1501 Wimbledon Blvd.
Alexandria, LA 71301



Topics will include:

- How to read & understand a credit report
- How to build & repair credit history
- How to determine readiness for applying for lending

Please contact Jannease Seastrunk at 318-561-5814 or jseastrunk@redriverbank.net to register. Seminar is **FREE** and open the the public.



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Credit Repair Seminar Flyer 8.5 x 11 (2016)

Credit Repair Seminar

Saturday, Oct. 24th
9:00am–12:00 noon

Central Louisiana Business Incubator
1501 Wimbledon Blvd.
Alexandria, LA 71301

Please visit redriverbank.net or contact Jannease Seastrunk at 318-561-5814 or jseastrunk@redriverbank.net to register! Seminar is **FREE** and open to the public.

Topics will include:

- How to read & understand a credit report
- How to build & repair credit history
- How to determine readiness for applying for lending

Home Buying Basics Seminar Print Ad (2014)

Home Buying Basics

Saturday, June 13
ExxonMobil YMCA

* [Click here to register](#) for the **FREE** seminar

Home Buying Basics Digital Sticky Note (2014)



Home Buying Basics

Preparing Your Finances for Homeownership

Saturday, Oct. 25th
9:30am–1:30pm

Cedar Grove Public Library

8303 Line Ave,
Shreveport, LA

Topics will include:

- Establishing, Maintaining & Repairing Your Credit
- Saving for down payment & closing costs
- Thinking Like a Lender
- Becoming a Homeowner
- Available Financial Assistance

Please visit redriverbank.net or contact Judy Madison at 318-675-2954 or jmadison@redriverbank.net to register! Seminar is **FREE** and open to the public.

Home Buying Basics Seminar Flyer 8.5 x 11 (2014)

Credit Repair Seminar

February 8th, 9am-Noon
Central Louisiana Business Incubator
1501 Wimbledon Blvd, Alexandria

Credit Repair Seminar Banner (2014)





COMMUNITY SPONSOR BANNERS



Bengal Belles Banner (2015)



Tiger Cubs Banner (2015)



COMMUNITY DEVELOPMENT ////

How did we build the bank of the future? On a history of service.

Seventeen years ago, we built a new kind of bank. One where expertise is accessible, decisions are made locally—and banking is made simple. A bank that meets you where you are in life, with exactly what you need. With Red River Bank, you get both, delivered with a full range of products and services:

- Personal & business accounts including Totally Free Checking
- Personal loans & mortgages
- Investment services through Red River Investments Group* (see reverse)
- Private banking
- Health savings accounts

Sometimes you need the technology you'd expect from a major national bank. Sometimes you need to talk to your banker in person.



RED RIVER BANK
A Louisiana Community Bank • Member FDIC

Made in Louisiana. Made for Louisiana.

redriverbank.net • 318.675.2900

(front view)

We do business where it's most convenient for you—whether it's on the way home or in the palm of your hand.

 Airlie 1300 Airlie Drive Bossier City	 E. Texas 2951 East Texas Street Bossier City	 E. Kings 1753 East 70th Street Shreveport	 Market 601 Market Street Shreveport	 Provenance 1020 Bridgewater Avenue Shreveport	 Uptown 5848 Line Avenue Shreveport
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In addition to our branch locations, we offer the technology to bank when and where you want:

- Mobile deposit
- Mobile banking
- E statements
- Bill pay

While our service never changes, our delivery is constantly updated with new technology like PeoplePay, coming soon. **Get in touch** today and let us build the kind of banking relationship you need.



Katie Neblett
318-675-2937
kneblett@redriverbank.net



Kendra Wheeler
318-675-2942
kwheeler@redriverbank.net



RED RIVER INVESTMENTS GROUP

*To simplify your financial life and to have in-depth knowledge on financial solutions on investments that are right for you and your stage in life, put our investment professionals experience to work for you. Our full-service brokerage department can help you with a wide variety of products and services to help you meet your investment goals. Products include mutual funds, stocks & bonds, life insurance, college savings plans, annuities, IRAs, 401(k) planning.



Terrell Kalmbach
Investment Executive
(318) 675-2915
terrell.kalmbach@ceterais.com
1753 E. 70th Street
Shreveport, LA 71105



INVESTMENT SERVICES LLC
Member FINRA/SIPC

Securities and insurance services offered through Cetera Investment Services LLC, member FINRA/SIPC. Advisory services offered through Cetera Investment Advisors LLC. Neither firm is affiliated with the financial institution where investment services are offered. **Investments are: Not FDIC insured | May lose value | Not financial institution guaranteed | Not a deposit | Not insured by any federal government agency.**

CSC Flyer (back view) 8.5 x 11 (2016)





PRIVATE BANKING



(front view) (2016)



Private Banking Physician Booklet (back view) (2016)



7: GRAND OPENINGS



GRAND OPENINGS *////////////////*

2591 S. Acadian Thruway • Baton Rouge, LA 70808

Grand Opening Celebration

The right people. The right place.
And the right time. Thursday, April 21.

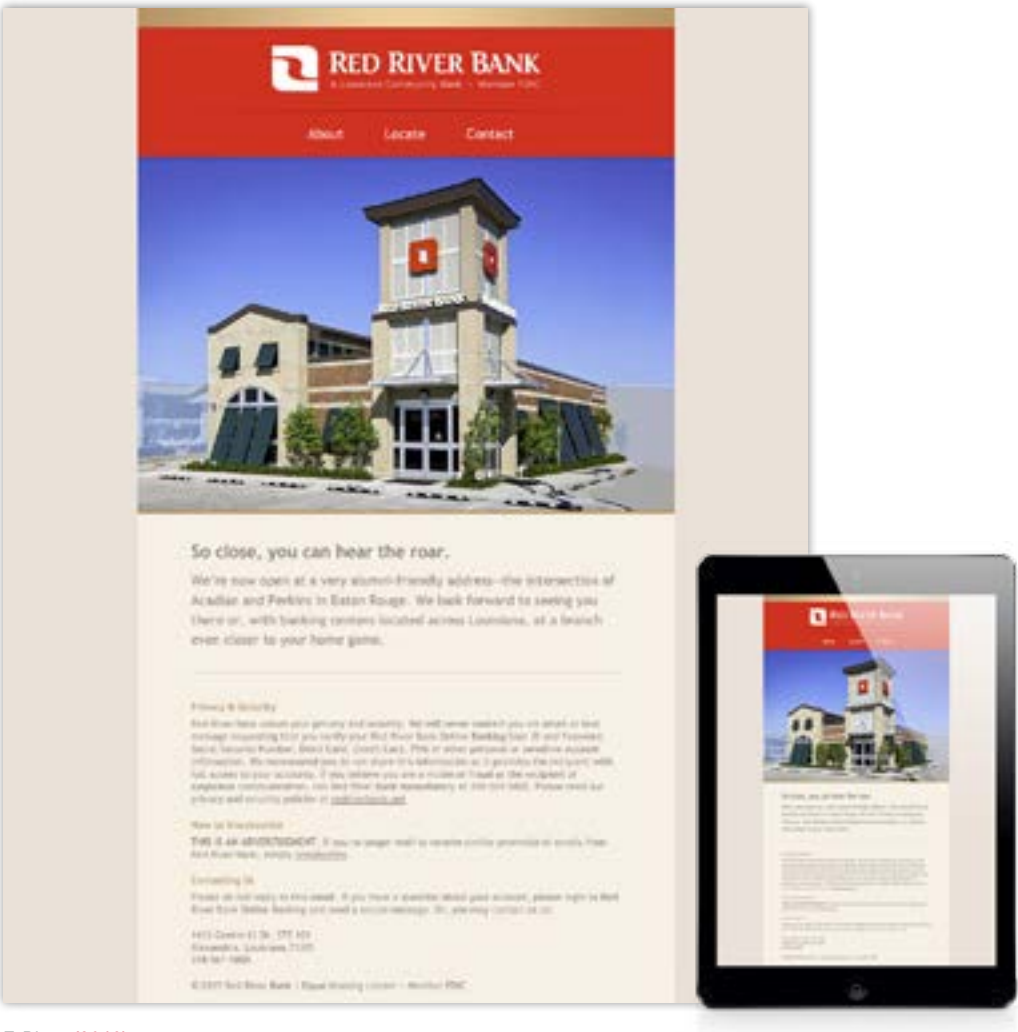
Acadian & Perkins Banking Center
2591 S. Acadian Thruway, Baton Rouge
6:00 - 8:00 p.m.
Cocktails & Hors d'oeuvres
Baseball autographs by Warren Morris

RSVP:
BRevents@redriverbank.net

225.412.5600

Acadian Grand Opening Invite 5 x 7 (2016)





E-Blast (2016)



Print Ad 6.875 x 4.891 (2016)

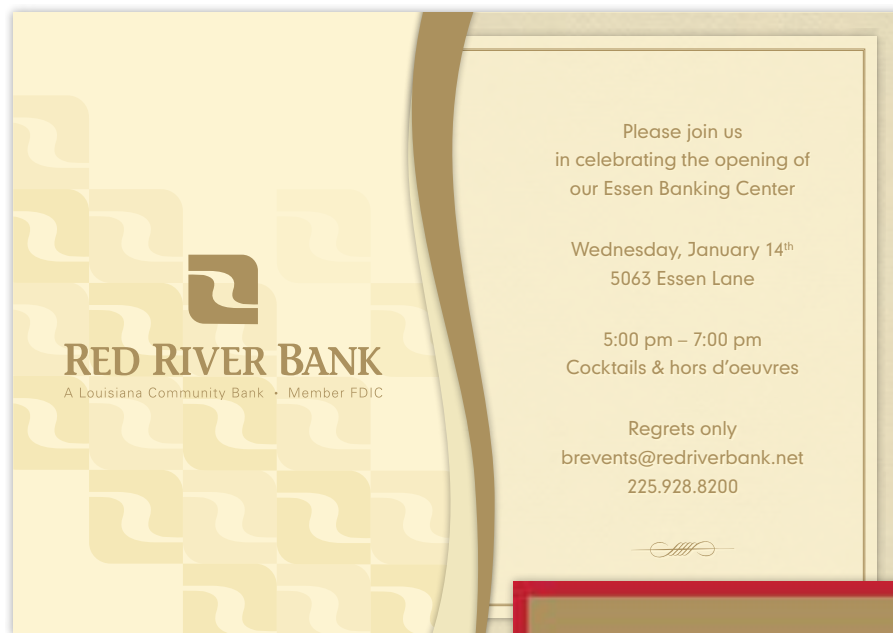


Operation Doorstop Postcard (front view) 5 x 8 (2016)



(back view) 5 x 8 (2016)





Essen Lane Opening Invite (2015)



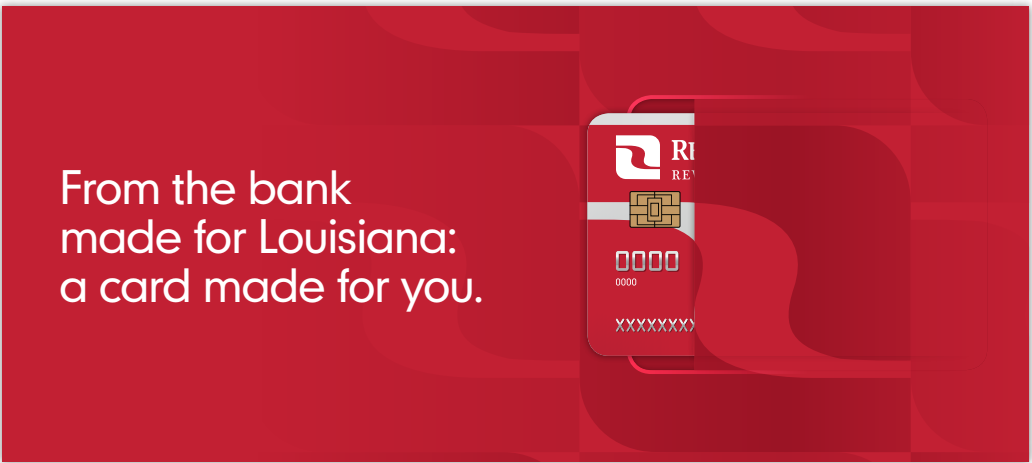
Essen Lane Opening Sticky Note (2015)

8: PLASTICS

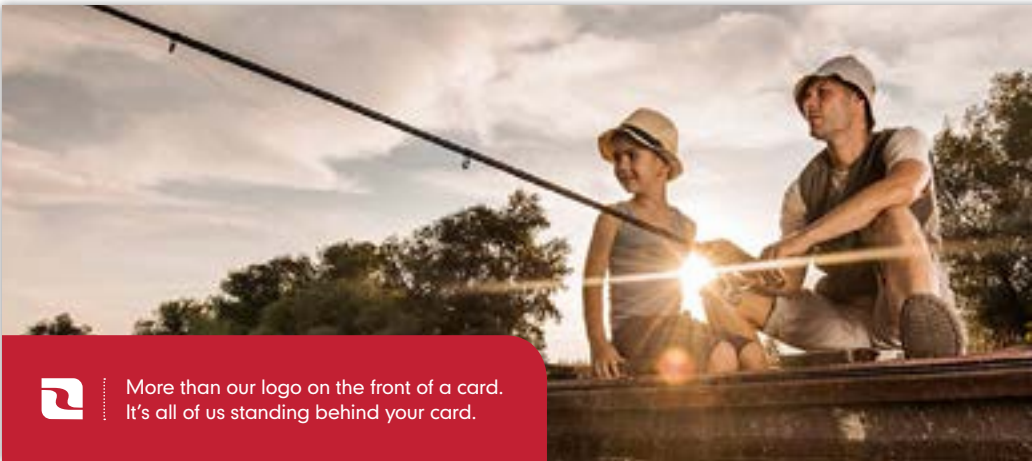


CONSUMER CREDIT&DEBIT CARDS





Consumer Collateral 18 x 4 (front view) (2016)



(inside view)



(back view)





From the bank made in Louisiana: a card made for you.

Introducing Red River Bank's personal credit card

Give your business the advantage of a consumer credit card with personal, local service. Our new credit card offers all the benefits you expect from Red River Bank VISA—with the support of the Red River Bank team you know and trust.

- No annual fee
- RRB rewards program
- 0% balance transfer fee
- 0% introductory rate for 6 months
- Four variable-rate pricing tiers

A consumer Red River Bank Rewards VISA with us means more than our logo on the front—it means having Red River Bank's commitment to service standing behind your card.



redriverbank.net

See reverse for important information which includes rates, fees, free FICO® credit score terms, other cost information and rewards. Rewards terms and conditions may change.

1412 Centre Court Drive
Alexandria, LA 71301

PRSRT STD
U.S. POSTAGE
PAID
DFS

From the bank
made for Louisiana:
a card made for you.

Consumer Letter & #10 Envelope (2016)

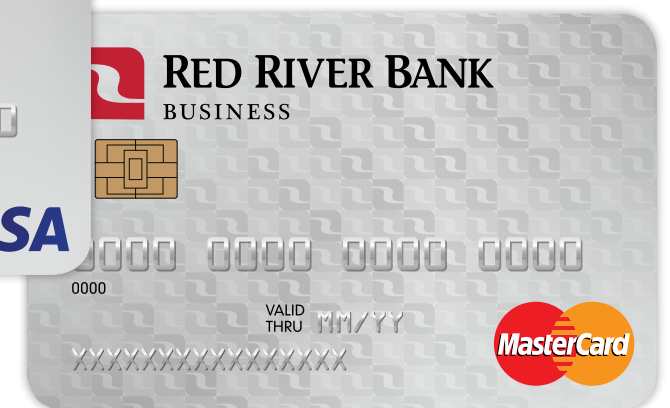




BUSINESS CREDIT & DEBIT CARDS



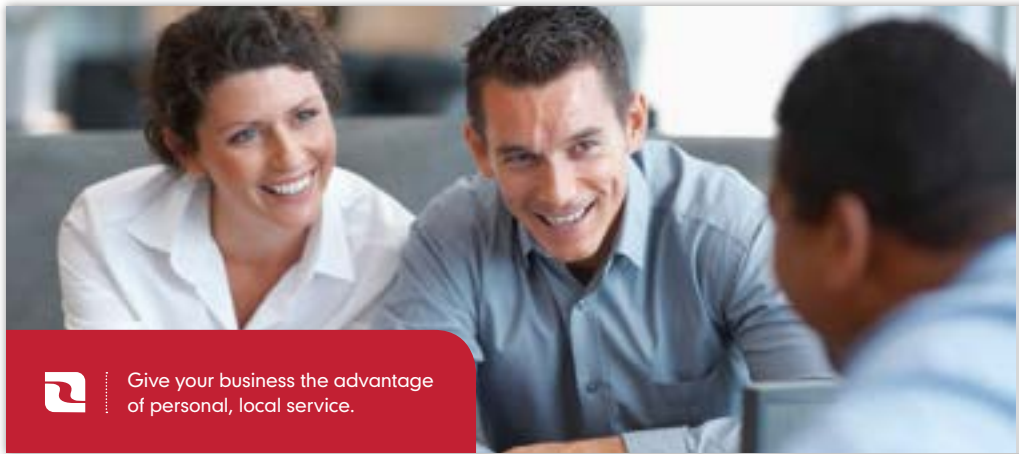
Small Business Credit Card (2016)



Small Business Debit Card (2016)



Small Business Collateral 18 x 4 (front view) (2016)



(inside view)



(back view)





From the bank made in Louisiana: a card made for you.

Introducing Red River Bank's small business credit card

Give your business the advantage of a small business credit card with personal, local service. Our new credit card offers all the benefits you expect from small business VISA—with the support of the Red River Bank team you know and trust.

- \$0 annual fee first year; \$59 thereafter
- 0% introductory rate for 6 months
- 0% balance transfer fee
- Three variable-rate pricing tiers

A small business VISA with us means more than our logo on the front—it means having Red River Bank's commitment to service standing behind your card.



redriverbank.net

See reverse for important information which includes rates, fees, free FICO® credit score terms, other cost information and rewards. Rewards terms and conditions may change.

1412 Centre Court Drive
Alexandria, LA 71301

PRSRT STD
U.S. POSTAGE
PAID
DFS

From the bank
made for Louisiana:
a card made for you.

Small Business Letter & #10 Envelope (2016)





HEALTH SAVINGS / CORPORATE CREDIT & DEBIT CARDS



Corporate Credit Card (2016)



Health Savings Debit Card (2016)



From the bank made in Louisiana: a card made for business

Introducing Red River Bank corporate credit card

Give your business the advantage of a corporate credit card with personal, local service. Our new credit card offers all the benefits you expect from VISA—with the support of the Red River Bank team you know and trust.

- \$0 annual fee first year; \$100 thereafter
- Customizable card restrictions
- Rebate rewards structure
- Multiple plastics available
- Online access

Corporate credit cards are underwritten through Red River Bank’s commercial credit process, with comparatively higher spend limits and balance to be paid in full monthly.

A corporate VISA with us means more than our logo on the front—it means having Red River Bank’s commitment to service standing behind your card.



redriverbank.net

See reverse for important information which includes rates, fees, free FICO® credit score terms, other cost information and rewards. Rewards terms and conditions may change.

Corporate Letter 8.5x 11 (2016)





PRIVATE BANKING CREDIT & DEBIT CARDS



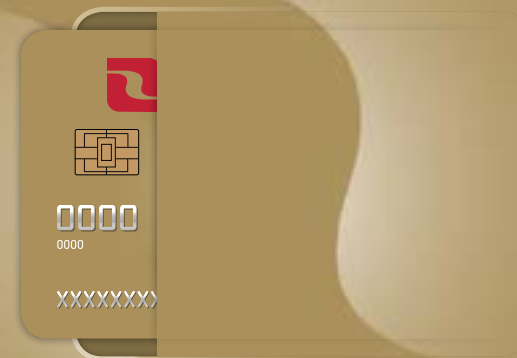
Private Banking Credit Card (2016)



Private Banking Debit Card (2016)



By invitation only:
the Red River Bank
Private Banking VISA



Private Banking Collateral Piece 8.75 x 5.75 (front view) (2016)

From the bank made for Louisiana,
the card tailor-made for you.

Our Private Banking customers are accustomed to one-on-one service. Now you can expect that same level of service with a credit card. More than just our logo on the front, this is a VISA with your private bankers standing behind it.

This invitation-only card carries a full complement of benefits and competitive features along with our service:

- No annual fee
- 0% interest for first 6 months
- 0% balance transfer fee
- Three variable-rate pricing tiers
- Up to 1% cash back

Get the card tailor-made for you—get the Red River Bank Private Banking VISA today. Call your private banker to get started.



(back view)





From the bank
made for Louisiana,
the card tailor-made for you.

Introducing Red River Bank's Private Banking credit card

Our Private Banking customers are accustomed to one-on-one service. Now you can expect that same level of service with a credit card. More than just our logo on the front, this is a VISA with your private bankers standing behind it.

This invitation-only card carries a full complement of benefits and competitive features along with our service:

- No annual fee
- 0% interest for first 6 months
- 0% balance transfer fee
- Three variable-rate pricing tiers
- Up to 1% cash back

Get the card tailor-made for you—get the Red River Bank Private Banking VISA today. Call your private banker to get started.



redriverbank.net

See reverse for important information which includes rates, fees, free FICO® credit score terms, other cost information and rewards. Rewards terms and conditions may change.

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Alexandria, LA 71301

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From the bank made for Louisiana:
the card tailor-made for you.

Private Banking Letter & #10 envelope



9: ANNUAL /QUARTERLY REPORT



ANNUAL REPORT



Annual Reports (2016, 2015)



Annual Report (2016)



Annual Report (2015)



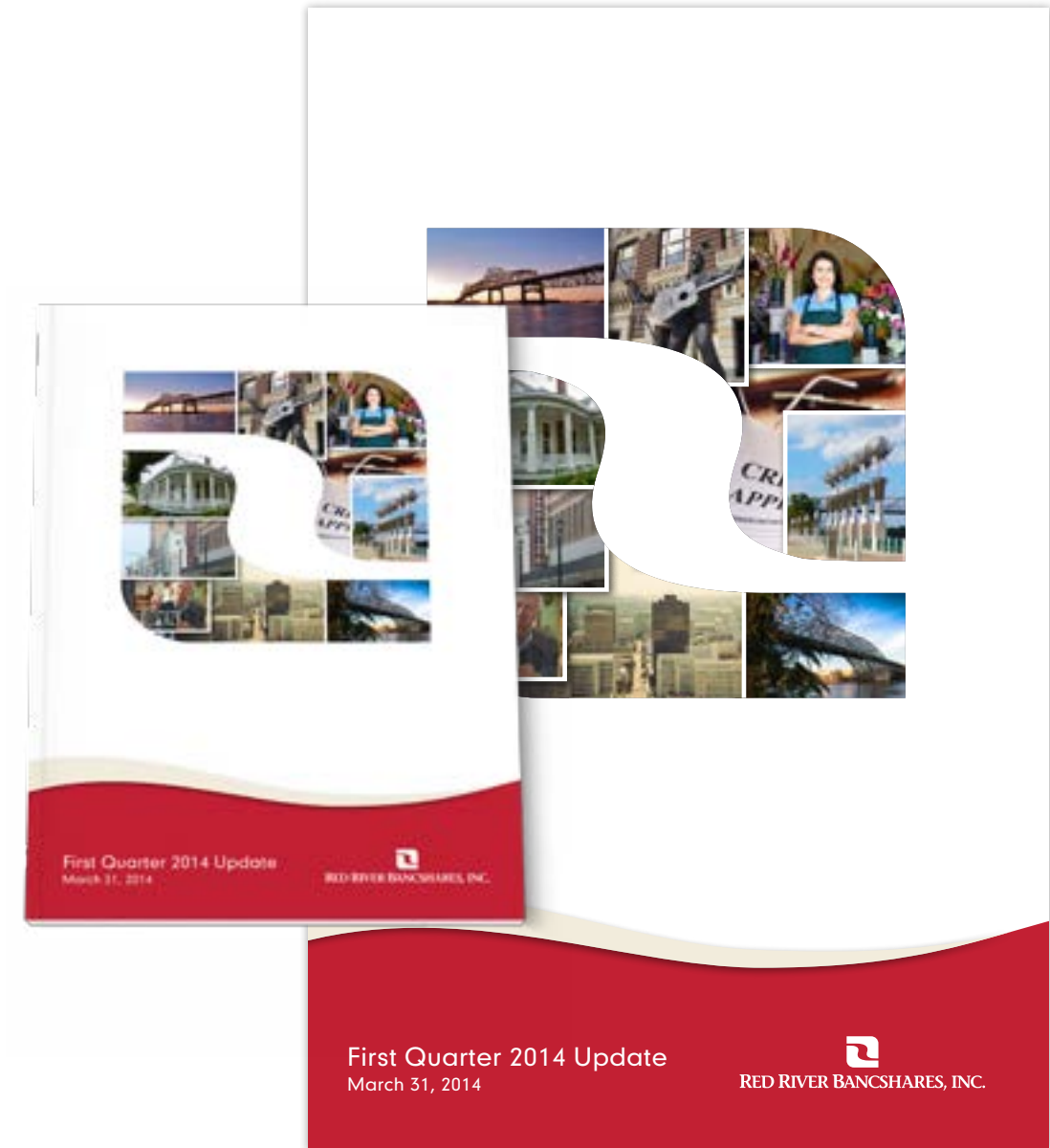
QUARTERLY REPORT



Quarterly Reports (2016, 2014)



Quarterly Report (2016)



Quarterly Report (2014)

10: EMPLOYEE MESSAGES





EMPLOYEE MESSAGES *//////////*



Facebook Post Graphic (2016)



Consider Red River Investments Group—for the same reasons I did.



RED RIVER
INVESTMENTS GROUP

redriverbank.net/invest

Todd Gautreaux
Investment Executive • 318-561-5862

New Hire (2015)



Dutchtown banking is now even better: Say hello to Monica Haddock—and Saturday hours.



RED RIVER BANK
A Louisiana Community Bank • Member FDIC

Monica Haddock
Dutchtown Banking Center Manager

New Hire (2014)



Garrison Moreau—now at our Centre Court banking center.



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Garrison Moreau

Employee Announcement (2014)



Sue Fricke now at this location



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Sue Fricke
Essen Lane Banking Center Manager

New Hire (2014)



Rae Hair, it's time to take care of yourself like you've taken care of our customers.

Join our family of co-workers and customers in celebrating Rae Hair's career. After 50 years in banking, including 15 with Red River Bank, we wish her many happy years of retirement to come.

Rae Hair Retirement Celebration
Thursday, June 26
9 a.m. to 5 p.m.
Red River Bank Lobby
1412 Centre Court


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Rae Hair

Retirement (2014)



RED RIVER BANK

A Louisiana Community Bank • Member FDIC

Red River Bank doesn't just own community banking as a brand in its communities—*it owns that brand across the state.*

Since Red River Bank and Davis South Barnette & Patrick began working together, strategic plans have been realized. Assets are up. Investors are confident. Top talent from other banks have been attracted in increasing numbers. Deposits are up 13% and, along with the brand we've built together, they continue to grow.

DAVIS SOUTH BARNETTE & PATRICK

ADVERTISING | PUBLIC RELATIONS

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