



January 31, 2018

Dear Fellow Shareholders,

On December 21, 2017 the Board of Directors of Citizens National Bancshares of Bossier, Inc. declared two dividends for shareholders of record January 4, 2018. The first dividend was set at \$.25 per share in cash and the second was a five percent stock dividend. You will find enclosed a dividend check for your cash portion of the dividend, as well as your certificate for your stock dividend. As we discussed in our November of 2017 letter to our shareholders, these dividends represent the Board's commitment to retain appropriate levels of capital in the company and return excess capital to our shareholders.

On January 18, 2018 Citizens National Bancshares of Bossier, Inc. completed our conversion to Computershare as our transfer agent. The conversion went well and we have had good feedback regarding Computershare from a number of shareholders. We look forward to providing the enhanced reporting and functionality Computershare will offer our shareholders. For additional information on Computershare and the appropriate procedures for effecting stock ownership change you can contact our CFO Chris Willcox at cwillcox@citizensnb.com or 318-213-1484.

We have also completed our subscription with Banclist.com. The system has been tested and is ready to accept both purchase and sell requests. If you would like to establish an account with Banclist, you will need to go to www.banclist.com and select "Create Account" in the upper right hand corner of the page. You will be prompted to provide your name, mailing address, telephone number and email address to get set up. For set up assistance you can email support@banclist.com or call Peter Scully with Banclist.com at (615) 519-5044. For any other questions, please contact Chris Willcox as noted above.

While we will send a formal notice closer to the event, please save the date for our annual meeting of shareholders to be held on April 19, 2018. During this time the Board and Management will present results for 2017 and discuss plans and opportunities for 2018 and beyond. We look forward to seeing you then. If you have any other questions, would like to refer a client to the bank or get information about any of our products or services before our meeting, please call me at (318) 213-1411 or email to jsmith@citizensnb.com.

With warmest regards and appreciation for your investment,

A handwritten signature in blue ink, appearing to read 'Jason D. Smith', is positioned above the printed name.

Jason D. Smith
President and Chief Executive Officer
Citizens National Bancshares of Bossier, Inc