



Citizens National Bancshares of Bossier, Inc.

February 7, 2022

Dear Fellow Shareholders,

The Board of Directors of Citizens National Bancshares of Bossier, Inc. (Citizens Bancshares) is pleased to provide the enclosed dividend check for payment of this year's cash dividend, which is based on 2021 performance. On December 16, 2021 the Board declared a cash dividend for shareholders in the amount of \$1.00 per share. The dividend represents a 33% increase over last year's dividend of \$.75 and is consistent with the Board's commitment to appropriately manage the Company's capital and return a portion of earnings to the shareholders.

The increase in dividend payment is one of several exciting events that occurred in 2021. On October 7, 2021, Citizens National Bank opened its first location in South Louisiana. Led by career banker, Jim Hudson, we seized an opportunity to open our Southern Operations Headquarters on Veterans' Memorial Boulevard in Metairie. We recently announced plans to open an office on the North Shore of Lake Pontchartrain to take full advantage of the opportunities available in those markets. Additionally, in an effort to enhance communication with our shareholders and to formalize the process for developing shareholders as customers, Tommy Boggs was named as our first Director of Shareholder Relations. Tommy was appointed to this position in the fourth quarter of 2021 and has already made a significant impact. Tommy can be reached via email at tboggs@citizensnb.com or on the Main Office line at (318)747-6000 extension 1483.

Please mark your calendar for our 2022 Annual meeting of Shareholders. This year's meeting will be held on April 21, 2022 at the Main Office. We will send a formal notice closer to the time of the meeting. Our Annual Meeting is a great opportunity for management and the board to discuss the Company and answer any questions you may have regarding the Bank or Citizens Bancshares.

With warmest regards,

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