

March 15, 2017

To: Citizens National Bancshares Shareholder,

Subject: Citizens National Bancshares Dividend for 2017

Citizens National Bancshares of Bossier, Inc. is pleased to announce the Board of Directors has again declared a Ten percent (10%) Common Stock Dividend effective March 15, 2017 to all Shareholders of record at the close of business January 5, 2017.

The enclosed stock certificate represents the dividends issued in full shares. Any fractional shares resulting from dividend declaration have been paid to you with the enclosed dividend check.

For 2016 Citizens National Bank, N.A. realized a 1.06% Return on Average Assets and a 9.14% Return on Average Equity. Additionally, we are pleased to report the year end market value in connection with the Citizens National Bancshares of Bossier; Inc has been determined to be \$ 25.05 per share after the dilutive effect of the dividend. This represents a 7.51% increase in dividend adjusted value per share.

It is a privilege to serve our communities and we are proud of the accomplishments the bank has achieved. If you have any questions, please do not hesitate to call.

With warmest regards,

President and Chief Executive Officer