



Citizens National Bancshares of Bossier, Inc.

March 16, 2021

Dear Fellow Shareholder:

To say the last twelve months have been remarkable is an understatement. As we have navigated the COVID-19 Pandemic, the experiences we have shared have given all of us a greater appreciation for the things that make life in our area special.

Now that our State has entered Phase Three of the recovery, and based on the guidance available to the Board of Directors, the decision has been made to host an in-person meeting of Shareholders at our Main Office on April 15, 2021, at 3:00pm. In addition to the in-person meeting, we have also made provisions for Shareholders to attend virtually via live-stream. If you are more comfortable with the virtual option, please go to www.citizensnb.com/Shareholder2021 and register. Once you register you will receive details on the best way to participate. As with our June 2020 meeting, we will not be able to take questions through the live-stream. However, you are encouraged to submit questions in advance, via email (jsmith@citizensnb.com).

Despite the Pandemic, economic, and interest rate head winds in 2020, your Company performed very well. Net income from operations was in excess of \$10,800,000, and by now you should have received your \$.75 per share cash dividend. Your Board of Directors is committed to returning a portion of the Company's earnings to our Shareholders each year while retaining sufficient capital to facilitate growth and support safe and secure banking operations.

You will find enclosed all the normal Shareholder meeting materials. We encourage you to vote your shares by returning your proxy in the franked envelope provided or to attend in person if you wish to vote your shares in that manner. Additionally, we will provide copies of our Annual Report at the Shareholder meeting. For those that are unable to attend we will mail Annual Reports immediately afterward. Until then you can find a summary of our year-end performance by visiting www.citizensnb.com/investor-relations/.

Finally, you will notice on the enclosed ballot for Director elections that Edward Glover has chosen not to sit for re-election. Mr. Glover has been an unbelievably valuable member of our team since the Bank started in 1985. Whether serving as an employee or Director, he has always been a true gentleman and a consummate banking professional. He will be missed and we will do our best to honor him during the next chapter of our Bank's history. Thank you Ed Glover!

Thank you again and we look forward to seeing you soon.

With warmest regards,

A handwritten signature in black ink, appearing to read "Jason D. Smith", written in a cursive style.

Jason D. Smith
President and CEO