



March 19, 2018

Dear Fellow Shareholder:

The Board of Directors of Citizens National Bancshares of Bossier, Inc. is pleased to provide the enclosed notification of our Annual Meeting of Shareholders, to be held at our Main Office on Thursday, April 19, 2018. While we hope you will be able to attend the meeting in person, we encourage you to review the enclosed Proxy Statement and vote your shares by completing the Proxy and returning it to Heard, McElroy & Vestal, LLC in the enclosed franked envelope. This will both ensure a quorum for the meeting and that your shares are voted in accordance with your wishes. All enclosures and procedures are consistent with those used in prior years.

In addition to the election of our current year Class of Directors, we will present performance results for the prior year and provide an overview of our plans for the future. We will also discuss our recent shareholder enhancements, including our transition to a cash dividend, onboarding of Computershare as our transfer agent and our subscription to BanList for our shareholders. Nominees for the 2018 Class of Directors include returning directors G. Kent Gibson, Edward R. Glover, James P. Williams and M. Dennis Wilson and new director nominee Mark E. Porter.

We look forward to seeing you at our Annual Shareholder Meeting. If you have any questions about the meeting, please feel free to email me at jsmith@citizensnb.com or call me at 318.213.1411.

With warmest regards,

A handwritten signature in black ink, appearing to read 'Jason D. Smith', is written over a light blue circular graphic element.

Jason D. Smith
President and Chief Executive Officer