

Louisiana Community Bancorp

City Savings Bank & Trust • Coastal Commerce Bank
Kaplan State Bank • Teche Bank & Trust • Tri-Parish Bank

Dear Valued Customer,

We have exciting news to share.

As most of you know, all of our banks operate beneath the Louisiana Community Bancorp (LCB) umbrella. LCB is the holding company that owns City Savings Bank, Coastal Commerce Bank, Kaplan State Bank, Teche Bank & Trust, and Tri-Parish Bank.

As we look to the future, we are proud to announce that our five banks will unite as one bank with one charter and a new bank name. We are now embarking on the journey to consolidate operations and go through the regulatory steps necessary to complete the process of merging our banks in the first quarter of 2018. This transition does not involve any change of ownership, but merely combines our five banks into one.

Why the Change?

Combining our five banks together into one, means more resources, more streamlined operations and more opportunity as we expand our branch footprint to 25 locations in Louisiana by 2018. We are confident that integrating our five banks into one common brand will allow us to offer you an even better customer service experience and enhanced technology and products - the right size with the right service.

What Does This Mean for You?

As we begin this transition there will be very few changes. Plan on seeing the same familiar faces at your branch location. As active members of the communities we serve, you will continue to see your bank supporting our local organizations and engaged in improving the quality of life in the areas where we all live and work.

Within the first quarter of 2018, we will announce our new name and introduce our new brand that you will see in the branches, on the bank website, in our communications with you, and throughout the markets we serve.

In the meantime we welcome your questions and feedback. We appreciate your business, and look forward to our exciting future together.

Sincerely,



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