

CELEBRATING OVER 100 YEARS



# The Little EXTRA

Autumn 2010

A PUBLICATION OF BANK OF NEW ORLEANS



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THE STRONGEST  
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## In this issue...

### Feature Story

Louisiana Bancorp, Inc  
reports successful  
2nd Quarter earnings

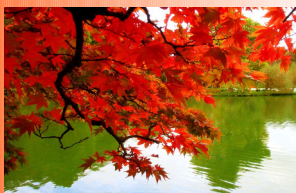
### In the Spotlight

Protect yourself from  
Debit Card fraud

### What's New?

Come pick up your  
FREE Football Schedule  
at any branch location

BNO's Business Spotlight



### Historically Low Loan Rates follow a Successful 2nd Quarter- A Message from the President

It seems like we just finished cheering on the Black and Gold to a Super Bowl Victory, and now



LARRY LEBON  
PRESIDENT/CEO

we are already in the 2010 regular season. How the year has flown by. Amidst the excitement this year has brought so far, I am pleased to report that Bank of New Orleans had an excellent second quarter with solid earnings, strong liquidity and capital, as reflected in our recent earnings release. We also completed our eighth stock buyback and announced a ninth repurchase plan. As of 2nd Quarter end on June 30, Louisiana Bancorp closed at \$14.07 a share-roughly up 40% over a three-year period. BNO also continues to receive the highest 5-Star Rating from the Bauer Group, a highly recognized financial institution rating agency.

As you know, BNO has also been providing loans to residents of the Greater New Orleans area for over 100 years and takes pride in the personal and friendly service it offers. Following a successful second quarter, we continue to strive daily to offer the most competitive loan rates while meeting the individual needs of each potential borrower. With rates at historic lows, there is no better time to purchase or even refinance your home or commercial property with us. We provide loans to suit a variety of lending needs such as residential loans for self-employed professionals, jumbo loans up to \$1 million with low fixed rates and 15-year

fixed rate commercial real estate loans. We offer low rates on Commercial Lines of Credit where you can use the equity in your real estate for business purposes. BNO also offers Home Equity Lines of Credit, where you can turn the equity in your home into cash for home improvement projects, debt consolidation or a much-needed vacation. Our knowledgeable mortgage and commercial loan officers are ready to work with you to identify the right loan to fit your needs. Call Holly Callia in our Mortgage Department, Brice Howard in our Commercial Department or Mike Dardis in our Installment Loan Department.

### Join us for Customer Appreciation on Friday, October 29

As we roll into the third quarter of our 101st year, BNO would like to take the opportunity to appreciate



you- all our valued customers. We invite you to please join us on Friday, October 29, for Customer Appreciation Day. There will be refreshments, giveaways and the opportunity for you to enter your name into our gift card drawings! Stop by any of our three branch locations on October 29 as we celebrate over 100 years of your loyalty and business. Thanks again!

Bank from home: [www.bankofneworleans.net](http://www.bankofneworleans.net)

## Protect Yourself Against Debit Card Fraud

To protect your account, we monitor your debit card transactions for potentially fraudulent activity which may include a sudden change in locale (such as when a U.S.-issued card is used unexpectedly overseas), a sudden string of costly purchases, or any pattern associated with new fraud trends around the world.

If we suspect fraudulent debit card use, we will be calling you to validate the legitimacy of your transactions. Your participation in responding to our call is critical to prevent potential risk and avoid restrictions we may place on the use of your card.

- Our automated call will ask you to verify recent transaction activity on your card.
- You'll be able to respond via your touchtone keypad.
- You'll also be provided a toll-free number to call should you have additional questions.

If you plan on traveling outside the U.S., we ask you to please notify us. We'll make sure you're able to continue using your debit card without any problems. Our goal, quite simply, is to minimize your exposure to risk and the impact of any fraud. To ensure we can continue to reach you whenever potential fraud is detected, please keep us informed of your correct phone number and address at all times. In the meantime, please be diligent in monitoring transaction activity on your account and contact us immediately if you identify any fraudulent transactions. Here are some additional tips on protecting yourself from debit card fraud:

### 1. Unless absolutely required for a legitimate business purpose, avoid giving out your:

- Address and ZIP code
- Phone number
- Date of birth
- Social Security number
- Card or account number
- Card expiration date



### 2. In stores and at ATMs, always cover your card and PIN, and watch for:

- Cell phone cameras, mirrors, or other tools used to view cards and PINs
- People watching your transactions
- Cashiers taking your card out of sight; take it to the register yourself
- Any unusual activity at ATMs; if you feel uncomfortable, go to another ATM

### 3. Online, you should never respond to unsolicited emails that:

- Ask you to verify your card or account number; such emails are not sent by legitimate businesses
- Link to websites; such sites can look legitimate but may collect data or put spyware on your computer

## FDIC Insurance Coverage Remains Permanently Increased to \$250,000

Now, more than ever, is a great time to increase your deposits at BNO while having the security of additional deposit insurance. The Dodd-Frank Wall Street Reform and Consumer Protection Act signed by President Obama on July 21, 2010, made permanent the current standard maximum deposit insurance amount of \$250,000. This FDIC coverage limit applies per depositor, per insured institution, for each account ownership category. You can make sure all of your deposit accounts are accurately insured by utilizing EDIE— the Electronic Deposit Insurance Estimator located on our website. To begin utilizing EDIE, visit our website at [www.bankofneworleans.net](http://www.bankofneworleans.net) and click the Savings tab or come in to a branch today and a desk officer will be more than happy to review your deposit accounts to make sure every cent of your money is properly insured.

## BNO Business Spotlight- Barney's Police Supplies

BNO Business customer, Barney's Police Supplies, celebrated the Grand Opening of its Metairie location this Summer. Barney's carries a large variety of supplies pertaining to the law enforcement field. Pictured along with BNO's Business Development Rep, Marilyn Cox is Barney's owner, Timothy Heinzen (cutting the ribbon) alongside Jefferson Parish Chamber of Commerce President and CEO, Glenn Hayes.



Please send any future BNO Business Spotlight suggestions to the attention of the Marketing Department, 1600 Veterans Blvd., Metairie, LA 70005.

 **BNO**  
Bank of New Orleans

Established 1909

◆ LAWRENCE J. LeBON III, CEO / President

◆ HOLLY E. THOEDE, Editor

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[www.bankofneworleans.net](http://www.bankofneworleans.net)  
Member FDIC ◆ Equal Housing Lender