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Metairie

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Metairie, LA 70006
(504) 885-6300

Uptown

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New Orleans, LA 70115
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Lakefront

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Service and Reputation You Can Bank On

THE LITTLE EXTRA



Winter 2006/2007

A Publication of Bank of New Orleans

Online Banking: Additional Security, Additional Features!



You don't need to put your computer under lock and key to make your online banking experience more secure. With the new security features and upgrades to BNO's Internet Banking and

Online BillPay, you can rest assured your financial information will remain safe and secure. On December 8, 2006, BNO implements PassMark™ authentication protocols to Internet Banking log-in. This new layered authentication system will help BNO validate your identity and will also help you verify that you are on the real BNO website and not a fraudulent look-alike.

This security is accomplished through a series of challenges, including a unique Pass Image and Pass Phrase that will appear on your screen each time you log-in to your BNO Internet Banking site. If you recognize the Pass Image and PassPhrase, you may proceed with logging in as you normally would, confident you are entering the authentic BNO website. If, however, the Pass Image and PassPhrase DO NOT MATCH, you would proceed no further, starting over or contacting BNO's Internet Banking staff.

Online BillPay receives a substantial upgrade as well, no longer requiring a separate sign-on. It is now incorporated into Internet Banking. We believe you will find the upgrade to Online BillPay extremely user-friendly and powerful. Payments may be made as quickly as the next day to many billers, and all tasks

(article continues on the next page)

A Message from the President



Larry LeBon
President/CEO

At BNO, our priority is serving you and ensuring that your financial information is safe and secure. With our implementation of layered authentication to our Internet Banking and the upgrade to our

Online BillPay system, we accomplish both. In this issue, you will learn about these changes and how they will make your online experience more secure, powerful, and user-friendly than ever before. We're excited that payments on our Online BillPay can be made even faster, as quickly as one day in some cases.

We recently held our Customer Appreciation day at our Veterans, Magazine, and Transcontinental branches on December 15, 2006. It was truly a delight spending time with all of you who came out to join us.

2007 marks our 98th year in business. Jacob D. Dresner and Henry Mooney started our institution in 1909 in order to help the people of the Greater New Orleans Area have more opportunities to own a home. We remain dedicated to that principle today, with loans of all types to fit your needs in addition to numerous savings and checking options. 2007 offers a brand new year. Let each of us at BNO help you make it a great one!

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Friday, December 15, 2006



*Bank of New Orleans
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Online Banking (continued)

can be performed from a central Payment Center. As before, you will be able to pay all sorts of bills from credit cards to loan payments to utilities. You can even pay your gardener or babysitter. Searching for your billers is easier than ever before, whether by account number or phone number.

BNO's staff is excited about the new changes to our online "branch" and know you will be as well. If you are an existing Internet Banking or BillPay customer and would like assistance in getting used to the new changes, we are happy to help you.

If you have not enrolled in FREE Internet Banking--now is the perfect time! You can check your balances, transactions, and history on **all** your BNO accounts from savings to loans, make transfers between accounts, and even pay your BNO loans from your BNO savings or checking account.

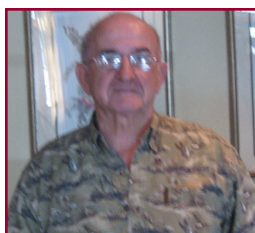
To our BNO checking account customers who have not enrolled in Online BillPay, why not try out all the new features? Online BillPay is FREE for the first 60 days, and only \$5.95 per month after that for 15 bills. (A nominal \$0.45 per item charge will be assessed for each bill over the included 15.)

Enroll today! www.bankofneworleans.net

If your home was damaged by Hurricane Katrina, you may be eligible for a Road Home grant. You can get more information by calling 1-888-ROAD2LA or start your application online at www.road2la.org. If you qualify, an adviser from the Road Home will contact you. We encourage you to apply.

2006 Senior Expo

Reverse Mortgage Professional Marilyn Cox and Marketing Manager Jennifer Rowland recently attended the Senior Expo at the Alario Center. Thank you to the BNO customers who stopped by to say "Hi!" A drawing for a gift combo of an umbrella, hat, and travel mug was held and Mr. R. J. Pizani of Barataria, LA was our winner! Congratulations!



Senior Expo winner, R. J. Pizani

Energy Saving Tips for YOU

Especially in the winter, many of us see our energy bills increase, but there are steps you can take to help reduce your costs. A few simple changes can make a big difference. Below are a few suggestions:

- Use caulking or weather stripping to seal cracks around doors, windows, and other openings in your home.
- Properly vent your dryer to the outside and make sure to run your washer and dryer with full loads.
- Insulate around entrance points for plumbing and piping in your roof and on the sides of your home with proper gaskets, flashing, and caulking.
- Water-flow restrictors on faucets and showerheads can reduce your hot water costs.
- Repair leaking faucets--each second of drip wastes 400 gallons of water per year.
- Make sure your insulation is sufficient, particularly in your attic and flooring.
- Turn down your thermostat while you're sleeping and while you're away from home. You may also wish to consider installing a programmable thermostat to automatically adjust temperatures.



- Open blinds and curtains during the day to let in the sun's warmth and close them at night.
- Water-heating costs go down with simple changes to your water heater. If your water heater is an older model, wrap an insulating blanket around it. Regardless of age, set your water heater's temperature to 120 degrees Fahrenheit.
- Un-used rooms in your home? Close all vents and doors in them.
- Rather than replacing your incandescent bulbs with the same type, try a compact fluorescent lamp (CFL). CFLs use a third of the electricity and last up to 10 times longer than a conventional bulb.
- Change or clean the filters in your central air and heating unit or furnace once a month.
- Fireplaces not being used should have their dampers closed to prevent warm air from escaping through the chimney.

We hope these tips will help you cut down on your energy costs this winter and throughout the coming year!

Customer Appreciation Day

Customer Appreciation Day was held on December 15, 2006. No photos were available at the time this newsletter went to print, but a full story will run in our next quarterly newsletter. Thank you to all of our customers who attended. **WE APPRECIATE YOU!**

Thank You

 **BNO**
Bank of New Orleans

Established 1909

(504) 834-1190

www.bankofneworleans.net
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