

Main Office

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Metairie, LA 70005
(504) 834-1190

Metairie

4401 Transcontinental Dr.
Metairie, LA 70006
(504) 885-6300

Uptown

5435 Magazine Street
New Orleans, LA 70115
(504) 897-9751

Lakefront

TEMPORARILY
CLOSED

Service and Reputation You Can Bank On

THE LITTLE EXTRA



Summer 2007

A Publication of Bank of New Orleans

Satisfied Customer Sings BNO's Praises With Pride!



Scott Landry

Local musician Scott Landry loves to sing the praises of his "little four location bank" that came through for him in a big way during and after Hurricane Katrina.

A customer since 2001, Scott recently came in to transact business and excitedly told every BNO employee he came into contact with how proud he was to be a BNO Customer. Even though Scott lives on the Northshore, he banks at BNO because "I would rather go a little out of my way for personal service; to go where I know the people."

His dedication to BNO increased during Katrina. Scott and his family evacuated to Georgia and, like everyone else who evacuated for Katrina did, they experienced the realization that they would be unable to return home for quite some time. Scott's father had an account at one of the largest multiple-branch banks in the New Orleans area. When everything in New Orleans shut down, his father was unable to use his debit card to purchase gas, supplies, or withdraw money. Scott, however, had no problems whatsoever accessing his BNO checking account through his BNO MasterMoney™ Debit Card.

"We were in trouble and yet I was still able to access my account," Scott said. "It was like getting taken care of by your own family."

Scott is thrilled to be a BNO customer and is spreading the word to his family and friends about Bank of New Orleans and the quality, personal service we provide our customers. "Y'all are wonderful. I never want to work with another bank," said Scott. "I was 500 miles away and BNO took care of everything. All I had to do was call."

A Message From the President

We're Prepared for Hurricane Season!



Larry LeBon
President/CEO

Hurricane Season is upon us again and we all hope that it will be as uneventful as 2006 was. However, as long as the possibility of catastrophe remains, we will have a plan in place to deal with it, and 2007 is no exception. We have backup plans ready to go in case of evacuation as well as plans for what operations will be in place locally. You will find important information in this newsletter to help you prepare as well.

Our region continues to rebuild and we remain committed to being part of this rebuilding. For this reason we are participating in the Jefferson Parish and St. Tammany Parish Bond Programs, providing special low, fixed rates with no first-time homebuyer requirement to qualified purchasers buying homes in Jefferson or St. Tammany. Additional grant money may be available for closing cost or down payment assistance. Have you found a new home but not yet sold your existing home? BNO can offer you a bridge loan to help you make the transition between the two. For these and other mortgage products, Deb Timberlake is ready to help you find the loan you need.

Additionally, BNO offers Home Improvement Loans and Home Equity Lines of Credit to assist you in remodeling your home. Let the money you've invested in your home work for you now. Contact Mike Dardis for more information or to apply today.

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*Bank of New Orleans
Supports our Troops*

Bank from home: www.bankofneworleans.net

Keeping Your Finances Secure Online

Electronic and online banking provide unparalleled access and convenience to your accounts. With the increased complexity and advantages of this technology, online fraudsters advance their tactics as well.

What We're Doing:

BNO wants to make sure your financial information is as secure as possible, and we have implemented several authentication steps to protect you. Our Free Internet Banking service generates challenge information to verify your identity, including a unique private image and a pass phrase you create. You also select three Challenge Questions and provide responses. The Image and PassPhrase should appear on the screen each time you log-in, verifying that you are on the legitimate BNO Internet Banking site.

What You Can Do:

You can increase your security online by maintaining a healthy dose of skepticism. Be aware that criminals can create a website that looks like a legitimate business's. Rely on bookmarks to go to the website of businesses you frequent. Don't send personal data in reply to an e-mail. BNO and other legitimate banks will never ask you to click on a link in an e-mail and go to a website to "verify" or enter personal information.

Above all, if you have any doubts about the veracity of an e-mail you have received, trust your instincts! If you receive an e-mail purporting to be from Bank of New Orleans and you're suspicious of it, contact your branch to ask questions. We want to keep your financial information safe and secure and don't want to see you fall prey to a cyber-criminal! Remember we are taking precautions on our end to protect your accounts. Be vigilant when you are online to do the same.



Have a MasterMoney™ Debit Card?

Your MasterCard could get you closer to living a Major League Baseball® dream!

Visit www.priceless.com for details. July 1 through September 30, 2007.

Your Hurricane Season Checklist

By the time you receive this newsletter, Hurricane Season will have begun. Rest assured that at BNO we have set up a plan and are well-prepared in case of disaster. In the case of the New Orleans area being completely shut down we have made arrangements to operate out of banks in other geographic areas and will notify our customers of this through our website as well as newspapers in that area should this become necessary. We will post the latest information on our status on our website at www.bankofneworleans.net. Additionally, if you have signed up for Internet Banking, you will be able to access your accounts through the website. In case of evacuation, please keep the following information handy:

Bank of New Orleans: (504) 834-1190
TOLL FREE: 1-888-834-1190
24-hr ACCESS LINE: 1-888-466-4664
Website: www.bankofneworleans.net
E-mail: info@bnoinfo.com
Hurricane Evac E-mail: bnohelp@yahoo.com
Report a Lost or Stolen MasterMoney™ or ATM Card: 1-800-554-8969

HELOC Help for You!

Are you looking for a way to consolidate debts? Maybe you see some improvements you want to make to your home to strengthen, expand, or beautify it. Perhaps you have a child whose tuition payment is coming due. Your need may be something else entirely. Whatever the need, a Home Equity Line of Credit from BNO could be the answer you need. Your home is an investment--let it work for you. BNO offers no closing costs on lines up to \$100,000 (Orleans Parish Documentary Tax is not included). Call Mike Dardis in our Installment Loan Department today to find out how a HELOC can work for you!

Are You Prepared If Disaster Strikes Again?



The American Red Cross suggests renting a safe deposit box as a key step in preparing financially for disaster. Among the original documents you should store in a safe deposit box are deeds and titles for your property, birth certificates and naturalization papers, marriage license, divorce papers, or child custody papers, passports and military/veteran papers, certificates for investments, and power of attorney. Copies of insurance policies and wills may be kept in the box and you retain the originals. For a complete list visit www.redcross.org,

BNO has safe deposit boxes for rent at our Veterans, Magazine, and Transcontinental locations. The majority of our boxes stayed high and dry after Katrina. Annual rent starts at just \$20 and a variety of safe deposit box sizes are available from 3" x 5" through 10" x 10". Contact an officer at your branch today to reserve your safe deposit box and be prepared.

REAL ESTATE INVESTORS

Look no further than BNO for all your Commercial Real Estate needs! We have LOW, FIXED RATES for up to 15 years with the personal service and attention you deserve every step of the way!

Call Jack Lyons or Andrew LeBlanc
(504) 834-1190

 **BNO**
Bank of New Orleans

Established 1909

(504) 834-1190

www.bankofneworleans.net
Member FDIC ♦ Equal Housing Lender