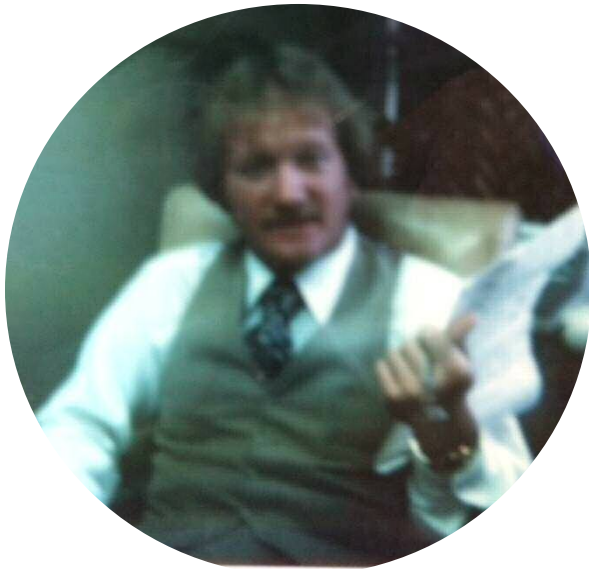


MISSISSIPPI RIVER BANK- Capitalizing on the anomalies created by Banking Consolidations and competition over the past 35 Years



Michael M. Bush
President & Chief Executive Officer

Mississippi River Bank
www.mississippiriverbank.net

Interview conducted by:
Lynn Fosse, Senior Editor
CEOCFO Magazine

CEOCFO: *Mr. Bush, what is the basic philosophy at Mississippi River Bank?*

Mr. Bush: Our basic philosophy is and has been to take advantage of the consolidation in the industry, which began in the early eighties, with the approval of statewide and then nationwide banking. Banks were merging and acquiring all of our competitors and it gave us the opportunity to be able to pick and choose the good small business customers in our market to build a base or, for lack of a better term, an engine, that would sustain us for the next 35 years.

CEOCFO: *I am guessing it has worked!*

Mr. Bush: So far it has worked! We have consistently been recognized as a top performing bank however, the engine is getting a little old. Like all engines you have to do maintenance on it now and again. We constantly evolve as consolidation and competition dictates.

CEOCFO: *Would you tell us a little bit about the geography? Who do you serve? What is the economy like? How have they been hit with the down turn, with the upswing, with life in general?*

Mr. Bush: Our primary market is Plaquemines Parish Louisiana, with a population of less than 25,000 people which consists of the West Bank of the Mississippi river, south of New Orleans, all the way to the gulf. The bulk of our business through the years has been oil and gas, but more on the production side and the smaller companies that service all the major oil companies that are working in the gulf. Most of the companies we deal with today are successful because they are tied to oil production and not exploration, however as most of our customers knew oil and gas was not going to be there for their children. Most of them have sent their children away to get an education knowing this was not going to work over the long haul. Therefore, many of the small businesses that we have, while they may be very vibrant today, the ownership is aging out and they are probably not going to have anyone to sell to. Many will just close up, turn off the lights and either go do something else, retire or cash out. When this eventuality happens we will be looking forward to dealing with the next generations. However, the banking industry as a whole does not seem to have found a way to bank the millennials.

CEOCFO: *What is your strategy to deal with that?*

Mr. Bush: In the Bible God made a deal with Abraham when he was going to condemn Sodom and Gomorrah, he told Abraham if he could find one good person and he would save all of them. We have been looking at the millennials as a universe and I really did not see a customer base there. I talk to the American Banker's Association (ABA) leadership all the time, because they keep saying that they are trying to find experts to show us how to bank millennials. If we believe everything that is written about the millennials as a group, my analysis would be; they are over educated, with degrees for