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**Veteran Banker Passes the Market Leadership Torch:
Citizens Trust Bank Announces Jason A. Eppenger as Alabama Market President**

BIRMINGHAM, AL – June 23, 2016 - Citizens Trust Bank has announced that Alabama Division President and veteran banker, Mr. Bunny Stokes, Jr. is retiring after nearly 42 years in banking. Stokes is the former Chairman of the Board and Chief Executive Officer of Citizens Federal Savings Bank which was acquired by Citizens Trust Bank in February, 2003. “I have had a long and successful career in banking. At this phase of my life, I am now ready to spend more time enjoying my family. I have seen a number of changes over the years, both in Birmingham and in the banking industry. I am appreciative of the opportunities that I have had at both Citizens Federal Savings Bank and subsequently Citizens Trust Bank,” said Mr. Stokes.

Since he began his long and distinguished career, he gained a thorough understanding of all areas of bank operations. Mr. Stokes’ achievements and contributions have been recognized with numerous awards, including Business Leader of the Year, awarded by the Omega Psi Phi Fraternity, and the Alumni Merit Award from Booker T. Washington Business College. In recognition of his leadership and executive capabilities, former Alabama Governor George Wallace appointed him Honorary Lieutenant Colonel and the prestigious Aide-de-Camp in the Alabama State Militia.

“Mr. Stokes has been one of the Bank’s most influential leaders. He masterfully managed our Alabama operations through challenging times and market transitions. We are grateful for his innumerable contributions to the bank and his distinguished tenure as Division President” said Cynthia N. Day, President and CEO.

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Stokes Passes the Torch

Mr. Stokes, a protégé of the renowned Alabama business leader Dr. A.G. Gaston, continued the Citizens Trust Bank legacy of mentorship and was instrumental in the selection of a strong successor to take the helm of the Alabama market.

“In collaboration with Mr. Stokes, we are proud to announce Jason A. Eppenger as Citizens Trust Bank’s Alabama Market President. Jason brings a wealth of banking experience and being a native of Birmingham, he is a perfect fit for leading our strategic objective of growing and expanding our presence in Alabama. He is a valuable addition to our team and we are excited to have him” said Day.

As the torch is passed, Eppenger, in his new role, will be responsible for the development, management, and expansion of the consumer and commercial banking divisions in the market. He will focus on deepening business alliances and integrating business strategies to enhance Citizens Trust Bank’s brand and relationships with our existing and prospective clients in this key market.

About Citizens Trust Bank Citizens Trust Bank is a leader in the financial services industry and one of the largest minority-owned financial institutions in the nation, offering a full range of quality business and consumer products and services including Small Business Administration (SBA) financed loans, residential mortgage lending, and consumer and business online banking products with ten financial centers in Metro Atlanta, Columbus, Georgia and in Birmingham and Eutaw, Alabama. For more information, please visit www.ctbconnect.com. Follow us on Twitter [@CTBank](https://twitter.com/CTBank).

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