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CONTACT: Diedra L. St. Julien  
[Diedra.Stjulien@ctbatl.com](mailto:Diedra.Stjulien@ctbatl.com)  
404.575.8371

**The Legacy Lives On:  
Citizens Trust Bank Hosts Mortgage Checkups for Interested Homeowners and Prospects**

**ATLANTA** – January 24, 2017 – In celebration of Black History Month, Citizens Trust Bank will host month-long mortgage checkups for homeowners interested in discovering strategies to take advantage of their homes' equity. Along with the checkups, prospective buyers could learn about obtaining up to \$10,000 in mortgage assistance through the 2017 Affordable Housing Programs, Set-Aside and Veterans Products. **The workshops, taking place at each of its ten financial locations throughout Georgia and Alabama, will be offered the month of February. They are complimentary to interested prospects and, no appointment is necessary to attend.**

The Citizens Trust Bank Affordable Housing Program offers several options for potential buyers looking for down-payment assistance, including first-time, community partners and veterans or active duty members of any branch of the U.S. Military, or their surviving spouse prospects.

This workshop is part of Citizens Trust Bank's partnership with the Federal Home Loan Bank which aims to connect potential homebuyers and homeowners with Citizens Trust Bank's certified homeownership professionals who can provide information on homeownership counseling, financial counseling, down payment assistance, first time homebuyer mortgages, and more. Customers will be able to hear, see, and interact with Homeownership Specialists through one-on-one counseling sessions.

"Living our legacy of financial empowerment through home ownership, we are honored to serve the community in order to expand the number of people that we help educate" says Yulanda Munford, Citizens Trust Bank Mortgage Division Manager. "We are excited to partner with the Federal Home Loan Bank again this year to bring access to these vitally needed services to potential homebuyers and homeowners in throughout our markets," added Munford.



The comprehensive Mortgage Checkups include learning about becoming a new homeowner, lowering existing mortgage payments, Cash-out or Debt-consolidation refinance solutions and/or reverse mortgage options. The Citizens Trust Bank Affordable Housing Program funds are available on a first-come, first-served basis. Customers can access up to \$10,000 for home purchasing.

**For more information about the Citizens Trust Bank Mortgage Checkup and Homeowner workshops and/or the Federal Home Bank Loan partnership, please contact Yulanda Munford at 404.575.8440.**

**About Citizens Trust Bank**

Citizens Bancshares Corporation is the parent holding company of Citizens Trust Bank that provides a full range of commercial and personal banking product and financial solutions. For over 90 years, Citizens Trust Bank is committed to enabling their customers and the community to realize dreams of economic empowerment. The Bank has remained dedicated to the growth and development of communities through its commitment to excellence. Citizens Trust Bank has financial centers throughout metropolitan Atlanta and Columbus, Georgia, and in Birmingham and Eutaw, Alabama. Through its parent company, Citizens Bancshares Corporation, its common stock is offered over-the-counter to the general public under the trading symbol CZBS. For more information please visit Citizens Trust Bank [online](#). Like us on [Facebook](#) and follow us on [Twitter](#) and Instagram. **Citizens Trust Bank – A relationship you can bank on.**

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