

FOR IMMEDIATE RELEASE

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**Citizens Trust Bank Welcomes Its Newest Commercial Lending Officer
in Birmingham, Alabama**



Marsha Horace
Commercial Relationship Manager

BIRMINGHAM, July 28, 2017 –

Citizens Trust Bank is proud to announce and welcomes Marsha Horace as a Vice President, Commercial Relationship Manager for its Alabama market. Horace brings over sixteen years of experience in managing sales, business development and commercial lending strategies to both corporate and private organizations. Joining the Citizens Trust Bank Alabama Commercial Banking team, Horace will be responsible for managing credit risk of the Bank's commercial loan portfolio and assisting to maximize the Bank's growth potential. Marsha will continue

her success as Citizens Trust Bank continues to grow its commercial loan portfolio in this key market.

In Alabama along with the Market President, Jason Eppenger, Marsha will promote continued support of the Citizens Trust Bank financial solutions; and is responsible for deepening business alliances and enhancing the Citizens Trust Bank brand.

“Marsha’s wealth of experience and commercial lending knowledge has already made her a key addition to the Citizens Trust Bank family. She truly shares our vision, passion and above all, our commitment to fostering solid, long-lasting lending partnerships” said Jason Eppenger. “I’m confident that Marsha will play a key role in providing and implementing high quality lending solutions for our customers” Eppenger shared.

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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 eight 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), Facebook [#CTBstrong](https://www.facebook.com/CTBstrong) and Instagram [@citizenstrustbank](https://www.instagram.com/citizenstrustbank).

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