CITIZENS TRUST BANK
A relationship you can bank on

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The Atlanta City Council Issues a Proclamation to Citizens Trust Bank in Recognition for its Lasting Contributions to the Sustaining Financial Health of the Atlanta Community

ATLANTA, GA – June 20, 2017 - A decree by Atlanta City Council announcing the council's endorsement of a proclamation to Citizens Trust Bank for its lasting contributions to the sustaining financial health of the Atlanta community was presented by the Honorable Caesar C. Mitchell, Atlanta City Council President, at a formal assembly on Monday, June 19, 2017.

Citizens Trust Bank opened its doors for business in 1921 and has been seen as a beacon of strength and financial empowerment for all who have encountered the brand. From its beginnings on Auburn Avenue, in the greater Atlanta downtown community, its history and legacy are the foundation that have contributed to building the reputation for Citizens Trust Bank to remain firmly rooted and accessible to the communities served.

Over 95 years in the community, the proclamation was authored to commemorate the Bank's commitment to its founding principles: *Financial stability and business development, the importance of thrift or savings and Making homeownership possible for all people*. Though the advancement of technology has dramatically changed the delivery of services, these Citizens Trust Bank core values have remained the same.

The Council's recognition was extended on the heels of Citizens Trust Bank's public notice of the planned closing of its historic Piedmont Avenue and the Lithonia financial center locations on Friday, June 30, 2017. The financial center located at 75 Piedmont Avenue has been an Atlanta mainstay for decades. In 2007, Citizens Trust Bank became a tenant in the property after the building was acquired by the University System of Georgia.

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The Branch Network Optimization approach continues to allow Citizens Trust Bank to provide its customers further electronic banking services while enhancing core operation efficiencies. Customers will continue to have 24-hour access to their funds, via the bank's network of ATMs, utilization of online services or mobile devices.

The existing proximity of its financial center locations in both downtown Atlanta and in the east Atlanta corridor furthered the rationale to consolidate some of its branch operations while also presenting the unique opportunity to create further efficiencies in the Citizens Trust Bank consumer banking network.

The decision to close operations at both locations is bittersweet. It reconfirms, however, the Bank's ongoing commitment to sustaining customer growth while meeting the growing demands of offering viable banking solutions within the bank's markets.

The proclamation recognizes the bank's foresighted leadership that has afforded Citizens Trust Bank to navigate countless initiatives for support of banking, trade and commerce within the community. From the need to found the bank, in the 1900's, to the civil rights movement of the 1950's and 60's, to the powerful awareness and the present day movement through social media to support community economics, Citizens Trust Bank takes pride in offering competitive, responsive financial solutions to meet the growing banking needs of an entire community.

"We are truly humbled to receive such prestigious city recognition," explained Day. "This acknowledgement reconfirms our commitment to how we will continue to define the future of the bank for the next generation of banking customers," Day said.

"Citizens Trust Bank's ongoing commitment in the areas of financial stewardship, community involvement and financial education are the keys to our community's well-being and long-term quality of life," said the Honorable Caesar Mitchell, Atlanta City Council President "We are grateful for their partnership and the contributions they've made to sustaining the financial health of the communities we both serve," added Mitchell.

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About Citizens Trust Bank
Citizens Trust Bank has built financial relationships since 1921 – we remain committed to providing personalized service and financial solutions to meet the growing needs of an entire community. Through a legacy built on principle, we go beyond meeting the needs of offering banking products and service solutions; our mission is to financially empower our customers and their generations to succeed. In turn, their success is our success. The bank takes pride in offering its financial solutions throughout metropolitan-Atlanta and Columbus, Georgia and Birmingham and Eutaw, Alabama. Through its parent company, Citizens Bancshares Corporation, the Bank offers its common stock over-the-counter to the general public under the trading symbol CZBS and can be found at www.ctbconnect.com.

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