



CITIZENS TRUST BANK
A relationship you can bank on

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IMMEDIATE RELEASE

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**Citizens Trust Bank Joins ABA and Banks Across U.S. to Launch
#BanksNeverAskThat Anti-Phishing Campaign**

America's banks join forces in coordinated, industry-wide campaign to protect consumers during National Cybersecurity Awareness Month

TODAY – October 1, 2020 - Citizens Trust Bank joined the American Bankers Association and banks across the nation in launching a first-of-its kind, industry-wide campaign to educate consumers about the persistent threat of phishing scams. The FTC estimates that consumers lost \$1.9 billion to phishing schemes and other fraud in 2019 and the ongoing pandemic has only increased the threat. To combat phishing, the #BanksNeverAskThat campaign uses attention-grabbing humor and other engaging content to empower consumers to identify bogus bank communications asking for sensitive information like their passwords and social security numbers.

"This campaign is an unprecedented effort by the banking industry to address a growing threat to our customers," said Rob Nichols, ABA president and CEO. "Thanks to participating banks like Citizens Trust Bank we're turning the tables on the bad guys by giving consumers the tools they need to spot illegitimate bank communications."

Citizens Trust Bank, along with banks across the country and ABA, are simultaneously launching the campaign on Oct. 1 to mark the beginning of National Cybersecurity Awareness Month.

Throughout the month Citizens Trust Bank will share eye-catching and engaging short videos, animated GIFs and consumer tips on social media and in bank branches designed to highlight common phishing schemes]. Because cybersecurity education and fraud awareness can often be dull and forgettable to many consumers, the campaign is designed to be bright and bold with a bit of comedy.

"Do you prefer boxers or briefs? Do you believe in aliens?!", one of the campaign's animated GIFs asks social media users. "Banks would never ask you these questions. Here's another question a real bank would never ask: We've spotted some unusual activity on your account; can you please verify your username and password?"

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The campaign's short videos offer similarly ridiculous questions that banks would never ask and direct consumers to BanksNeverAskThat.com for more information. At that website, consumers will find the #BanksNeverAskThat quiz, videos, phishing red flags, tips and FAQs.

For more information about phishing scams and how to stop fraudsters in their tracks, visit www.BanksNeverAskThat.com.

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About Citizens Trust Bank

Since 1921, for nearly 100 years, Citizens Trust Bank remains committed to providing personalized service and financial solutions to meet the growing needs of the community. Through a legacy built on economic equality and well-being, we go beyond meeting the needs of offering banking solutions; our mission is to empower our customers and future generations for financial success. In 2020 during unprecedented times, we continue to leverage the fundamental principles on which we were founded to be the keys to future success. Our unique culture, team and collaboration with the citizens of our communities cause us to be optimistic about the future – We continue the legacy, and our promise to future generations. The bank takes pride in offering its financial solutions throughout metropolitan-Atlanta and Birmingham and Eutaw, Alabama. Through its parent company, Citizens Bancshares Corporation, the Bank offers its common stock over-the-counter to the public under the trading symbol CZBS and can be found at www.ctbconnect.com.