



CITIZENS TRUST BANK
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IMMEDIATE RELEASE

**Citizens Trust Bank Announced
Critical Interim Financing to a Alabama Black Belt County**

ALABAMA- Citizens Trust Bank (CTB) announced that it will provide interim financing in the amount of \$840,000 to Perry County, Alabama during a ceremony held in Uniontown, AL on October 27, 2020.

The financing will support road improvements throughout the county. The underwriting delivers on the county's State Gasoline Tax Anticipation Warrants, Series 2020, issued in accordance with the Rebuild Alabama Act of 2019. Comer Capital Group (CCG) served as financial advisor to the County and assisted in the sale of the Warrants to Citizens Trust Bank.

Upon the completion, long term financing will be provided by the U.S. Department of Agriculture (USDA) through its Community Facilities Program. The Community Facilities Program is designed to provide funding to construct, expand or improve facilities that provide health care, education, public safety and services in rural communities.

"Building partnerships with CCG and the USDA, while supporting Black Belt communities is good business," Citizens Trust Bank, Alabama Market President, Jason Eppenger said. "Reliable infrastructure remains a true key to prosperity in the 21st Century, and we are pleased partner with the county, its financial advisors and the USDA to provide this critical funding.

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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.

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