



CITIZENS TRUST BANK
A relationship you can bank on

FOR MORE INFORMATION:

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**CITIZENS TRUST BANK TEAMS UP WITH OPERATION HOPE TO
SUPPORT CONSUMERS AND BUSINESSES IN MANAGING THEIR FINANCIAL HEALTH**

ATLANTA – February 8, 2023 – Citizens Trust Bank (CTB) and Operation HOPE today announced an expanded, transformational partnership, including a collaborative program [HOPE Inside](#) coaching, that connects deserving Citizens Trust Bank customers to one-on-one debt counseling, financial coaching, education, and Citizens Trust Bank (CTB) solutions, part of the bank’s commitment to bring access and solutions to build better lives and communities.

Citizens Trust Bank and Operation HOPE will expand their community-based approach to financial wellness to provide more people with the education, insights, and tools that will empower and build better lives for all. To achieve this goal, Citizens Trust Bank and Operation HOPE have entered into a partnership that will expand and transform access to [HOPE Inside](#) coaching, bringing in-person and virtual financial coaching, educational content, and solutions to the Citizens Trust Bank, [Panola Financial Center](#).

“For over 100 years Citizens Trust Bank has been guided by the founding principle to promote financial stability and business development in our communities,” said Cynthia N. Day, President and Chief Executive Officer, Citizens Trust Bank. “It is abundantly clear that legacy and impact have their place. We remain committed to working with amazing partners, like Operation HOPE, to uplift community citizens while upholding our legacy of making meaningful impact for generations in the markets we serve and beyond.”, said Day.

Citizens Trust Bank and Operation HOPE’s expanded partnership includes:

- Transforming and expanding the HOPE Inside coaching program to be community-based and impact-focused, encompassing hub location serving communities across the Citizens Trust Bank Atlanta market.
- Collaborating to further the Citizens Trust Bank employee wellness platform with HOPE coaching and CTB programming.
- Becoming a Member of HOPE to build consumer and business financial capacity and sustainability.

“This is a bold undertaking, I am so honored to have Citizens Trust Bank’s commitment to helping Operation HOPE transform lives, shift mindsets and help small business owners realize their dreams,” said Operation HOPE Founder, Chairman, and CEO, John Hope Bryant. “The leading voices behind Citizens Trust Bank believed in this vision since its inception. Through their continued support over the next two years, we will strengthen communities through financial literacy and economic empowerment together.”



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To learn more, go to www.ctbconnect.com or visit an Operation HOPE financial coach in Atlanta at the Citizens Trust Bank, Panola financial center location.

In celebration of the partnership and HOPE Inside resources in the community, Citizens Trust Bank hosted a special partner reception on Wednesday, February 8, 2023 at the Panola Financial Center in Stonecrest, Georgia. Along with Operation HOPE Founder, John H. Bryant, DeKalb County leaders as well as The City of Stonecrest Mayor, Jazzmin Cobble and Councilman Robert Turner, District 2 were in attendance.

The event was pre-recorded and will be shared on the Bank's [Facebook](#) and [YouTube](#) social platforms.

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About Citizens Trust Bank

Celebrating over 100 years in the community, 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. 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.

About Operation HOPE, Inc.

Since 1992, Operation HOPE has been moving America from civil rights to “silver rights” with the mission of making free enterprise and capitalism work for the underserved — disrupting poverty for millions of low and moderate-income youth and adults across the nation. Through its community uplift model, HOPE Inside, which received the 2016 Innovator of the Year recognition by American Banker magazine, Operation HOPE has served more than 4 million individuals and directed more than \$3.2 billion in economic activity into disenfranchised communities—turning check-cashing customers into banking customers, renters into homeowners, small business dreamers into small business owners, minimum wage workers into living wage consumers, and uncertain disaster victims into financially empowered disaster survivors. For more information: OperationHOPE.org. Follow the HOPE conversation on [Twitter](#), [Facebook](#), and [Instagram](#).

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