Our Impact Story

Citizens Trust Bank
A relationship you can bank on

WE ARE STRONGER TOGETHER

Our Impact Story

2022
Committed to sustaining the health of the communities we serve; our goal is to be a catalyst in creating vital community ecosystems. Whether providing the resources to help customers become homeowners or helping them grow their businesses, our growth is their growth. This is our story of impact as we continue to empower change.

Our Five Tenants of Empowering Change

1. **Economic Development**
   - Funded $200 million+ loans to small businesses during the 2020-21 pandemic.
   - Committed to lending over $358 million+ by 2024.
   - To support the growth and operating capital for small and minority businesses.
   - Expected to create an estimated 19,000 new jobs.

2. **Financial Inclusion: Access and Convenience**
   - Our Mission: Provide access to financial services in underserved communities.
   - Build relationships to deliver financial services to broader communities.
   - Digital Access to accommodate customers where they are.
   - Our Reach: Serving customers across the country (in 48 states).
   - Our Response: 88% of the number of loans to small businesses.
   - 85% of the number of loans to minority communities.
   - 20% of lendable dollars to non-minority communities and businesses.

3. **Affordable Housing**
   - Assisted in over 50 million home mortgages during 2020-2022.
   - Funded over 1.20 million in multi-family housing.
   - 96% home mortgages to minority customers through VA, FHA, USDA, Conventional, and Refinance loan options.
   - Providing housing in 581 communities.
   - Creating the American Dream through homeownership for approximately 175 families per year.
   - Committed to funding over $150 million in housing initiatives through 2024.
Our IMPACT STORY

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4 FINANCIAL EDUCATION

- **+4000** CTB hosted homeownership workshops

- **+14,000** middle and high school students and 16 school partners through CTB F.I.T. (Financial Independence Training)

- **+16,000** consumer and business users of digital, self-paced money management modules on CTB financial education platform

5 INNOVATIVE SOLUTIONS and STRATEGIC ALLIANCES

**SUPPLIER DIVERSITY FINANCING**
- Partnerships with the corporate community to promote diversity within their supply chains
- Established partnership with J.P. Morgan to provide minority business in revenue customers

**STATE SMALL BUSINESS CREDIT INITIATIVE PROGRAM (SSBCIP)** Program as a Preferred Lender among small businesses and manufacturers

**MUNICIPAL SMALL BUSINESS PROGRAMS**
- Developed and administered a small business loan program in partnership with 3 municipalities

**COMMUNITY RELIEF LOANS**
- Zero percent predatory, payday loans that are available to low-income individuals in underserved communities
- Zero percent loan with a record of success

Engaging in partnerships with larger companies to promote diversity and inclusion has confirmed the power and strength of working together.

We have forged alliances with partners whose values align with ours and who are committed to the pursuit of economic equality for minority communities.

These partnerships add value by helping businesses expand and grow, creating jobs, and creating healthy and sustainable communities. An alignment that makes us all better and stronger.
With Diversity and inclusion are woven into every aspect of our economic ecosystem, we welcome new partners that align with and trust our commitment to make a difference in reducing racial, wealth, and funding gaps. Fruitful partnerships are a testament to how we are truly stronger together.

This is our story of impact - 2022 -

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