



PRESS RELEASE:
For Immediate Release

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**Citizens Trust Bank Announces Sherry L. Martin, as
Senior SBA and GA/TN Commercial Team Leader**

ATLANTA, GA – January 31, 2025 – Citizens Trust Bank proudly introduces Sherry L. Martin, as a First Vice President, and the newest addition to the Commercial Banking leadership team. With an ongoing commitment to supporting local businesses and communities, Sherry will serve as the Senior Small Business Administration (SBA) and Commercial Banking Team Leader. In her new role she establishes and conducts the bank’s SBA lending strategies while managing the commercial banking focus within the Georgia and Tennessee markets.

Sherry brings a wealth of experience to Citizens Trust Bank, specializing in aligning financial and lending functions with community and business empowerment missions. With over 20 years of experience, Sherry has supported numerous businesses, leading to the creation of scores of jobs and contributing to the growth of local and national economies.

In her previous roles, Sherry offered support to community banks, credit unions, and Community Development Financial Institutions (CDFIs) in the creation, execution, and enhancement of their SBA lending programs. During the height of the 2020 CoVID-19 pandemic, she was instrumental in adapting lending practices to align with the Paycheck Protection Program (PPP). “What really attracted me to Citizens Trust Bank is the bank’s long-standing commitment to helping businesses and communities thrive through much needed access to capital. I’m excited about the opportunity to create even greater market penetration by implementing a more robust SBA program,” shares Sherry Martin.

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The Citizens Trust Bank lending teams continue to provide expert advice, flexible loan options, and innovative solutions designed to help businesses succeed.

Martin holds a B.A. in History from Clark Atlanta University. She is actively engaged in her community and industry through multiple roles, including serving as the Chair of the Invest Atlanta credit committee, Committee Chair and active member of the National Association of Government Guaranteed Lenders (NAGGL), and current Chair for the Georgia Lenders Quality Circle (GLQC). Additionally, she lends her skills and commitment to various community and service organizations as an active member of the Clark Atlanta University Alumni Association, Alpha Kappa Alpha Sorority, Inc. (Life member), Salem Bible Church and previously a Page for the U.S. House of Representatives.

“Sherry offers extensive knowledge in SBA lending and a wealth of experience in commercial banking. We are excited to have her join the CTB team,” states Cynthia N. Day, President and CEO of Citizens Trust Bank. “For us, serving the interest of our communities has always been a primary focus and SBA lending will help deepen our impact. Sherry will not only help advance our SBA efforts, but her overall experience and community focus over the years will contribute to our long-standing mission of increasing homeownership, entrepreneurship and wealth-building participation among all our customers and prospects. This marks a significant achievement for all involved.”

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About Citizens Trust Bank

Ranked 28th by S&P Global among the top 100 best-performing US Community Banks under \$3B*, Citizens Trust Bank celebrates over a century in the community. Headquartered in Atlanta, Georgia, Citizens Trust Bank continues to prioritize offering customized services and financial solutions to address the community's evolving needs, going beyond traditional banking with a legacy built on economic equality and well-being. Today, Citizens Trust Bank continues to be led by its founding mission to empower customers and future generations for financial success and takes pride in offering financial solutions across the country. 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, and in the social media communities of [Facebook](#), [LinkedIn](#), [Instagram](#), [X](#), and Citizens Trust Bank Learning Channel on [YouTube](#).

*Based on financials for the year ending December 2023.