



**FOR IMMEDIATE RELEASE**

**Banking on Innovation:  
John H. Dwyer Joins Citizens Bancshares Corporation Board of Directors**

ATLANTA — Citizens Bancshares Corporation is excited to announce that John Dwyer has been named to its Board of Directors. With a dynamic career marked by transformational leadership and a relentless focus on customer experience, Dwyer is set to bring tremendous value to the board.

During his tenure as President of AT&T Prepaid and Cricket Wireless, Dwyer drove substantial growth—boosting the subscriber base by 53% and increasing service revenue from \$4.4 billion to \$7.9 billion. Under his leadership, the company earned thirteen JD Power awards, a testament to his commitment to delivering exceptional customer service while also consolidating multiple regional operating companies into a single, streamlined organization.

Beyond his impressive corporate achievements, Dwyer is known for his strategic talent and community leadership. He co-founded and served on the board of a \$400M wireless device supplier and held key leadership roles with several high-impact community organizations, including Junior Achievement of Georgia and the Atlanta Area Council Boy Scouts of America. His extensive experience in shaping both corporate and community success makes him a highly relatable and notable leader in today's competitive business landscape.

“John’s visionary leadership and proven record of strategic transformation will be advantageous as we further elevate our growth and innovation agenda,” said Ray Robinson, Chairman of the Board of Citizens Bancshares Corporation and Citizens Trust Bank. “We’re thrilled to welcome him to our board and are confident that his insights will resonate with our mission and strategic objectives.” On his appointment, Cynthia N. Day, President and CEO of Citizens Bancshares Corporation and Citizens Trust Bank remarked

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“John’s track record of driving operational excellence and customer satisfaction aligns perfectly with our focus on delivering an exceptional customer experience and innovative financial solutions. We look forward to his strategic perspective and the value his collaboration will add to our board.”

### **About Citizens Trust Bank**

Ranked 28<sup>th</sup> by S&P Global among the top 100 best-performing US Community Banks under \$3B\*, Citizens Trust Bank celebrates over a century serving its 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](http://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.

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