



CITIZENS TRUST BANK

A relationship you can bank on

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**CITIZENS TRUST BANK AWARDED
FOR SERVING ECONOMICALLY DISTRESSED AREAS**

ATLANTA, GA - November 18, 2011- Citizens Trust Bank, is among 77 national recipients of monetary awards from the U.S. Department of Treasury's Community Development Financial Institutions - Bank Enterprise Award Program for serving economically distressed communities across the nation. The *BEA Program* complements the community development activities of banks by providing financial incentives to further expand investments in Community Development Financial Institutions (CDFIs) and to increase lending, investment and service activities in communities where at least 30 percent of the population lives at or below the national poverty level and where the unemployment rate is 1.5 times above the national average.

"Enabling the communities we serve to realize their dreams of economic empowerment is the mission and legacy of our institution," said James E. Young, President and CEO. Along with the coveted award, Citizens Trust Bank was recognized as a notable depository institution for acting upon the need for economic growth in underserved areas and for generating significant impacts for communities that have traditionally struggled to obtain financing.

The award, being made through the fiscal year (FY) 2011 round of the Bank Enterprise Award Program (BEA Program), is the bank's sixth recognition of its kind. "It provides the encouragement we need to stay the course of the institution's founders of providing the stability and growth needed to ensure that both the institution and the people it serves thrive," said Young.

About Citizens Trust Bank

Citizens Bancshares Corporation is the parent holding company that provides a full range of commercial and personal banking services to individual and corporate customers. Citizens Trust Bank, formed in 1921, is committed to enabling their customers and the community to realize dreams of economic empowerment. As a leader in the financial services industry, Citizens Trust Bank prides itself on offering a full range of quality products and services. Since its inception, the Bank has remained dedicated to the growth and development of communities through superior products and extraordinary service. Citizens Trust Bank has financial centers throughout metropolitan Atlanta and Columbus, Georgia, and in Birmingham and Eutaw, Alabama. Through its parent company, Citizens Bancshares Corporation, its common stock is offered over-the-counter to the general public under the trading symbol CZBS. For more information please visit Citizens Trust Bank on the web at www.CTBconnect.com. Citizens Trust Bank – A relationship you can bank on.

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