



CTB Contact: **Charlotte Moore**  
**404.575.8371**  
Media Contact: **Bunnie Jackson-Ransom**  
**404.505-8188**

For Immediate Release:

**CITIZENS TRUST BANK OFFERS SERVICE TO ATLANTA COMMUNITY  
FOR 85 YEARS**

**New CTB ATL Card, Celebrating Atlanta, Now Available**

Atlanta, GA (March 9, 2007). Thanks to Citizens Trust Bank, Atlanta now has an ATL Credit Card. The new credit card was created to pay homage to Atlanta and for the celebration of CTB's eighty-fifth anniversary. The ATL Card, depicting the Atlanta Sky Line, is a cash rewards card that gives a percentage of the charges back to the card-holder. Now anyone who has love for Atlanta can carry the card and represent the ATL anywhere VISA® is accepted. Customers can obtain an application for the New ATL Card in three easy ways: 1) by visiting the website at [www.CTBconnect.com](http://www.CTBconnect.com); 2) calling 678-406-4000; or 3) visiting the nearest Citizens Trust Bank financial center.

As one of the largest African American owned financial institutions in the nation, Citizens Trust Bank remains dedicated to the growth and development of its surrounding communities through superior products and extraordinary services. President and CEO, **James E. Young** said, "With the issuance of this new ATL Card, on the heels of our Fifty-Million Dollar Small Business Loan Program, CTB is proving that we are constantly looking for ways to impact the lives of our customers."

In April 2006, CTB earmarked \$50,000,000 for business loans to assist in the empowerment and financial development of small businesses. Entrepreneurs are encouraged to seek loans to provide funding for the expansion and development of small businesses.

As a leader in the financial services industry, Citizens Trust Bank prides itself on offering a full range of quality products and services. The company has assets of more than \$330 million and 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. Citizens Trust Bank – A relationship you can bank on.

Website: <https://www.CTBconnect.com>

# # #

