



CITIZENS TRUST BANK

A relationship you can bank on

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CITIZENS TRUST BANK
Recognized as the Lender of Choice for DeKalb County
Affordable Home Loan Program

(ATLANTA, GA)- Citizens Trust Bank, recognized as *the lender of choice*, partners with U.S. Housing Department- HUD, DeKalb County, and the DeKalb Realtors Association with the funding of *One DeKalb Lives* program - designed to encourage home ownership and reduce the high volume of foreclosures in Decatur, Lithonia, Stone Mountain and Ellenwood.

The comprehensive affordable housing program, featuring the *Good Neighbor Next Door* initiative, offers a 50 percent mortgage discount to teachers and first responders like police officers, firefighters, and emergency medical technicians. By design the program promotes homeownership and ensures the acquisition of as many FHA foreclosures as possible in some of DeKalb County's most attractive neighborhoods.

Citizens Trust Bank through its Residential Mortgage Lending division currently offers a variety of affordable home loan options, tailored the special mortgage program for the *Good Neighbor Next Door* initiative and provides financing as low as \$25,000.

“This partnership with DeKalb County and the *ONE DeKalb Lives* initiative exemplifies another way Citizens Trust Bank continues to deliver on its promise of enabling our community to realize dreams of economic empowerment and homeownership,” said President and CEO James E. Young.

As a community bank, the lender of choice status, along with the other available affordable home loan options, allows Citizens Trust Bank to stand ready to champion the commitment to the communities it serves by offering low mortgage financing to first-time homebuyers, as well as a viable solution to the flux of foreclosed properties that plague the current real estate market. “Citizens Trust Bank wants to see people take advantage of this wonderful opportunity and know that, we are here to help,” said President and CEO, 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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