



CITIZENS TRUST BANK

A relationship you can bank on

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CITIZENS TRUST BANK RECEIVES THE CORPORATION OF THE YEAR AWARD

May 25, 2010 (ATLANTA, GA)- Citizens Trust Bank, a subsidiary of Citizens Bancshares Corporation, was recognized by the Atlanta Business League as the Corporation of the Year at its 32nd Annual Chief Executive Officer Appreciation Luncheon held on Tuesday, May 25, 2010 at the Atlanta Marriott Marquis. Distinguished for its commitment to being one of the leading business advocates for minority business development and an engine for economic growth and empowerment in the communities it serves, Citizens Trust Bank is known for emphasizing the “community” in community banking.

“This honor is one of the most significant awards received by the bank since its founding in 1921. I and my associates are very mindful of all the Atlanta corporations that have received this recognition in the past and we are all grateful and humbled to have Citizens Trust Bank added to the list” said James E. Young, President and CEO of Citizens Trust Bank. “...while we continue to face challenges, Citizens Trust Bank remains confident in our ability to perform among the best, compete effectively, remain community minded and continue to enhance shareholder value.”

Regarded as “well-capitalized”, by regulatory standards, Citizens Trust Bank continues to operate as a safe, sound and profitable financial institution in an economic environment in which many banks have found it difficult to survive. In 2009 the bank was ranked in an approximate 37% of the banks in the State to actually generate a profit. The bank’s sound performance is attributed to a dedicated and committed board of directors and group of employees. Under the leadership of James E. Young, the team, comprised of seasoned bank veterans, possessed the experience needed to navigate through a very severe economic storm while remaining committed to excellence in the delivery of service to its customers.

“We have been prudent in our use of capital” said Young. Especially in this environment when regulators have a heightened focus on the capital ratios of a financial institution, as one its primary considerations for future viability. The chart below reflects just how Citizens Trust Bank’s capital ratios compare to regulatory minimums:

Ratio	“Well-Capitalized” Regulatory Minimum	Citizens Trust Bank 3/31/10
Total Capital/Risk Weighted Assets	10.0%	16.7%
Tier 1 Capital/Risk Weighted Assets	6.0%	15.4%
Tier 1 Capital/Average Assets	5.0%	9.5%

About Citizens Trust Bank

Citizens Bancshares Corporation is a 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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