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For Immediate Release

**CITIZENS TRUST BANK AND RADIO-ONE PRESENT THE**  
**“MAKING IT HAPPEN FINANCIAL EMPOWERMENT SERIES”**

Atlanta, GA (May 15, 2007). Citizens Trust Bank and Radio-One teamed up to present the ***“Making it Happen Financial Empowerment Series”*** – a sequence of empowerment seminars that provided tools for personal and financial success, while enlightening and educating the community.

The initial seminar, in the series of four, was facilitated by **Stedman Graham**, one of the nation’s most prominent business community leaders and author of New York Times Best Seller, *You Can Make It Happen*. Mr. Graham presented his **“Nine Step Plan to Success”** which plotted a course for breaking barriers and achieving success in every area of life.

The remaining three seminars were facilitated by Citizens Trust Bank finance professionals and affiliates who spoke on topics critical to the success of financial empowerment. The **“Building Wealth—Making Money While You Sleep”** seminar was led by Yvette Burnett of INVEST Financial Corporation. The seminar presented the basics of investing and planning for retirement. **“You & Your Money – Debt Solutions,”** led by **Jacques Lee** and **Sharnell Reynolds** of Citizens Trust Bank, focused on the ins and outs of good and bad debt, debt consolidation, understanding your credit rating and managing your credit. The final seminar, **“Building Capital for Your Business,”** facilitated by **Fred Daniels** and **Farrand Logan** of Citizens Trust Bank, provided tools for aspiring entrepreneurs by focusing on the fundamentals of operating cash flow, developing a winning business plan and improving your chances for business loan approval.

Following the series of seminars, 10 contestants were chosen from the eligible participants who attended all four events for an opportunity to demonstrate and apply what they learned by entering “The CTB Apprentice Contest”. Each contestant was required to write a “Life Plan for Success”, based on a series of pre-determined real-life problem scenarios. The winner of “The CTB Apprentice Contest” is **Jada Cofield**, who was awarded a **\$5,000 Certificate of Deposit** from Citizens Trust Bank. Ms. Cofield was named the official “CTB Apprentice” and was awarded the \$5,000 CD by Citizens Trust Bank’s President and CEO, James E. Young on May 15, 2007.

**About CTB**

Citizens Trust Bank, a bank with over 85 years of history in Atlanta, is committed to making a difference in the lives of people everyday. As a leader in the financial services industry, Citizens Trust Bank has assets of \$339 million and eight financial centers through out metropolitan Atlanta and Columbus, Georgia, and financial centers in Birmingham and Eutaw, Alabama. Through its parent company, Citizens Bancshares Corporation, the common stock is offered over-the-counter under the trading symbol CZBS. For more information about Citizens Trust Bank, please visit the website at [www.CTBconnect.com](http://www.CTBconnect.com).



### **“The CTB Apprenticeship Contest” Winner is Presented Her Award**

(From left to right: Jada Cofield, “The CTB Apprenticeship Contest” Winner; Sharnell Reynolds, Director of Consumer Lending of Citizens Trust Bank; Farrand Logan, Commercial Banking Officer with Citizens Trust Bank; Cynthia Day, Senior Executive Vice President/Chief Operating Officer for Citizens Trust Bank; Fred Daniels, Commercial Lending Division Manager at Citizens Trust Bank; Jacques Lee, Consumer Banking Division Manager of Citizens Trust Bank; James Young, President & CEO of Citizens Trust Bank)