



CITIZENS TRUST BANK

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**CITIZENS TRUST BANK NAMES FREDERICK L. DANIELS, JR.,
EXECUTIVE VICE PRESIDENT AND CHIEF CREDIT OFFICER**

October 13, 2010 (ATLANTA, GA) - Citizens Trust Bank, a leader in the financial services industry, names Frederick L. Daniels, Jr., Executive Vice President, and its new Chief Credit Officer. His appointment, by Citizens Trust Bank executive management recommendation and support of the Citizens Bancshares Corporation Board of Directors, received a unanimous vote of approval.

Mr. Daniels, who had been Senior Vice President and Manager of Commercial Lending Division at Citizens Trust Bank, will be responsible for making critical credit decisions relating to the loan portfolio while managing the bank's Loan Administration, Underwriting and Collection Departments for the Atlanta, Columbus, GA and Birmingham, AL markets. "We are excited about Fred's appointment as Chief Credit Officer," said James E. Young, President and CEO of Citizens Trust Bank. "I am confident that Fred has the ability, insight and business acumen to make a strong contribution to the continued success of the bank."

With 21 years of financial lending experience, Daniels promotes a consultative approach to helping each client achieve the best business results. Since joining the bank in 1993, Daniels has played a strategic role in the Bank's acquisition of three financial institutions. He is a graduate of Leadership DeKalb, Leadership Georgia and has wide ranging community knowledge serving as chairman or president of several non-profit organizations. Mr. Daniels currently serves a four-year appointment on the MARTA Board of Directors.

Daniels began his appointment on October 13, 2010.

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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