## Safe, Sound, & Local

For over 65 years, Citizens Bank has been here for our customers and communities, through both prosperous and challenging times. We understand the concerns and questions you may experience during recent economic events.

Our time-tested model has been and continues to be our strength. Our deposits are built from the support of local businesses and individuals who choose a community bank and local banker they know and trust. Our depositors reflect the diversity of our local economies, resulting in low concentration risk and greater security for our customers and communities. This reliable foundation has allowed us to serve our local communities since 1957, a proud tradition that continues today.

At Citizens Bank we believe everyone deserves access to safe, affordable banking services. Locally owned, community focused, equipped with the banking services and technology to assist our communities to prosper.

Citizens Bank is built from the communities we serve, and we are here to help. We have bankers who can answer questions, provide solutions and peace of mind. Call us or stop by one of our 15 local Branches and talk with one of our knowledgeable bankers.

We thank you for your business, and the opportunity to assist you with your financial needs.