

FINANCIAL SOLUTIONS FOR **PROFESSIONALS**



CITIZENS
BANK & TRUST

Small Bank. Big Difference.™



Small Bank. Big Difference. Making an Impact Beyond Banking



Our commitment to community is rooted in service. From supporting local health initiatives to volunteering alongside community partners, Citizens Bank & Trust is proud to invest in the well-being of those we serve, today and for generations to come.

The Small Bank Making a Big Difference for Medical Professionals in North Alabama

Professionals in medicine, dentistry, veterinary care, and other demanding fields need more than basic banking, they need a financial partner who understands complex careers, busy schedules, and long-term goals. At Citizens Bank & Trust, we combine advanced technology with personalized service to take care of you, so you can take care of patients and clients.

A Financial Partner Who Understands Your Practice

Your needs are unique, whether you're purchasing equipment, expanding your practice, managing cash flow, or planning for personal financial growth. Our bankers take the time to understand your goals and tailor solutions that work for your professional and personal life.

Local Decisions. Faster Answers. Stronger Relationships.

As a locally owned bank based in North Alabama, loan decisions are made by people who know the community and your industry. You can speak directly with decision-makers.

Products & Services Designed for Professionals

Personal Banking Products

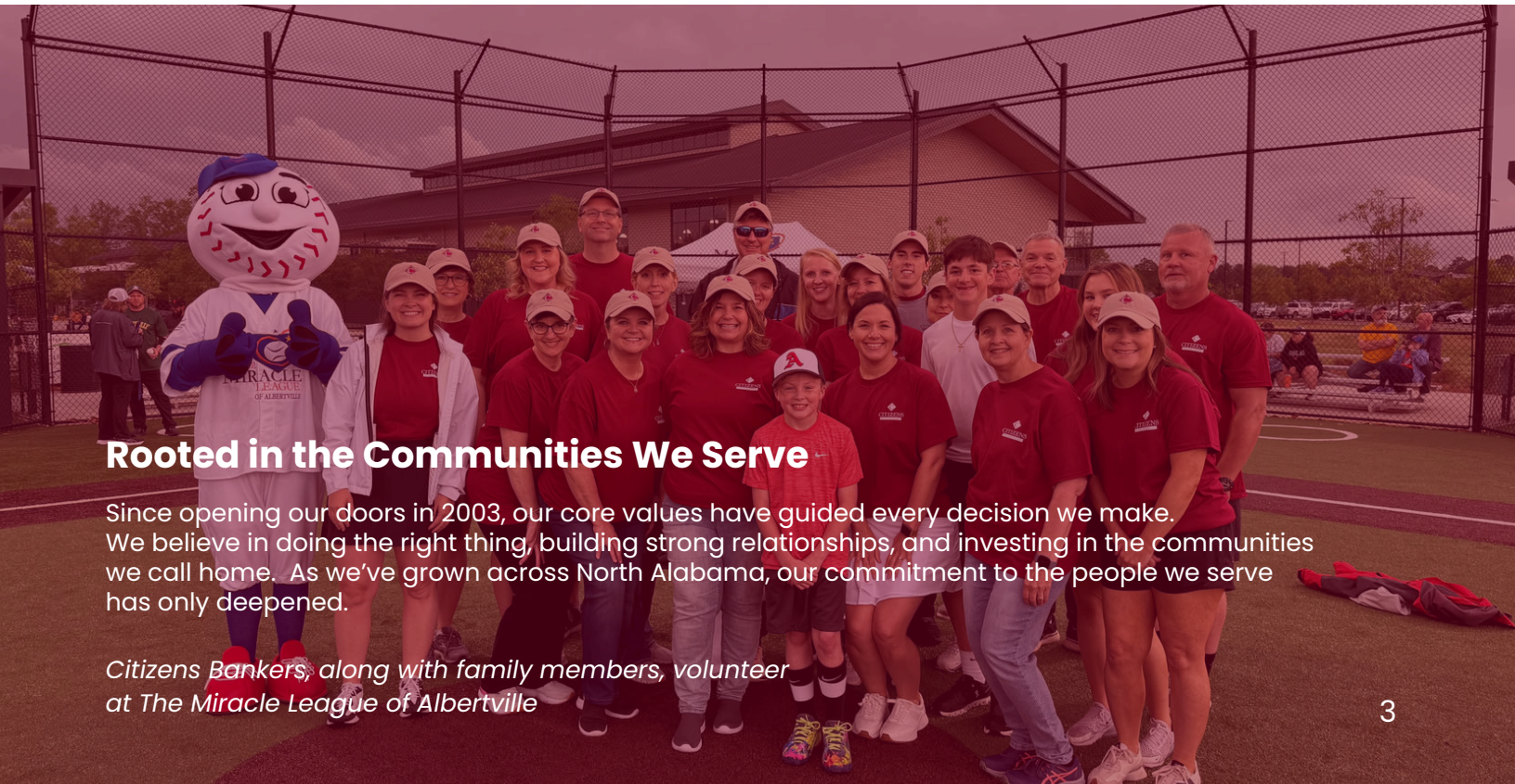
- Interest-bearing Checking & High Yield Savings
- Mortgage Lending
- Wealth Management
- Land and Lot Financing

Business Banking Products

- Commercial Real Estate & Equipment Financing
- Practice Acquisition and Expansion Loans
- Treasury Management Services
- Credit Card and Merchant Services

Technology That Keeps Up With Your Schedule

With secure online and mobile banking, remote deposit, digital statements, and real-time account tools, Citizens makes managing your finances fast and convenient.



Rooted in the Communities We Serve

Since opening our doors in 2003, our core values have guided every decision we make. We believe in doing the right thing, building strong relationships, and investing in the communities we call home. As we've grown across North Alabama, our commitment to the people we serve has only deepened.

Citizens Bankers, along with family members, volunteer at The Miracle League of Albertville



PROFESSIONAL MORTGAGE PROGRAM

Program Overview

The Citizens Bank & Trust Medical and Dental Professionals Mortgage Program is designed to support healthcare providers by offering flexible home financing solutions that recognize their unique financial situations.

Loan Features

- Loan amounts up to \$1 Million with 0% down payment
Loan amounts greater than \$1 Million with down payments as low as 10%
- Private Mortgage Insurance: Not Required
- Student Loan Flexibility: Deferment and income-driven repayment considered favorably
- Gift Funds allowed for down payment or closing costs



Emily Andrews-Coby
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SVP, Director of Mortgage Lending
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Treasury Management Services for Professional Practices

Treasury Tools that Keep Your Practice Moving

Running a successful practice requires more than excellent patient care, it requires efficient cash flow, secure payment processing, and smart fraud protection. Citizens Bank & Trust offers tailored Treasury Management solutions designed specifically for professional practices, helping you simplify operations and stay focused on what matters most.

✓ Remote Deposit Capture

Deposit checks securely from your office, speed up funds availability, reduce interruptions, and keep your focus on patient care.

✓ ACH Origination

Move money efficiently with electronic payments. Simplify payroll, vendor payments, and recurring collections while improving cash flow and reducing paper checks.

✓ Merchant Services

Accept payments through a HIPAA-compliant platform designed for healthcare providers. Streamline front-office operations and deliver a modern payment experience for patients.

✓ Positive Pay (Defense against transaction fraud)

Protect your accounts with advanced fraud prevention. Review and approve payments before they clear, maintaining control without slowing down daily operations.



Ravi Culbertson
SVP, Director of
Treasury Management
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proud partner of:





Citizens Wealth Management

Helping healthcare professionals pursue success and seek long-term security.

At Citizens Wealth Management, our LPL Financial Advisors work closely with medical and professional clients to provide personalized wealth management solutions tailored to their unique financial needs. Whether you are early in your career, growing a practice, or planning for long-term security, our team focuses on building lasting relationships and strategies that support both your professional success and your family's future.



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Practice Solutions

Designed for practice owners and business professionals:

- 401(k) Plans
- SEP IRAs
- SIMPLE IRAs
- U.S. Treasury Bills
- Life Insurance

Personal Wealth Solutions

Focused on your long-term financial future for you and your family:

- 401(k) Rollover Services
- College Savings Plans
- Traditional IRAs
- Roth IRAs
- Life Insurance

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Citizens Bank & Trust and Citizens Wealth Management **are not** registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using Citizens Wealth Management, and may also be employees of Citizens Bank & Trust. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, Citizens Bank & Trust or Citizens Wealth Management. Securities and insurance offered through LPL or its affiliates are:

Not Insured by FDIC or Any Other Government Agency	Not Bank Guaranteed	Not Bank Deposits or Obligations	May Lose Value
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Your Bank ("Financial Institution") provides referrals to financial professionals of LPL Financial LLC ("LPL") pursuant to an agreement that allows LPL to pay the Financial Institution for these referrals. This creates an incentive for the Financial Institution to make these referrals, resulting in a conflict of interest. The Financial Institution is not a current client of LPL for advisory services. Please visit <https://www.lpl.com/disclosures/is-lpl-relationship-disclosure.html>.



Our Purpose and Values

At Citizens Bank & Trust, our purpose and core values guide every relationship we build and every decision we make. They define how we serve our customers, support our communities, and work alongside professionals who value integrity, accountability, and long-term partnerships.

Statement of Purpose

Citizens Bank & Trust is an organization established on Christian values that serves its community by providing quality financial services while delivering an exceptional customer experience.

Core Values

We do the right thing.

We build loyal relationships.

We exceed expectations.

We serve our community.

We are positive and professional.

We choose to make a difference.

We are accountable.

We pursue growth and knowledge.

We take ownership.

We embrace opportunities and challenges.

ALBERTVILLE

324 N. Broad Street
Albertville, AL 35950

ARAB

1205 N. Brindlee Mtn. Pkwy
Arab, AL 35016

CULLMAN-DOWNTOWN

223 2ND Avenue SE
Cullman, AL 35055

CULLMAN-HWY 157

1800 Park Avenue
Cullman, AL 35055

ROGERSVILLE

1565 Lee Street
Rogersville, AL 35652

DECATUR LOAN PRODUCTION OFFICE

814 Bank Street
Decatur, AL 35601

ELKMONT

25530 Alabama Hwy 127
Elkmont, AL 35620

GUNTERSVILLE

711 Gunter Avenue
Guntersville, AL 35976

HAZEL GREEN

13870 Hwy 231/431 North
Hazel Green, AL 35750

NEW HOPE

4615 Main Drive
New Hope, AL 35760

SCOTTSBORO

1535 South Broad Street
Scottsboro, AL 35768

Opening Soon:

23817 John T. Reid Pkway
Scottsboro, AL 35769



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