



FOR IMMEDIATE RELEASE
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Press Release

Citizens Bank & Trust Expands Mortgage Department

Guntersville, Ala | February 6, 2018

Mortgage Department Expansion

Citizens Bank & Trust today announced details of its Mortgage Department expansion. With an experienced team of local lenders, Citizens Bank & Trust Mortgage offers home loans to purchase or refinance, along with home-construction loans, home-equity loans and other services. The Bank has been working to build its Mortgage Team over the last year. Emily Andrews is Manager of the Mortgage Department. In addition, the Bank has three Mortgage Originators and two Processors who serve the Bank's market areas.

"As a Bank committed to helping our communities flourish and grow, we're thrilled to serve the needs of our communities with a team of mortgage lenders who understand our markets, understand local real estate, and understand the needs and concerns of families," said Charlie Williams, President and CEO of Citizens Bank & Trust.

Citizens Bank & Trust offers competitive terms and a wide range of mortgage and residential construction loan products including conventional loans, jumbo loans, adjustable rate mortgages, VA, FHA, and USDA loans, First Time Homebuyer programs, construction loans.

Williams added, "We understand that a mortgage isn't just a loan, it's a process and we are pleased to have built an experienced team of mortgage bankers who can help people understand the financing opportunities that are available while also providing great customer service."

Community Involvement

"Spirit of Citizens" is the Bank's employee volunteer program which allows employees time off to volunteer in the community. "Volunteerism and making time to give back to the communities we serve is paramount at our Bank," said Charlie Williams, President/CEO of Citizens Bank & Trust. Williams continued, "We have assembled a strong team to not only do a great job serving our customers, but also one which will continue to be involved in the community."

About the Company

Citizens Bank & Trust opened for business on March 3, 2003, and is headquartered in Guntersville, Alabama. It is the largest community bank based in Marshall County and has eight full-service offices located in Albertville, Arab, Cullman, Elkmont, Guntersville, Hazel Green, New Hope, and Rogersville, a loan office in Oneonta, a wealth management division, and a mortgage division. Citizens Bank & Trust is insured by the FDIC and is an equal housing lender. For more information visit www.citizensbanktrust.com or find Citizens Bank & Trust on Facebook, Twitter, Instagram, or YouTube.

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