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Press Release

Citizens Bank & Trust Announces New Board Appointment

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Jim Hays of Cullman Joins Board of Directors at Citizens Bank & Trust

Citizens Bank & Trust announces the appointment of James E. "Jim" Hays, Jr. of Cullman to its Board of Directors. The appointment of Hays expands the Board to 9 directors.

"Jim is an accomplished business leader and his broad experience across important industries will add a valuable perspective to our Board of Directors," said Charlie Williams, President and CEO of Citizens Bank & Trust. "We appreciate his willingness to serve as a director and are confident that he will add great value to our Board of Directors."

More About Jim Hays

Jim Hays, a Cullman native, is the president of Hays & Son Oil Co., Inc., Dodge City Travel Center, Inc., and the Managing Member of Hays Properties, LLC, and JTK Group, LLC. These companies are centered in Cullman, Alabama. Hays graduated from Cullman High School in 1976, the same year his family bought a small gas distributorship in Cullman. The business grew into Hays & Son Oil Company and now markets over 20 million gallons of gas and fuel a year through retail outlets branded Conoco, Pure, Chevron, and Shell and approximately 200 customers in agriculture, construction, and trucking businesses. Hays and his family also founded two real estate development companies in Hays Properties, LLC and JTK Group, LLC. Hays has served in the petroleum industry as a founding member and stock holder of the Pure Oil Jobbers Cooperative which markets fuel in 10 southeastern states. He has served two terms on the Pure Oil Board of Directors and is currently serving his second term on the board of the National Association of Truckstop Operators (NATSO).

Hays and his wife, Terri, have been married and working together for 36 years. They have one daughter, Karen, a teacher, and a son-in-law, Jordan Graham, who is a nurse. Hays has been a member of Northbrook Baptist Church since 1999 and has served on various committees including Stewardship, Properties, and Long Range Planning.

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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