

Citizens Named Nationwide Top Lender

Independent Community Bankers of America (ICBA) has ranked Citizens Bank of West Virginia the nation's No. 9 top lender in the consumer/mortgage category for banks \$300M - \$1B in assets. Citizens retained its ranking as the No. 1 consumer/mortgage lender in West Virginia in this class.

ICBA used FDIC data for 2023 and calculated a lender score out of 100 for each community bank. The score combines the average of the bank's percentile rank for lending concentration and for loan growth over the past year in each lending category and adjusted for loan charge-offs in each category at certain percentile thresholds.

"As we celebrate our 100th anniversary and this accolade, the core of our success is our team of professionals who build strong client relationships and go beyond transactional interactions to deliver good old-fashioned customer service," said Nathaniel S. Bonnell, Citizens President & CEO. "We make sure clients get all the attention needed as we walk them through the lending process, while offering all the modern technology to apply online or complete the application in-person."

In 2023, Citizens Bank provided financing of over \$183 million to clients to buy autos and recreational vehicles, first homes, second homes, investment properties or refinance existing homes. "Citizens is proud of our history and longevity of serving our customers and communities." further stated Bonnell. "We take great pride in knowing that we have helped countless individuals, families and businesses achieve their dreams over the last century."

This recognition is in addition to other recent acknowledgments Citizens Bank has received including Newsweek's America's Best Banks 2023 list as the Best Small Bank in WV, ranked #7 as one of the 2023 Best Banks to Work for in the Country by American Banker, 2023 Best of West Virginia Corporate Citizen by WV Living, The Inter-Mountain's 2024 People's Choice Best Bank & Mortgage Lender, 2024 SBA WV Community Lender of the Year, 2024 Wetzel-Tyler Chamber of Commerce Business of the Year, and ranked #25 in the nation/#1 in WV as a Top 100 Performing Bank by American Banker.

About Citizens Bank of West Virginia

Citizens Bank of West Virginia, with assets of \$680 million, is headquartered in Elkins, WV. From six office locations in North Central and northern West Virginia, the bank provides integrated financial services including retail and commercial banking, wealth management, and mortgage services. For more information on Citizens Financial Corp. or Citizens Bank of West Virginia, Inc., visit us online at www.citizenswv.com.

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