

Citizens Bank

www.citizensbanktx.com

December 21, 2018

To our Valued Customers, Neighbors and Friends:

2018 has been a year of growth and expansion for Citizens Bank. In June of this year, we added a Loan Production Office/Deposit Production Office in Plano, Texas. Then, on October 1st, we merged Gladewater National Bank, Gladewater, Texas into Citizens Bank and welcomed their employees and customers into our Citizens Bank family. All of this building and growth is for one reason – to provide a positively different community banking experience to these two communities.

We are proud of who we are. Since our start in 1949, our almost 70 years of service confirms what we've always believed – that Texans prefer a true community bank – a bank that strives to provide an exceptional personal experience and cares about its customers while sharing their community pride and values. We like to think that we offer a refreshing alternative to the increasingly impersonal banking experience. Our Bank is as close to “banking with a handshake”, the way it used to be, as you can find in today's highly regulated banking environment. Our dedication to our customers and the communities we serve is genuine and very much at the heart of the values that Citizens Bank represents.

If you currently bank with us, I sincerely thank you for your business and look forward to continuing to grow our relationship as we continue to provide you with smart banking solutions and exceptional service. If you're considering changing your banking relationship or adding a new bank, any Citizens Bank banker would welcome the opportunity to introduce you to our positively different banking experience.

From all of us at Citizens Bank, we would like to wish you and your family a happy, healthy and prosperous New Year.

Sincerely,

A handwritten signature in blue ink, appearing to read 'Sammy D. York', with a long horizontal flourish extending to the right.

Sammy D. York
President and CEO