

Citizens National Bank Honored with 2018 Community Impact Award

Citizens National Bank has been recognized with a 2018 Community Impact Award. The announcement was made on November 6th at the 22nd annual CRA & Fair Lending Colloquium, which was held in Hollywood, Fla. The event was sponsored by Wolters Kluwer, which is a global leader in information services and solutions for professionals in the health, tax and accounting, risk and compliance, finance and legal sectors.

The Community Impact Award honors financial institutions for the breadth of their positive impact to low and moderate income communities, and their innovative application of community development programs where they do business. Citizens National was recognized specifically for their *Power of Local Community Development Program*, which helps the unbanked and underserved in their community to establish credit, improve credit scores, and secure affordable home loans.

Thus far in 2018, Citizens National Bank has invested over 200 hours in one-on-one credit counseling sessions and financial education workshops, provided small loans to more than 500 individuals looking to build their credit scores, and originated 28 home loans to applicants who were either seeking to purchase property in a distressed or underserved census tract, or whose annual household income fell within the low to moderate income range, based on HUD guidelines.

“Our vision is to assist our customers in creating a personal financial plan that enables them to achieve their dreams,” said J. Scott Sills, Chief Marketing Officer at Citizens National Bank. “We are passionate about serving others, and what better way than to give a helping hand to those who need it the most.”

Citizens National Bank is also certified as a Community Development Financial Institution (CDFI) by the U.S. Department of the Treasury’s Community Development Financial Institutions Fund. In order to become a certified CDFI, a financial institution must have a primary mission of promoting community development, provide developmental services in conjunction with its financial products and services, serve one or more defined low-income target markets, maintain accountability to the community it serves, and be a non-governmental entity. Currently, there are less than 125 banks in the nation which hold the prestigious CDFI designation.

Founded in 1888, Citizens National Bank is currently celebrating 130 years of service as an independent, Mississippi-owned community bank with locations in the following Mississippi communities: Meridian, Ridgeland, Madison, Flowood, Hattiesburg, Laurel, Waynesboro, Columbus, Macon, Kosciusko, Carthage, Philadelphia, Quitman, Southaven, and Olive Branch.

The Bank has assets in excess of \$1.3 billion and manages over \$1.2 billion in its Wealth Management Division, which is committed to assisting clients with the accumulation,

preservation, and transfer of wealth. Learn more about Citizens National Bank by visiting www.YourCNB.com.

For additional information, you may also contact:

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