

Citizens Bank of WV Announces Staff Promotions



Deborah T. Ritter



Rebecca Falbo Schoonover



Melissa D. Stalnaker

Citizens Bank of West Virginia President & CEO Nathaniel S. Bonnell recently announced promotions for three employees: Deborah T. Ritter to Vice President & Branch Manager; Rebecca Falbo Schoonover to Vice President & Financial Advisor; and Melissa D. Stalnaker to Executive Secretary/Officer.

Debbie Ritter earned vice president status having been employed with Citizens for 34 years and has worked in all areas of the bank including branch manager, assistant branch manager, loan officer, loan specialist, loan clerk, proof operator and teller.

She is a graduate of Tucker County High School, WV School of Banking, and WV Bankers School for Branch Managers. She has attended numerous bank seminars and lending courses throughout her banking career.

Active in the Tucker County community, Ritter serves on the Board of Directors for the Tucker Community Foundation and is a member of the Tucker County Chamber of Commerce.

Ritter resides in Hambleton with her husband, Mike, and they have one daughter, Kristin Thomas.

Financial Advisor for Citizens Bank's Wealth Management Department, Rebecca Schoonover has been promoted to Vice President. She earned a B.S. degree in Mathematics from the University of Charleston and received her securities registration in 2003.

Schoonover is an Investment Advisor Representative (IAR) and has several industry licenses including her FINRA General Securities Representative (Series 7), NASAA-Investment Advisors State Law Exam (Series 66), Uniform Securities Agent State Law Exam (Series 63), as well as her

Life and Health Insurance licenses, and Medicare Supplements and Long Term Care Insurance licenses.

She and her husband, Todd Schoonover, reside in Elkins and have two sons, Jacob and Mason.

Melissa Stalnaker serves as the executive secretary to the President & CEO and has been promoted to a bank officer. She has previously worked in the loan and accounting departments as a Title & Commercial Loan Clerk and Accounts Payable Clerk.

She is a graduate of Philip Barbour High School and studied Business Management at Concord College. Stalnaker and her husband, Tim, reside in Bowden.

“We are pleased to offer congratulations to Debbie, Rebecca and Melissa, who have each demonstrated a strong commitment towards their responsibilities and are deserving of their respective promotions,” stated Nathaniel S. Bonnell, President & CEO. “We are very fortunate to have such dedicated vice presidents serving our customers, and an officer supporting the important administrative functions of the bank.”

Citizens Bank of West Virginia, with assets of \$255 million, is headquartered in Elkins, West Virginia and operates branch offices in Parsons, Beverly, Snowshoe and Buckhannon. The bank provides consumer and small business deposits, consumer loans, residential mortgages, wealth management, and commercial real estate loans. Additional information is available at www.citizenswv.com. The bank is a wholly owned subsidiary of Citizens Financial Corp. (OTC: CIWV).