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Citizens Bank of West Virginia announces the opening of a new Home Lending Center to be located at 10 East Main Street in Buckhannon. Gina Ball has been hired to manage the new mortgage office slated to open June 16, 2014.

“The bank experienced record performance in mortgage lending in 2013 and our new Home Lending Center allows us to expand our lending footprint,” stated Citizens’ President & CEO Thomas K. Derbyshire. “Buckhannon was strategically selected for its thriving economy, forward thinking business climate, and dynamic energy. This is an exciting opportunity for our bank to reach out to area customers and new friends to offer a very competitive mortgage menu. We look forward to becoming a new corporate partner and citizen in this vibrant county.”

Ball joined Citizens Bank in May and has 16 years of banking experience, including 7 years focused in mortgage lending. A resident of Tallmansville, she is married to Rick Ball and has two daughters, Kayla David and Marissa Ball. The branch manager is a graduate of Buckhannon-Upshur High School and WV School of Banking.

“We’re excited to have Gina as part of Citizens’ mortgage team,” further stated Derbyshire. “Her knowledge of both the mortgage business and the local market, as well as the focus on customer satisfaction, is a real asset. I’m confident customers will find she makes the mortgage process quick and easy.”

Citizens’ Buckhannon Home Lending Center will provide complete residential lending solutions including new purchases, refinances, home equity lines and loans, and manufactured and modular housing financing. A first time home buyers program is offered with no closing costs, a rate discount and a low down payment.

“I am thrilled and excited to be a part of this new endeavor and for the opportunity to manage the bank’s new Home Lending Center in my hometown,” said branch manager Gina Ball. “Citizens Bank is a well-respected, growing community bank and I will make sure our customers in Upshur County get that gold-standard service and care from the moment the mortgage application process begins through closing. When our doors open I will be ready to help you with home financing solutions with incredible rates and great terms. Please stop in and see us.”

Citizens Bank’s Home Lending Center will be open Monday – Thursday 9-4, Friday 9-5, and Saturday 9-12. After-hour appointments are available by calling 304.473.7340.

Citizens Bank of West Virginia is headquartered in Elkins with offices in Parsons, Beverly and Snowshoe. With over \$210 million in assets, the bank provides a full range of financial, trust and investment services. More information is available online at www.citizenswv.com.