

5-Star Citizens Bank of West Virginia
An Invaluable Partner to the Community



Bauer 5-Star Logo Included

Citizens Bank of West Virginia is pleased to report it has earned a coveted 5-Star rating from BauerFinancial, the nation's premier bank rating firm, for the first two quarters of 2017. A five-star rating indicates the bank excels in areas of capital adequacy, profitability, asset quality and much more.

"Citizens Bank of West Virginia is an integral member of the community," remarks Karen L. Dorway, president of BauerFinancial. "Its support provides the vitality the community needs to remain socially, educationally and commercially vibrant. A strong community, in turn, produces a strong community bank. And the cycle continues. True community banks, like Citizens Bank of West Virginia, understand that what is good for the community is equally good for them, making them an invaluable neighbor."

BauerFinancial's top rating being presented to Citizens Bank is a testament to its strong loan portfolio, impressive capital levels, stability and management. "It is an honor to be recognized among strongest banks in the country," said Nathaniel S. Bonnell, President & CEO of Citizens Bank of West Virginia. "Our knowledgeable staff and management team are to be credited with the success we continue to enjoy; they helped earn this recognition."

Established in 1924, Citizens Bank of West Virginia is a member of the FDIC and an Equal Housing Lender. Its banking offices are located in Elkins, Parsons, Beverly, Snowshoe and Buckhannon, and offers deposit, credit, trust, residential and commercial loans and investment services. Citizens has over \$247 million in assets and employs 68 people. More information is available at citizenswv.com.

BauerFinancial, Inc., Coral Gables, Florida, the nation's leading independent bank and credit union rating and research firm, has been reporting on and analyzing the performance of U.S. banks and credit unions since 1983. No institution can pay for or opt out of a BauerFinancial rating. Star-ratings are all available for free at bauerfinancial.com.

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