

Citizens Announces Employee Promotions

Nathaniel S. Bonnell, President & CEO of Citizens Bank of West Virginia, recently announced officer promotions and title changes for ten employees: Shkeyna Harris, Assistant Loan Operations Manager; Kimberly Strickland, Personal Banker; Nicholas Toothman, Business Banker; Pamela Yeager, Mortgage Specialist; Chasity Pennington, Assistant Vice President & Controller/BSA Officer; Laura Simons, Assistant Vice President of Deposit Operations & Facilities; Melissa Stalnaker, Assistant Vice President & Human Resources Officer; Dustin Casto, Vice President & Chief Information Officer; Greg Harper, Vice President of Dealer Financial Services; and Stephanie Ward, Vice President & Business Development Officer.

Assistant Loan Operations Manager Shkeyna Harris is a graduate of Philip Barbour High School. She earned a B.S. degree in accounting from the University of Phoenix.

Harris joined Citizens as a Customer Service Representative in 2018 with six years of prior banking experience, having previously served a teller, CSR, and branch manager. Prior to her promotion, she worked as a Loan Review Clerk. She is currently enrolled in West Virginia Banker's Association Emerging Leaders program, a year-long program to develop, strengthen and connect young leaders across the banking industry statewide.



She resides in Junior and is married to Ramie Harris.



Personal Banker Kimberly Strickland had 16 years of banking experience prior to joining Citizens Bank in 2016. In her new role, mortgage lending will be added to her responsibilities. She previously worked in retail roles as Head Teller and Customer Service Representative.

Strickland graduated from Herbert Hoover High School and OIC Training Academy in Fairmont.

A resident of Buckhannon, she is married to Richard Strickland and has two daughters, Tabitha Alderman and Samantha Strickland.

Business Banker Nick Toothman joined Citizens in 2018 as a teller and Customer Service Representative, bringing with him four years of prior banking experience. He is currently enrolled in West Virginia Banker's Association Emerging Leaders program - a year-long program to develop, strengthen and connect young leaders across the banking industry statewide- and serves as a mentor for CLIMB in Randolph County.



A graduate of East Fairmont High School, he earned a B.S. in Business Administration from Fairmont State University.

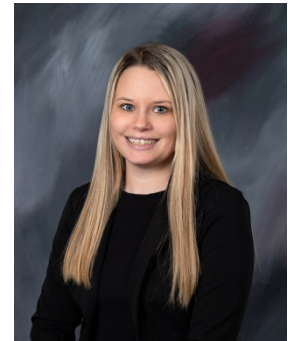
He and his wife, Jillian Toothman, reside in Elkins. He is a member of the Landmark Baptist Church.



Mortgage Specialist Pamela Yeager joined Citizens in 2008 and has over 22 years of banking experience. She previously served as Head Teller and a Customer Service Representative.

Yeager is a graduate of Coalton High School and has one daughter, Deena Schonk, and two grandchildren. She is a resident of Belington.

Assistant Vice President & Controller/BSA Officer Chasity Pennington has been employed at Citizens for 15 years, beginning as a teller. She has served as Accounting Assistant, Special Projects Coordinator, Accounts Payable Coordinator, Assistant Controller/BSA Officer and Controller/BSA Officer.



A graduate of Harman High School, she earned a B.S. degree in accounting from Davis & Elkins College. She is a member of the Elkins Church of Brethren.

Married to Daniel Pennington, they reside in Elkins and have two children, Aiden and Bailey.



Assistant Vice President of Deposit Operations & Facilities Laura Simons has been employed at Citizens since 2000, where she has held positions as loan clerk, marketing assistant, information/safe deposit box clerk, and security officer.

Simons is a graduate of Elkins High School. She resides in Montrose with her husband, Brian Simons, and they have one son, Nathaniel.

Assistant Vice President & Human Resources Officer Melissa Stalnaker served as Executive Secretary to the President & CEO and was promoted to Human Resources Officer in 2019.

She 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.



Vice President & Chief Information Officer Dustin Casto joined the Citizens staff in 2006 as an IT Assistant before being promoted to Information Systems Administrator. He was named Employee of the Year in 2007 & 2013.

A graduate of Elkins High School, he earned a Cisco Networking CCNA designation from Fred W. Eberle Technical Center. He attended Graduate School of Banking in Madison, Wisconsin.

Married to Megan Casto, they reside in Elkins and have two daughters, Callie and Everly.

Vice President of Dealer Financial Services Greg Harper joined Citizens Bank in 2001 as a teller. He served eleven years as a loan collector before being promoted to Dealer Sales Development Officer.

A graduate of Tucker County High School, he earned a B.S. in Accounting & Finance from Glenville State College.

Harper is a coach of the “Herricanes” team for Randolph County Youth Softball and is a member of its Board of Directors. He is a manager, coach and player on the Tucker County Pre-Owned Sales & Services Men’s League in Parsons and the S&S Softball Men’s Tournament Traveling Team.



He is enrolled in the Community Bankers of West Virginia 2020 Leadership Banker Development Program and is an active volunteer with the United Way of Randolph County.

Married to Alicia Harper, they reside in Elkins and have two daughters, Quinlynn and Everley.



Vice President & Business Development Officer Stephanie Ward joined Citizens Bank in 2019 with more than 30 years of experience in financial services.

She is a graduate of Buckhannon-Upshur High School, WV School of Banking, and Lloyd P. Calvert Graduate School of Banking and School of Computer Technology. She is currently earning a Small Business Banker Certificate through the American Bankers Association.

Ward is a member of the Buckhannon-Upshur Retail Merchants Association (BURMA).

A graduate of Buckhannon-Upshur High School she resides in Volga with her husband, Stephen Ward, and they have four children: Amberley, Trenton, Brooksley and Jadee.

President & CEO Nathaniel Bonnell offered his congratulations, noting “the dedication of our employees is a quality that sets Citizens apart as banking professionals. Each of these individuals strengthens our core team in continuing to help us succeed. Their respective promotions are a reflection of their dedication and hard work.”

Citizens Bank of West Virginia, with assets of \$317 million, is a community bank headquartered in Elkins, West Virginia and operates branch offices in Parsons, Beverly, Snowshoe and Buckhannon. Citizens provides integrated financial services including retail and commercial banking, wealth management, and mortgage services in North Central West Virginia. The bank is a wholly owned subsidiary of Citizens Financial Corp. (OTC: CIWV). For more information, visit us online at www.citizenswv.com.

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