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**For Immediate Release
Photo Included**

Citizens Bank of West Virginia announces Carla Hess has been promoted to Vice President & Credit Analyst. She joined the bank as a credit analyst in 2006, having worked in finance for the past fourteen years.

Hess is a graduate of Fairmont State and holds a B.S. in finance. She is a member of the local chapter of the Risk Management Association.

In her role as the bank's credit analyst, Hess analyzes personal and business financial information for credit requests and is responsible for the on-going credit management and risk assessment of existing loans and relationships. In addition, she monitors the quality of the credit portfolios and financial reporting requirements.

A resident of Belington, the new vice president is an active volunteer of the Belington Library. Hess is a member of the St. Patrick Catholic Church in Coalton.

"Carla is an asset to Citizens and her rise to the ranks of a vice president reflects her value to us," commented Citizens Bank President & CEO Thomas K. Derbyshire. "Her experience, commitment and professionalism will be of great benefit to our bank in helping our customers achieve their financial goals."

Citizens Bank of West Virginia, with headquarters in Elkins, offers full service banking, trust, and investment services. The bank has \$228 million in consolidated assets and operates four banking offices and nine ATM facilities in Randolph, Tucker and Pocahontas counties.