

## Citizens Bank of WV Hires New Business Development Officer



Citizens Bank of West Virginia President & CEO Nathaniel S. Bonnell recently announced the addition of Stephanie Ward as Commercial Lending & Business Development Officer for its Buckhannon Office. In this role, Stephanie will cultivate and develop relationships with businesses to assure a full complement of loan services and cash management products are made available to meet their financial needs.

Stephanie joins Citizens Bank with more than 30 years of experience in financial services. She is a graduate of the WV School of Banking, the Lloyd P. Calvert Graduate School of Banking and School of Computer Technology. She has attended numerous bank seminars and lending courses throughout her banking career.

Stephanie will be based out of Citizens Bank's Buckhannon office at 77 West Main Street.

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. They live on a working farm where they raise beef cattle, goats, and pigs – some are show animals for FFA and 4-H.

“Stephanie is a seasoned banker and lender with decades of experience,” stated Nathaniel S. Bonnell, President & CEO. “We are excited to welcome her to the Citizens team and have the utmost confidence in her abilities to meet the needs of the business community.”

Citizens Bank of West Virginia, with assets of \$280 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](http://www.citizenswv.com). The bank is a wholly owned subsidiary of Citizens Financial Corp. (OTC: CIWV).