

Media Release



FOR IMMEDIATE RELEASE:

Through Increasingly Difficult Environment, The Citizens Bank of Winfield Boasts Top Safety Rating

August 2008: The Citizens Bank of Winfield, Alabama stands strong in the current environment while many financial institutions are faltering. You don't have to take their word for it, though; The Citizens Bank of Winfield has earned a 5-Star Superior rating from **BAUERFINANCIAL, Inc.** of Coral Gables, FL, the nation's leading independent bank rating and research firm. The 5-Star rating is based on the overall financial picture of the bank and indicates that The Citizens Bank of Winfield is one of the strongest banks in the nation. This quarter represents the 75th consecutive time that The Citizens Bank of Winfield has earned this highest honor. Institutions like The Citizens Bank of Winfield, that have achieved and sustained a 5-Star rating for such a long time, have yet another claim. They are "**Sustained Superiority Banks**". Fewer than 10% of the nation's banks can claim this distinction.

"In a climate where it is increasingly difficult to shine, The Citizens Bank of Winfield proves it can be done," remarks Karen L. Dorway, president of the research firm. "In fact, local residents should be proud that their community bank is one of the elite financial institutions in the nation. They can rest assured that their deposits are well-placed in this 5-Star bank."

Established in 1920, The Citizens Bank of Winfield has been pleased to fulfill the financial needs of its neighbors and friends for 88 years. It currently operates through a conveniently located office on Bankhead Hwy in Winfield and can also be found on the internet at www.cbwinfield.com.

The Citizens Bank of Winfield: "Your 5-Star Community Bank."

BAUERFINANCIAL, INC., Coral Gables, Florida, the nation's leading independent bank rating and research firm, has been reporting on and analyzing the performance of U.S. banks and credit unions since 1983. No institution pays for its rating.

We received notice of the above recognition this week and wanted to share this great news with our customers. Your confidence and loyalty means a lot to us and we appreciate your business and the opportunity to serve your financial needs.

THE CITIZENS BANK OF WINFIELD
Member FDIC (205)487-4277