

**The Citizens Bank
Community Reinvestment Act Notice**

Under the Federal Community Reinvestment Act (CRA), the Federal Deposit Insurance Corporation (FDIC) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The FDIC also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA, including, for example, information about our branches, such as location and services provided at them; the public section of our most recent CRA Performance Evaluation, prepared by the FDIC; and comments received from the public relating to our performance in helping to meet community credit needs, as well as our response to those comments. You may review this information today at: **The Citizens Bank, 301 South Edwards Street, Enterprise, AL 36330.**

At least 30 days before the beginning of each quarter, the FDIC publishes a list of banks that are scheduled for CRA examination by the FDIC in that quarter. This list is available from the Regional Manager, Division of Supervision and Consumer Protection, Federal Deposit Insurance Corporation, 1100 Walnut Street, Suite 2100, Kansas City, Missouri 64106.

You may send written comments about our performance in helping to meet community credit needs to:

The Citizens Bank
PO Box 310900
Enterprise, AL 36331

AND TO THE

FDIC REGIONAL MANAGER

You may also submit comments electronically through the FDIC's website at www.fdic.gov/regulations/cra. Your letter, together with any response by us, will be considered by the FDIC in evaluating our CRA performance and may be made public. You may ask to look at any comments received by the FDIC Regional Manager. You may also request from the FDIC Regional Manager an announcement of our applications covered by the CRA filed with the FDIC.

We are a wholly owned subsidiary of Enterprise Capital Corporation, a bank holding company. You may request from, Assistant Vice President, Applications, Federal Reserve Bank of Atlanta, 1000 Peachtree Street N.E., Atlanta, GA 30309, an announcement of applications covered by the CRA filed by bank holding companies.