

Based on a *True Story*

Our company looked at the disruption in the banking sector and decided to launch a rigorous process to find THE bank that best fit our strategic needs for a financial partner that offered an innovative and yet adaptable management perspective; highly capable commercial banking personnel, and a conservative, yet passionate & visionary bank President & CEO, just to name a few.

After reviewing and taking proposals from many Chicago banks, we selected Citizens Financial Bank and have never looked back. We remain confident that Citizens is stable and will continue to grow and thrive in the turbulent markets that we find ourselves in.

Thomas J. Kenny
Williams Healthcare Systems

We have been with Citizens since 1983 and have come to realize it is not just any bank. The people at Citizens always go out of their way to get to know the customers and their needs... it's nice when people smile, talk to you and make helpful suggestions. Even during these tough economic times Citizens is there, and willing to continue making loans – we even got a great rate! Try to find that at another bank... we don't think it's possible.

Thanks for being such a great bank.
We really do appreciate all of you.

John and Carla Yerga
American Printing

We were with another Bank that never made product recommendations or even said thank you. The team at Citizens is always helpful and very easy to work with for our personal and business accounts. They truly demonstrate *personal, personal* banking.

Deleta & Carl
I'm Impressed

Citizens Financial Bank has been an oasis in a financial wasteland. We truly appreciate the extra time you have spent to understand the financial nuances of our business. Your attention and efforts have gone far beyond our expectations.

Mike Stiglianese
Dimension Molding Corp.

We LOVE
Citizens Financial Bank,
they make us feel like family.

Pat & Nick Popa
Popa Heating & Cooling