



Community Reinvestment Act Disclosure Statement

Citizens Bank of the South was organized, chartered, and opened in 1965 with the primary purpose of serving the community's banking and credit needs from the smallest to the largest individual and/or business. Our community is defined as Washington County, Bulloch County and Baldwin County (see attached maps). All persons who live in this community or who work in or have a business or economic interest in this community (regardless of where they live) are considered as forming a part of this community. This description is made solely for the purpose of complying with federal law and should not be interpreted as excluding any potential customer or group of customers.

Citizens Bank of the South recognizes its continuing obligation to help meet the credit needs of the local community and will continue to do so to the extent that its efforts to meet community credit needs are consistent with the safe and sound operations of the bank.

The specific types of credit, which Citizens Bank of the South is prepared to extend within the community, include:

- Residential mortgage loans, such as loans secured by one-to-four family dwelling units, loans secured by buildings with five or more dwelling units, and home improvement loans
- Farm and farm equipment loans
- Community development loans
- Commercial/ Business loans
- Consumer loans for personal, family, or household purposes

It is the policy of this bank to meet with any government, business, or civic group upon request to determine the credit needs and type of services needed by the community. Products and services available for our community are advertised in the local newspaper and the local radio stations. A listing of our products and services is also available on the bank's website www.cbots.com.

Meetings held for the purpose of determining credit needs and services will be documented and filed. An annual report of all Community Reinvestment Act meetings, products developed to meet credit needs and services, and a summary of results will be reported to the Board of Directors.