



FIRST CITIZENS NATIONAL BANK

Press Release
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First Citizens National Bank Ranks in Top 200 Community Banks

First Citizens Bancshares, the holding company for First Citizens National Bank, earned the 69th spot in the 2016 list of Top 200 Community Banks, as ranked nationally by *American Banker Magazine* in the May 2016 edition. Annual rankings are based on a three-year average return on equity of publicly traded banks and thrifts with total assets less than \$2 billion. First Citizens National Bank was the only bank recognized in any of the nine Tennessee counties that it serves.

CEO and Board Chairman Jeff Agee stated, “This is not by accident, as return on equity is a core measuring tool and a primary driver of shareholder return. Shareholder return is a major component of our mission statement. I am proud of our First Citizens National Bank team and the hard work that they do for the customers and communities we serve.”

First Citizens National Bank, headquartered in Dyersburg, TN with 21 locations throughout Tennessee, is a full service community bank with approximately \$1.5 Billion in assets offering deposit, lending, wealth management, cash management, trust, insurance, and investments. For more information about First Citizens National Bank please visit www.FirstCNB.com.

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