



SOUTHERN
HERITAGE
BANK

A Division of First Citizens National Bank

Press Release

05.08.2017

Southern Heritage Bank Ranks in Top 200 Community Banks

First Citizens Bancshares, the holding company for Southern Heritage Bank - A Division of First Citizens National Bank, earned the 99th spot in the 2017 list of Top 200 Community Banks, as ranked nationally by *American Banker Magazine* in the May 2017 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. The bank was the only bank recognized in any of the ten 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 team and the hard work that they do for the customers and communities we serve.”

First Citizens National Bank, headquartered in Dyersburg, TN with 23 locations throughout Tennessee, is a full service community bank with approximately \$1.6 Billion in assets offering deposit, lending, wealth management, cash management, trust, insurance, and investments. For more information about Southern Heritage Bank - A Division of First Citizens National Bank, please visits www.SouthernHeritageBank.com

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