Ask me about sets and reps, or ask me about keeping your balance healthy...

Cathy Smith, Teller Mt. Vernon





"running flat out" or ask me about running a home-equity line of credit...

Tonya Branscum, Loan Processing Brodhead

Ask me about prize-winning Guernsey cattle, or ask me about blue-ribbon customer service...

Melissa Hayes, Receptionist Mt. Vernon



Ask me about music, or ask me about CD's—the investment kind...

Ashley Clark, Customer Service Brodhead



It takes real people to run a bank—people who know all about certificates of deposit, interest rates, amortization, all that financial minutiae. At Citizens Bank, our staff people also know all about the same things that interest our customers: local sports, recipes, building a home, hunting dogs and long-bed pickups. So when you visit us at Citizens Bank, you can talk about real issues with our real people—and remember, at Citizens Bank, the talk is always free.

Real People. Real Progress.

## Citizens Bank

24 Hour BankLine: 1-800-530-8561



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