



MEDIA RELEASE

FOR IMMEDIATE RELEASE:

To the Editor:

5-Star Citizens Bank of Swainsboro Banking on a Better Future, Together

Swainsboro, Georgia - June 2025: **BauerFinancial, Inc., the Nation's Premier Bank Rating Firm**, is pleased to acknowledge **Citizens Bank of Swainsboro, Swainsboro, GA**, for its continued **5-Star status**. June 2025 marks the 52nd consecutive quarter that Citizens Bank of Swainsboro has earned this distinction, which gives it the added prestige of being a **"Exceptional Performance Bank"**. Only banks that have earned and maintained this highest 5-Star rating for 10 years (40 consecutive quarters), or longer, may claim this distinction. This latest rating is based on March 31, 2025 financial data and signifies that Citizens Bank of Swainsboro continues to be one of the **strongest banks in the nation**.

"Community bankers are typically the best positioned to understand and quantify local markets and needs," asserts Karen L. Dorway, president of BauerFinancial. "This includes real estate market values and fluctuations, small business needs (and impediments), and even how consumers are faring personally in their corner of the country. This makes perfect sense," Dorway continues. "Community bankers live in your neighborhood, which means they can provide faster, personalized service. They also serve a smaller, more defined market area than bigger banks. No need for red tape, just results – from one neighbor to another."

Citizens Bank of Swainsboro has been taking pride in its contribution to the local betterment since its inception in 1900. Citizens Bank of Swainsboro is not just a bank; it is where you can find your neighbors and friends, willing and able to bank on a better future, with you.

Visit cbs-lc.com.

Citizens Bank of Swainsboro: Our "Prime Interest" is you.

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Bank and Credit Union data compiled from financial data for the period noted, as reported to federal regulators. The financial data obtained from these sources is consistently reliable, although; the accuracy and completeness of the data cannot be guaranteed by BauerFinancial, Inc. Since 1983, BauerFinancial has relied upon this data in its judgment and in rendering its opinion (e.g. determination of star ratings). BauerFinancial, Inc. is not a financial advisor; it is an independent bank research firm. No institution can pay for or opt out of a BauerFinancial rating. Star-ratings are all available for free at bauerfinancial.com.

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