

FOR IMMEDIATE RELEASE January, 17, 2019 Media contact: Michelle Westling E-mail: mwestling@cnbanktexas.com

Cameron, TX, January 17 2019 - Citizens National Bank, a Central Texas community financial institution announced the promotion of several executives at the Board of Directors meeting last week. Goodhue Smith, representing the Smith family as a fourth generation owner of the bank, is now Senior Chairman of the Board. Keeping the original founding family active in the bank throughout its growth and transitions over 118 years has provided great value in the strength and longevity of the continued successes.

Mike Vance, who has been with CNB for 26, years is now Chairman of the Board and CEO. The bank has seen steady growth under the direction of Vance including the opening of two de novo banks in Round Rock and Pflugerville and the acquisition of branches in Coupland and Cedar Park. These new branches have seen success in both loan and deposit growth especially among commercial real estate loans as the bank broadens its footprint across Central Texas. Providing loans to businesses across the region the leadership team is building financially healthy communities across the state. Vance has also led the bank to build a strong deposit base offering competitively priced CDs, savings and checking accounts. The team is continuously looking to create new banking products based on the banking needs of the businesses and communities it serves.

"2018 was a great year for Citizens National Bank and we are happy to be acknowledging the hard work of so many of our dedicated team members who have brought the bank and its communities to where we are today. Whether servicing small business and commercial loans in our current branches or acquiring new branches to reach even more people with the level of service that has kept us going strong for 118 years, we are positioned for great achievements," said Smith.

Steven Wise, who has been with CNB for nine years, was instrumental in growing the bank to a \$410 million in assets bank with his ability to streamline the approval process for quick approvals. Wise is being promoted from Executive Vice President and Chief Lending Officer to President and Chief Lending Officer. He will continue to oversee loan activity and ensure the bank offers competitive loan products ranging from agricultural loans to commercial real estate loans from Cameron to the North Austin area and every small business need surrounding the eight branch locations.

In addition to the executive title changes, Ryan Stiba, a senior at the Southwestern Graduate School of Banking at SMU is being promoted from Branch Vice President to Branch President in Taylor. Stiba has been with CNB for 3 years and one of his most notable projects was the financing for the Holiday Inn in Taylor set to open later this year. Tina Miller in Rockdale, who has been with CNB for 11 years and Cortney Tucker in Round Rock who has been with CNB for five years have both been promoted to Banking Officers and will help drive continued unmatched service over new accounts. Opening an account, in true community banking style, both of these ladies are known for greeting you not just with a smile but also by your first name as you enter their branch.

With these changes we plan to reach new levels of loan and deposit services to all of our customers and look forward to continued growth throughout Texas for both the business and personal banking needs of the communities we serve.

About Citizens National Bank

We are a \$410 million in assets community financial institution and have been proudly serving Central Texas since 1900. That experience is what sets Citizens National Bank apart. A Cameron, TX based financial institution with eight branches across Central Texas including Milam, Lee, Williamson and Travis counties. From Cameron to Cedar Park and several towns in between, we know and are active in each of the communities we serve. That makes us better able to meet the banking needs of the communities we serve. Additional information can be found at cnbanktexas.com.