Curr. Assets:	NA	Curr. Liab.:	NA	P/E Ratio:	8.29
Plant, Equip.:	\$7,762,000	Total Liab.:	\$252,630,000	Indic. Yr. Divd.:	NA
Total Assets:	\$289,960,000	Net Worth:	\$37,331,000	Debt/ Equity:	0.3300

### Citizens Bancshares Corp. GA

75 Piedmont Ave. NE, Atlanta, GA, 30302; PH: 1-404-659-5959

General - Incorporation	GA	<b>Stock</b> - Price on:12/31/2008	\$2.61
Employees	126	Stock Exchange	OTC
AuditorEl	liott Davis LLC	Ticker Symbol	CZBS
Stk Agt	SunTrust Bank	Outstanding Shares	NA
Counsel	NA	E.P.S	\$1.03
DUNS No.	NA	Shareholders	1,444

**Business:** The group's principal activity is to provide commercial banking and mortgage brokerage services. The group's services include checking and savings accounts, money market accounts, CDs, IRAs, credit cards, and investment. The group founded in 1921. The group operates from the United States

Primary SIC and add'l.: 6022 6712

CIK No: 0000813640

Subsidiaries: Citizens (GA) Statutory Trust, Citizens Trust Bank

Officers: Erica W. Bracey/Dir. - Citizens Trust Bank, Frederick L. Daniels/Sr. VP, Commercial Division Mgr., Ramezia Watts/Financial Relationship Mgr. - East Point, GA, Julia Edwards/Financial Relationship Mgr. - Atlanta, GA, Lovel Gilmore/Financial Relationship Mgr. - Atlanta, GA, Samuel J. Cox/Sr. VP, CFO - Citizens Trust Bank/\$119,025.00, Cynthia Day/COO, Sr. Exec. VP/\$173,888.00, Todd J. Atenhan/Investor Relations, James R. Kautz/Investor Relations, Janise C. Brown/Financial Relationship Mgr. - Atlanta, GA, Willard C. Lewis/COO - Citizens Trust Bank, Ron A. Garrett/VP, Dekalb Division Mgr. - Citizens Trust Bank, Robert Shell/Financial Relationship Mgr. - Lithonia, GA, Mary Rangel-Mattox/Financial Relationship Mgr. - Decatur, GA, Princess Leigh/Financial Relationship Mgr. - Stone Mountain, GA, Herman Lewis/Financial Relationship Mgr. - Columbus, GA, George Richardson/Financial Relationship Mgr. - Birmingham, AL, Tamara Williams/Financial Relationship Mgr. - Eutaw, AL, Kevin Wilson/Sr. VP, Chief Credit Officer, Farrand O. Logan/First VP, Commercial Lending Officer, Moira Montgomery/VP, Compliance Officer, Mgr. - Special Projects, Iris Goodly/VP, Operations Division Mgr. - Citizens Trust Bank, Ardell Walcott/First VP, Retail Banking Mgr. - Citizens Trust Bank, Kenneth R. Gooch/VP, Information Systems Division Mgr. - Citizens Trust Bank, Roger Botwin/Exec. VP, Chief Credit Officer - Citizens Trust Bank, Wanda Nesbit/Sr. VP, Dir. - Human Resources - Citizens Trust Bank, James E. Young/Dir., CEO, Pres/\$237,744.00, Jacques Lee/Sr. VP, Consumer Banking Division Mgr., Robert Nesbitt/Pres. - Alabama Division/\$142,636.00

Directors: Ray Robinson/Chmn. - Citizens Trust Bank, Stephen A. Elmore/Dir., David C. Moody/Dir., Jerome H. Russell/Dir., James Williams/Dir. - Citizens Trust Bank, Donald Ratajczak/Dir. - Citizens Trust Bank, Mercy P. Owens/Dir. - Citizens Trust Bank, Mercy P. Owens/Dir.

**Owners:** Stephen A. Elmore, Jerome H. Russell, Ray Robinson, Insiders/7.80%, James E. Young/2.78%, Donald Ratajczak, Federal National Mortgage Association/5.24%, James E. Williams, Herman J. Russell/29.61%, Robert L. Brown, Mercy P. Owens, David C. Moody/2.61%, Hot Creek Capital LI C/9 06%

Financial Data: Fiscal Year End:12/31 Latest Annual Data: 12/31/2007

Year		Sales		Net I	ncome
2007		\$27,402,000		\$2,	856,000
2006		\$26,480,000		\$3,0	003,000
2005		\$25,246,000		\$2,	343,000
Curr. Assets:	NA	Curr. Liab.:	NA	P/E Ratio:	2.53
Plant, Equip.:	\$10,215,000	Total Liab.:	\$305,250,000	Indic. Yr. Divd.:	NA
Total Assets:	\$338,384,000	Net Worth:	\$33,133,000	Debt/ Equity:	0.0100

#### Citizens Communications Co.

3 High Ridge Pk., Stamford, CT, 06905; **PH:** 1-203-614-5600; **Fax:** 1-203-614-4602;

http://www.czn.net; Email: frontier@frontiercorp.com

General - Incorpor	ationDE	<b>Stock</b> - Price on:12/31/2008	\$8.43
Employees	5,790	Stock Exchange	NYSE
Auditor	KPMG LLP	Ticker Symbol	FTR
Stk Agt	Frontier Communications	Outstanding Shares	311,320,000
Counsel	NA	E.P.S	\$0.64
DUNS No	NΔ	Shareholders	24 984

**Business:** The group's principal activity is to provide telecommunications services and products. The group offers local and long-distance telephone service, Internet access, wireless Internet access, digital phone, and DISH satellite TV. In the year 2007 the group acquired Commonwealth Telephone Enterprises Inc., Global Valley Networks Inc. and GVN Services. The group operates from the United States.

Primary SIC and add'l.: 4923 4911 4813

CIK No: 0000020520

Subsidiaries: 101 Subsidiaries included in the Index

Officers: Daniel McCarthy/Exec. VP, COO/\$288,334.00, Peter B. Hayes/Exec. VP - Sales, Marketing, Business Development/\$290,542.00, Maggie Wilderotter/Chmn., CEO/\$875,000.00, Donald R. Shassian/CFO, Exec. VP/\$435,834.00, Hilary E. Glassman/Sr. VP, General Counsel, Sec., Cecilia K. McKenney/Exec. VP - Human Resources, Call Center Sales, Service/\$281,876.00, Melinda White/Sr. VP, GM - New Business Operations

Directors: Maggie Wilderotter/Chmn., CEO, Kathleen Quinn Abernathy/Dir., Leroy T. Barnes/Dir., Jeri B. Finard/Dir., Lawton Wehle Fitt/Dir., William M. Kraus/Dir., Howard L. Schrott/Dir., Larraine D. Segil/Dir., David H. Ward/Dir., Myron A. Wick/Dir., Peter C.B. Bynoe/Dir., Michael T. Dugan/Dir.

**Owners:** Insiders, David H. Ward, Cecilia K. McKenney, Mary Agnes Wilderotter, Lawton Wehle Fitt, John H. Casey, Michael T. Dugan, Howard L. Schrott, Peter C.B. Bynoe, Kathleen Q. Abernathy, Larraine D. Segil, William M. Kraus, Bradley E. Singer, Donald R. Shassian, Myron A. Wick, Daniel J. McCarthy, Jeri B. Finard, Peter B. Hayes, Leroy T. Barnes

Financial Data: Fiscal Year End:12/31 Latest Annual Data: 12/31/2007
Year Sales Ne

Year	Sales	Net Income
2007	\$2,288,015,000	\$214,654,000
2006	\$2,025,367,000	\$344,555,000
2005	\$2,162,479,000	\$202,375,000

Curr. Assets:	\$524,154,000	Curr. Liab.:	\$445,891,000	P/E Ratio: 13	3.17
Plant, Equip.:	\$3,335,244,000	Total Liab.:	\$6,258,170,000	Indic. Yr. Divd.:	NA
Total Assets:	\$7,256,069,000	Net Worth:	\$997,899,000	Debt/ Equity: 6.5	900

## Citizens Community Bancorp Inc.

 PO Box 218, Altoona, WI, 54720; PH: 1-715-836-9994; http:// www.citizenscommunityfederal.net
 General - Incorporation
 MD
 Stock - Price on: 12/31/2008
 .57

 Employees
 .91
 Stock Exchange
 NDQ

 Auditor
 NA
 Ticker Symbol
 .CZWI

 St Agt
 NA
 Outstanding Shares
 .6,100,000

 Counsel
 NA
 E.P.S
 .80.24

 DUNS No.
 NA
 Shareholders
 .461

**Business:** The group's principal activity is to provide financial services in the field of unitary savings and loans. The group operates from the United States.

Primary SIC and add'l.: 6035

CIK No: 0001367859

**Subsidiaries:** Citizens Community Federal

Officers: Timothy J. Cruciani/Exec. VP/\$116,417.00, James G. Cooley/CEO, Pres./\$241,725.00, Brian R. Schilling/Dir., Treasurer, Adonis E. Talmage/Dir., Sec., John D. Zettler/CFO, Sr. VINELLS on Control of the Control

**Directors:** Richard McHugh/Chmn., Thomas C. Kempen/Vice Chmn., Brian R. Schilling/Dir., Treasurer, Adonis E. Talmage/Dir., Sec., David B. Westrate/Dir.

**Owners:** Citizens Community Bancorp Inc./8.35%, Insiders/9.06%, Donna E. Talmage, Brian R. Schilling, Timothy J. Cruciani, Thomas C. Kempen, John D. Zettler, David B. Westrate/1.59%, Richard McHugh/2.94%, James G. Cooley/2.54%, Rebecca M. Johnson

Financial Data: Fiscal Year End:9/30 Latest Annual Data: 09/30/2007

Year		Sales		Net Income
2007		\$21,072,000		\$743,000
2006		\$16,968,000		\$446,000
Curr. Assets:	NA	Curr. Liab.:	NA	P/E Ratio: 29.17
Plant, Equip.:	\$3,460,000	Total Liab.:	\$307,964,000	Indic. Yr. Divd.: NA
Total Assets:	\$386,113,000	Net Worth:	\$78,149,000	Debt/ Equity: 0.0000

#### Citizens Financial Bank

707 Ridge Rd., Munster, IN, 46321; *PH*: 1-219-923-1499; *Fax*: 1-219-227-3105; *http:/*/www.bankcfs.com

 General - Incorporation
 IN
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 Employees
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 Auditor
 BKD LLP
 Ticker

 Stk Agt
 Illinois Stock Transfer
 Outsta

 Counsel
 Elias, Matz, Tierman & Herrick
 E.P.S.

 DUNS No.
 NA
 Shareh

<b>Stock</b> - Price on: 12/31/2008	N
Stock Exchange	NA
Ticker Symbol	
Outstanding Shares	10,680,00
E.P.S	\$0.0
Shareholders	2.00

Business: The group's principal activity is to provide a full range of financial services in northwest Indiana and Illinois. A holding company for citizens financial services fsb, the group accepts negotiable order of withdrawal, money market, non-interest-bearing checking, passbook and term certificate accounts and originates mortgage loans and invests in securities. The group also originates construction and land development loans, multi family residential real estate loans, commercial real estate loans, home equity loans and other loans. It is a member of the federal home loan bank of indianapolis and the federal deposit insurance corporation insures its deposits. The group's activities are carried out through its executive offices and an insurance and investment center in munster, Indiana and 22 banking centers located in lake and porter counties in northwest Indiana and cook, dupage and will counties in Illinois.

Primary SIC and add'l.: 6712 6035

CIK No: 0001058438

Subsidiaries: Cfs Holdings Ltd.

Officers: Thomas F. Prisby/67/Chmn., CEO/\$370,240.00, Charles V. Cole/CFO, Exec. VP/\$179,704.00, Zoran Koricanac/51/Sr. VP, Sr. Loan Officer, Jeffrey C. Stur/60/Sr. VP - Asset Management/\$138,008.00, Gregg L. Holley/52/Chief Lending Officer, Sr. VP/\$147,308.00, Daryl D. Pomranke/Exec. VP, Chief Operating Offi

**Directors:** Gene Diamond/Dir., Gregory W. Blaine/Dir., Robert R. Ross/Dir., Joyce M. Simon/Dir., Frank D. Lester/Dir., Thomas F. Prisby/67/Chmn., CEO

Simon/Dir., Frank D. Lester/Dir., Thomas F. Prisby/67/Chmn., CEO
Owners: Gregg L. Holley, Insiders/10.00%, Frank D. Lester, Gene Diamond, Thomas F.

Prisby/5.60%, Robert R. Ross, Jeffrey C. Stur, Wellington Management Co. LLP/5.00%, Gregory W. Blaine, FBOP Corp./5.40%, CFS Bancorp Inc./10.20%, Dimensional Fund Advisors LP/9.10%, Charles V. Cole, Thomas L. Darovic, Joyce M. Simon

Financial Data: Fiscal Year End:12/31 Latest Annual Data: 12/31/2007

Year		Sales		Net In	come
2007		\$83,756,000		\$7,5	25,000
2006		\$87,083,000		\$5,3	40,000
2005		\$81,339,000		\$5,0	17,000
Curr. Assets:	NA	Curr. Liab.:	NA		
Plant, Equip.:	\$20,488,000	Total Liab.:	\$1,019,864,000	Indic. Yr. Divd.:	NA
Total Assets:	\$1,150,278,000	Net Worth:	\$130,414,000	Debt/ Equity:	1.1700

# Citizens Financial Corp. of DE

12910 Shelbyville Rd., Ste. 300, Louisville, KY, 40243; *PH*: 1-502-244-2420; *Fax*: 1-502-254-4059; *http:/*/www.citizensfinancialcorp.com

General - I	ncorporation	DE
Auditor	Yount, Hyde & B	arbour, P.C.
Stk Agt	Citizens Financial	Corporation
Counsel	Busch & Talbott,	John Busch
DUNS No	· · · · · · · · · · · · · · · · · · ·	NΔ

Stock- Price on:12/31/2008	
Stock Exchange	OT
Ticker Symbol	
Outstanding Shares	N
E.P.S	
Shareholders	45

**Business:** The group's principal activity is to provide retail and commercial loans, deposit, trust and brokerage services. The group accepts time, savings deposits, money market deposit accounts, club accounts and certificates of deposits. The group offers commercial loans and lines of credit, residential