

392 - Citizens Financial Corp. of DE

Table with financial data for Citizens Financial Corp. of DE including Curr. Assets, Plant, Equip., Total Assets, Curr. Liab., Total Liab., Net Worth, P/E Ratio, and Debt/Equity.

Citizens Bancshares Corp. GA

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

Table with financial data for Citizens Bancshares Corp. GA including General and Stock information.

Business: The group's principal activity is to provide commercial banking and mortgage brokerage services.

Primary SIC and add'l.: 6022 6712

CIK No: 0000813640

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

Officers: Erica W. Brace/Dir. - Citizens Trust Bank, Frederick L. Daniels/Sr. VP, Commercial Relationship 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/\$119,025,000, Cynthia Day/COO, Sr. Exec. VP/\$173,888,000, 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, Joseph M. Hopkins/CIA, CBA, CRP, Sr. VP, Internal Audit 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./\$237,744,000, Jacques Lee/Sr. VP, Consumer Banking Division Mgr., Robert Nesbitt/Pres. - Alabama Division/\$142,636,000

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, Robert L. Brown/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 LLC/9.06%

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

Table with financial data for Citizens Bancshares Corp. GA including Year, Sales, Net Income, Curr. Assets, Plant, Equip., Total Assets, Curr. Liab., Total Liab., Net Worth, P/E Ratio, and Debt/Equity.

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

Table with financial data for Citizens Communications Co. including General and Stock information.

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/\$288,334,000, Peter B. Hayes/Exec. VP - Sales, Marketing, Business Development/\$290,542,000, Maggie Wilderotter/Chmn., CEO/\$875,000,000, Donald R. Shassian/CFO, Exec. VP/\$435,834,000, Hilary E. Glassman/Sr. VP, General Counsel, Sec., Cecilia K. McKenney/Exec. VP - Human Resources, Call Center Sales, Service/\$281,876,000, 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., Lorraine 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, Lorraine 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

Table with financial data for Citizens Communications Co. including Year, Sales, Net Income, Curr. Assets, Plant, Equip., Total Assets, Curr. Liab., Total Liab., Net Worth, P/E Ratio, and Debt/Equity.

THE CORPORATE DIRECTORY - Walker's 2009

Table with financial data for Citizens Community Bancorp Inc. including Curr. Assets, Plant, Equip., Total Assets, Curr. Liab., Total Liab., Net Worth, P/E Ratio, and Debt/Equity.

Citizens Community Bancorp Inc.

PO Box 218, Altoona, WI, 54720; PH: 1-715-836-9994; http://www.citizenscommunityfederal.net

Table with financial data for Citizens Community Bancorp Inc. including General and Stock information.

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/\$116,417,000, James G. Cooley/CEO, Pres./\$241,725,000, Brian R. Schilling/Dir., Treasurer, Adonis E. Talmage/Dir., Sec., John D. Zettler/CFO, Sr. VP/\$115,009,000

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

Table with financial data for Citizens Community Bancorp Inc. including Year, Sales, Net Income, Curr. Assets, Plant, Equip., Total Assets, Curr. Liab., Total Liab., Net Worth, P/E Ratio, and Debt/Equity.

Citizens Financial Bank

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

Table with financial data for Citizens Financial Bank including General and Stock information.

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. Prisky/67/Chmn., CEO/\$370,240,000, Charles V. Cole/CFO, Exec. VP/\$179,704,000, Zoran Koricanac/51/Sr. VP, Sr. Loan Officer, Jeffrey C. Stur/60/Sr. VP - Asset Management/\$138,008,000, Gregg L. Holley/52/Chief Lending Officer, Sr. VP/\$147,308,000, 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. Prisky/67/Chmn., CEO

Owners: Gregg L. Holley, Insiders/10.00%, Frank D. Lester, Gene Diamond, Thomas F. Prisky/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

Table with financial data for Citizens Financial Bank including Year, Sales, Net Income, Curr. Assets, Plant, Equip., Total Assets, Curr. Liab., Total Liab., Net Worth, P/E Ratio, and Debt/Equity.

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

Table with financial data for Citizens Financial Corp. of DE including General and Stock information.

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