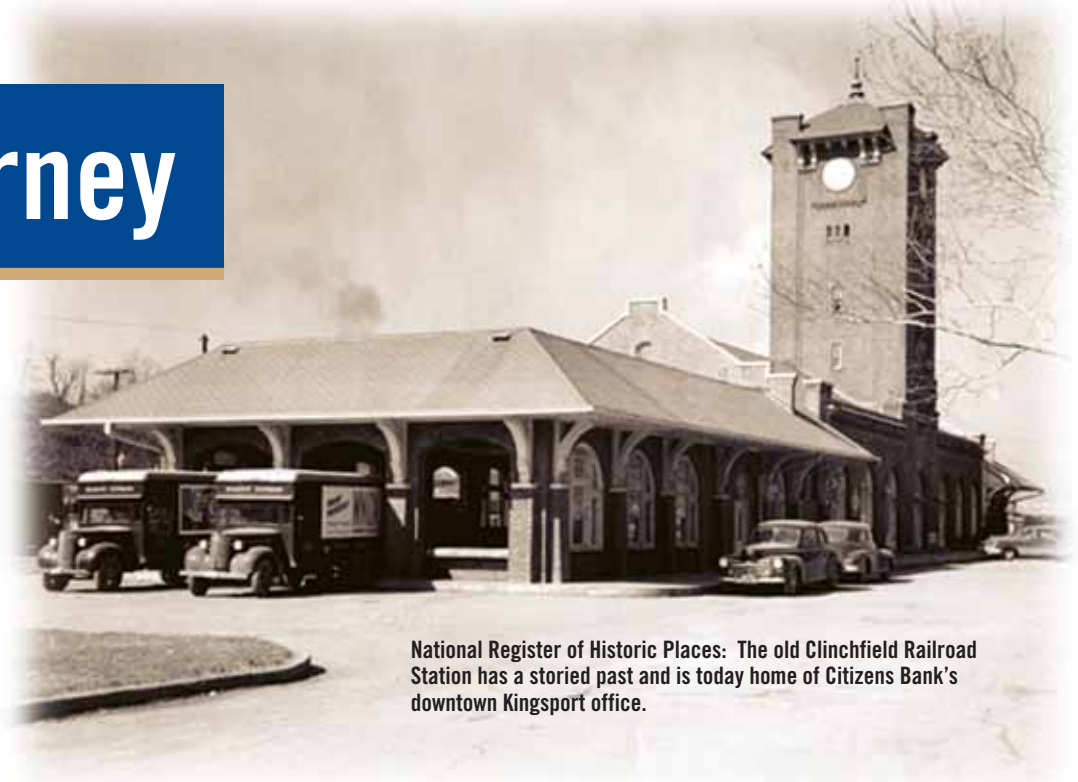




A Remarkable Journey

For decades beginning in 1905, the Clinchfield Railroad Station in Kingsport was a place that saw it all. Parents sent sons and daughters to war. Families celebrated joyful reunions. Goods were shipped and received. The station symbolized commerce and growth for Kingsport and the surrounding area. Today, Citizens Bank is honored to occupy this historic landmark ... a fitting home for a bank celebrating 75 years of service. Citizens Bank looks forward to continuing this remarkable journey – for the historic building, the bank and our valued customers – for years to come!



National Register of Historic Places: The old Clinchfield Railroad Station has a storied past and is today home of Citizens Bank's downtown Kingsport office.

Clinchfield Rail Station, 1951. Courtesy of the Archives of the City of Kingsport. Thomas McNeer Jr. Photograph Collection. KCMC 106



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Advancing the Region

Nearing its 100th year, East Tennessee State University began as a small teachers' college but has grown into a major university of over 14,000 students. ETSU now prepares students for 21st century careers with advanced studies in medicine and various tech-based disciplines. Just as ETSU changed with the times, Citizens Bank added locations, services and technologies to meet the financial needs of people right here in the Tri-Cities region. Citizens Bank has a 75-year tradition of banking excellence ... giving you the resources and flexibility to "Bank Your Own Way!"



Preparing Students for the Future:
One of over 100 degree programs, ETSU's Digital Media degree includes high-tech computer laboratories for teaching real-world skills.

Courtesy of ETSU



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Our Roots Are Here

As Jimmie Rodgers and the Carter Family crafted their remarkable country music talents in upper East Tennessee, Citizens Bank has deep roots in this region, too. Although we're not famous for making music, the Citizens Bank family of bankers has a 75-year history of working in harmony with individuals and businesses to make the Tri-Cities region an even better place. Citizens Bank is proud of our region's heritage ... and excited about what is in store for the next 75 years!



Country Music Royalty: Jimmie Rodgers and the Carter Family – Maybelle, A.P. and Sara Carter. All four are Country Music Hall of Fame inductees; Rodgers is also a Rock and Roll Hall of Fame inductee.

Courtesy of the BCMA Museum

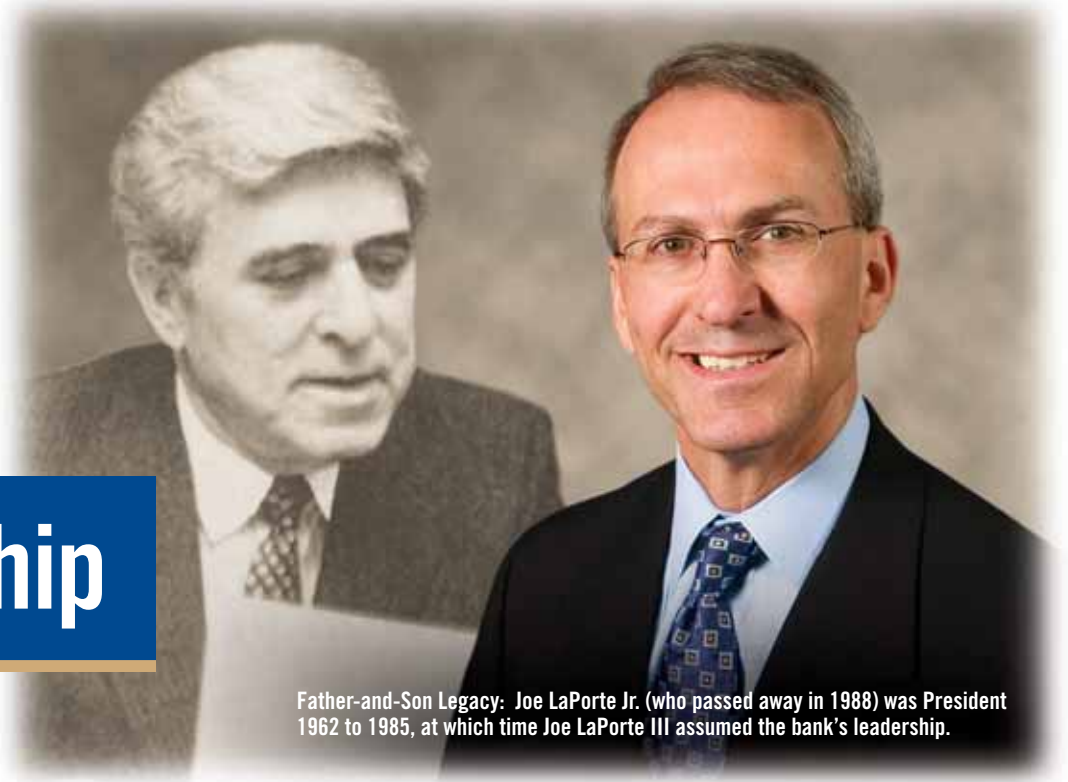
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For much of Citizens Bank's 75 years, the LaPorte name has been associated with growth, progress and civic service. In 1962, **Joe LaPorte Jr.** took the helm of a small bank with only one location. With "Papa Joe's" vision and guiding hand, the bank flourished. **Joe LaPorte III** assumed the bank's presidency in 1985, and expanded the bank's reputation and presence throughout the region. Thanks to the LaPorte family's leadership, Citizens Bank is now one of Tennessee's top 25 independent banks. A legacy of smart decisions – and doing the right thing – is why Citizens Bank is strong and growing today ... and provides all the financial services you need to "Bank Your Own Way."



Legacy of Leadership



Father-and-Son Legacy: Joe LaPorte Jr. (who passed away in 1988) was President 1962 to 1985, at which time Joe LaPorte III assumed the bank's leadership.



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Citizens Bank was founded – and grew up – right here in Carter County. And generations of employees have been fortunate to call Elizabethton “home.” One of the greatest privileges of being a local bank is being able to give something back to our communities. From providing the Boys & Girls Club a permanent home ... to making Christmas a little brighter for those in need, Citizens Bank has been investing in the future of Elizabethton for 75 years. Doing our part in our hometown is a pleasure we enjoy today ... as well as a privilege we will celebrate tomorrow ... and every day for our next 75 years!



Bank and Community Leadership:
Joe LaPorte Jr. (left), a leader in Elizabethton for three decades, accepted the Carter County Citizen of the Year award from Carroll Broome in the mid-1960s.



A Tradition of Service



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