
MEMORANDUM

From:
Shelby Miller
VP, Compliance Officer, Internal Auditor, & Branch Manager
Citizens Community Bank

March 21, 2024

RE: CRA Public Comments

Citizens Community Bank has not received any comments or complaints from the public for the current year and each of the two prior calendar years that relate to the bank's performance in helping meet community credit needs. All comments and complaints received by the bank along with any responses are maintained by the bank.

Please contact the Chief Executive Officer and CRA Officer, Glenn Copeland for additional information regarding complaints received by the bank at (229)-242-2225 or at the below address.

Citizens Community Bank
3261 North Valdosta Road
Valdosta, GA 31602