

Integrity. Respect. Dedication.

These three principles have governed Citizens Bank and Trust Company's core values for more than 130 years, and will continue to guide our ongoing mission to provide high-quality financial services throughout the new millennium. We are devoted to you, the citizens and companies in our community, and will commit any and all resources necessary to ensure that your dreams and aspirations can come true.

Our caring and highly trained staff wants to partner with you to offer you the additional support you need to make your personal and business plans for the future a reality. Our rich history as one of Virginia's oldest independent community banks has given us unique insight and experience in making dreams come true in our community. You can rest assured that we will devote our resources to your future.

Commit to our history.
We'll commit to your future.



Simply call or visit your local Citizens Bank & Trust Company branch and we will be happy to assist you with your lending needs.

AMELIA

9060 North Five Forks Road
804.561.3939
ATM Available

COLONIAL HEIGHTS

497 Southpark Circle
804.520.1101
ATM Available

BLACKSTONE MAIN BRANCH

126 South Main Street
434.292.8100

CREWE

210 Carter Street
434.645.7125
ATM Available

BLACKSTONE DRIVE IN

101 North Main Street
434.292.8100
ATM Available

FARMVILLE

1712 South Main Street
434.392.7633
ATM Available

BLACKSTONE SHOPPING CENTER

1575 South Main Street
434.292.7205
ATM Available

1517 West Third Street
434.392.3078
ATM Available

BURKEVILLE

102 Second Street, N.E.
434.767.5534
ATM Available

MIDLOTHIAN

Commercial Lending Office
201 Wylderose Commons
Suite 200
804.379.6251

CHESTERFIELD

10001 Courtview Lane
804.751.0909
ATM Available

SOUTH HILL

622 East Atlantic Street
434.447.7718
ATM Available



1-800-550-1873 | www.cbtva.com | MEMBER FDIC

Serving Our Communities Since 1873



LENDING SOLUTIONS



Legendary Banking & Service Since 1873

LENDING SOLUTIONS

MORTGAGE & REAL ESTATE LOANS

We love to help individuals obtain financing for a new home, whether it's for first-time home owners or for someone wanting a vacation home, we will walk beside you each step of the process. Besides providing financing for your primary or second home, we can also assist you with support for an income property. We also understand that this is often a time-sensitive need, and will quickly provide you with the financing you need.

We offer a comprehensive portfolio of real estate loans for owner and non-owner occupied properties, including:

- Home Equity Lines of Credit
- Fixed Rate Mortgages
- Adjustable Rate Mortgages
- Conventional and "Jumbo" Loan Programs
- First-time Home Buyer Programs
- Stated Income Home Loans
- Home Improvement Loans
- Second Homes/ Vacation Properties Loans
- Bridge Loans
- New Home Construction Loans



PERSONAL LOANS

We can assist you in achieving your personal goals or fulfilling your family's dreams. Whether you are looking to finance the purchase of a car, or just pay some bills, our Loan Officers can work with you to help you reach your goals. You will receive our personal service and fast turnaround time, which means you can spend less time arranging for your financing and more time using the funds to do the things that are important to you. Some of our personal loan options include:

- Automobile Loans
- Signature Loans
- Boat Loans
- Personal Property Loans



COMMERCIAL LOANS

As your local community bank, we offer a wide variety of loan products designed to meet the needs of your business. Our understanding of the local area, experienced loan officers and the accessibility of our senior management, allow us to provide quick decisions and turn-around on a wide range of business loans. We provide financing for almost any business need - whether you are a sole proprietorship or operate a growing corporation, our flexibility and fast approval process provides you with the financial support you are looking for and deserve.

We offer an extensive selection of commercial loan products, including:

- Commercial Real Estate Mortgages
- Commercial Real Estate Construction Loans
- Small Business Working Capital Loans/ Lines of Credit
- Small Business Lines of Credit
- SBA Guaranteed Loans
- Investment Property Loans
- Equipment Loans
- Investment, Commercial, Industrial & Apartment Loans
- Commercial Construction Loans

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