



CITIZENS BANCSHARES COMPANY

Declares One-Time Dividend

Kansas City, Missouri, 03/18/2019 / FOR IMMEDIATE RELEASE/ --Citizens Bancshares Company, the parent company of Citizens Bank & Trust, announced that its Board of Directors has declared a one-time cash dividend in the amount of \$0.25 per share of common stock. The dividend will be paid on 03/29/2019 to stockholders of record as of the close of business on 03/18/2019.

ABOUT CITIZENS BANCSHARES COMPANY

Citizens Bancshares Company is the parent company of Citizens Bank & Trust. Founded in 1889, Citizens Bank & Trust is the fifth largest bank headquartered in Kansas City, MO. Citizens is locally owned and managed and offers services for personal, private, and commercial banking. Banking centers located throughout Northwest and Central Missouri, including Kansas City and St. Joseph, along with easy-to-access mobile apps and online tools make banking flexible and convenient. Citizens is committed to its communities to offer education and support that accelerates financial understanding and success. Learn more about the Financial Education program at www.GoCitizens.bank/education.php.

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