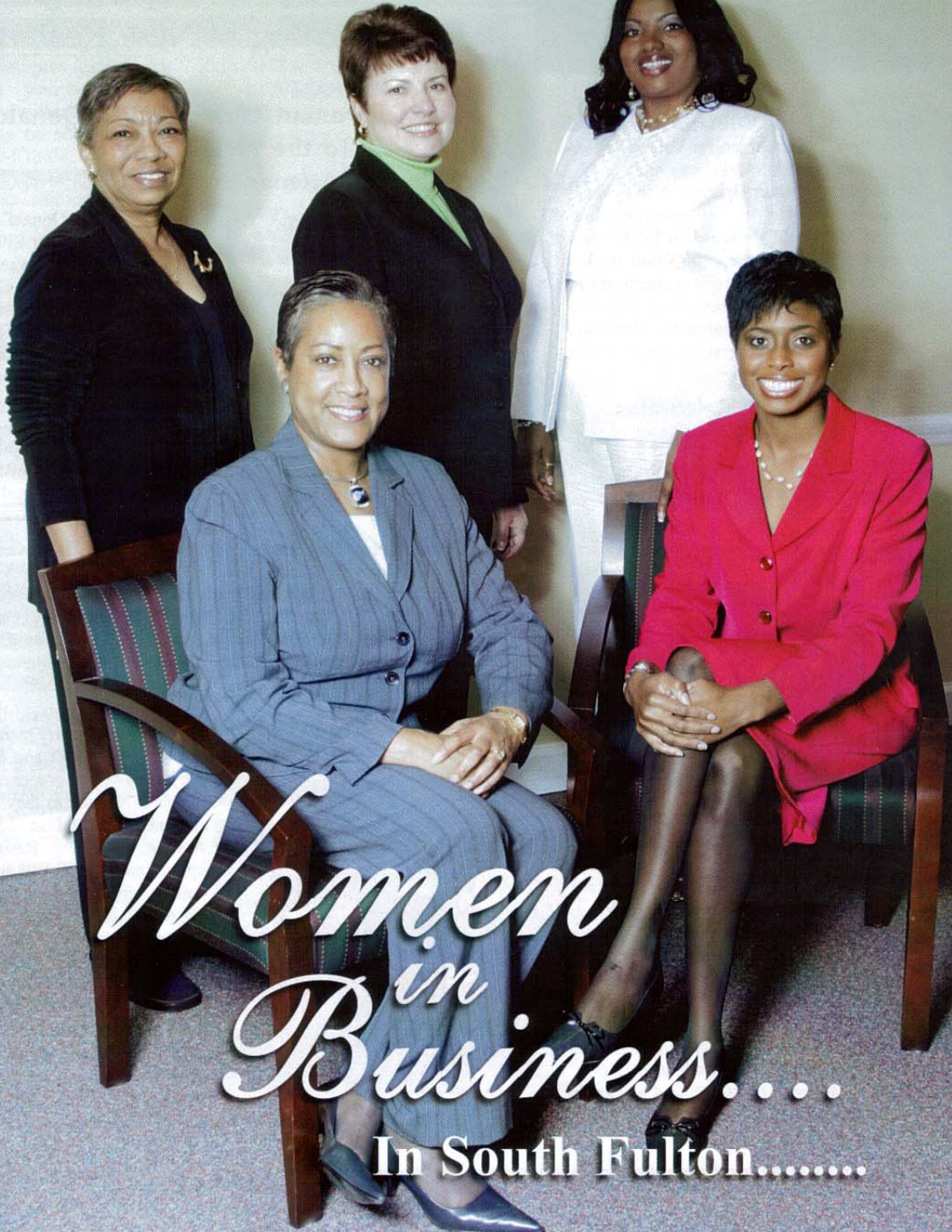


T C M

The Community Magazine

3rd Year Anniversary



*Women
in
Business....*
In South Fulton.....

CITIZENS TRUST BANK OFFERS SERVICE TO ATLANTA COMMUNITY



FOR 85 YEARS

New CTB ATL Card, Celebrating Atlanta, Now Available

Atlanta, GA April 16, 2007). Thanks to Citizens Trust Bank, Atlanta now has an ATL Credit Card. The new credit card was created to pay homage to Atlanta and for the celebration of CTB's eighty-fifth anniversary. The ATL Card, depicting the Atlanta Sky Line, is a cash rewards card that gives a percentage of the charges back to the card-holder. Now anyone who has love for Atlanta can carry the card and represent the ATL anywhere VISA® is accepted. Customers can obtain an application for the New ATL Card in three easy ways: 1) by visiting the website at www.CTBconnect.com; 2) calling 678-406-4000; or 3) visiting the nearest Citizens Trust Bank financial center.

As one of the largest African American owned financial institutions in the nation, Citizens Trust Bank remains dedicated to the growth and development of its surrounding communities through superior products and extraordinary services. President and CEO, **James E. Young** said, "With the issuance of this new ATL Card, on the heels of our Fifty-Million Dollar Small Business Loan Program, CTB is proving that we are constantly looking for ways to impact the lives of our customers." In April 2006, CTB earmarked \$50,000,000 for business loans to assist in the empowerment and financial development of small businesses. Entrepreneurs are encouraged to seek loans to provide funding for the expansion and development of small businesses.

As a leader in the financial services industry, Citizens Trust Bank prides itself on offering a full range of quality products and services. The company has assets of more than \$330 million and financial centers throughout metropolitan Atlanta and Columbus, Georgia, and in Birmingham and Eutaw, Alabama. Through its parent company, Citizens Bancshares Corporation, its common stock is offered over-the-counter to the general public under the trading symbol CZBS. For more information, please visit Citizens Trust Bank on the web. Citizens Trust Bank – A relationship you can bank on. Website: <https://www.CTBconnect.com>



RELM GROUP REL MEDIA AND MARKETING

Robert E. Leach, President of RELM Group, is bringing advertising assistance out of South Fulton. This native New Yorker has over 20 years experience in sales and marketing and is on his way to making a name for the company in the community. RELM Group was selected Small Business of the Year 2006 for the South Fulton Chamber of Commerce and the company is active in the Clayton Chamber of Commerce, Georgia Black Chamber of Commerce, and the Syracuse University Alumni board. The RELM Group is an advertising and marketing company specializing in developing traditional and non-traditional advertising campaigns based on the clients budget-bringing these advertising goals full circle to grow your business. RELM's success is a result of the diverse experience of its staff and developing quality strategic partners. RELM has already created effective advertising campaigns locally for 1 Source Financial, JerkQzine, Centennial Place Apartments, Geico Cascade, and the 21 STEPS to Homeownership to name a few. RELM associates know that success is the result of great planning, preparation, and execution. So, if you think your current advertising campaign is not cutting through the advertising clutter, you need to contact RELM; www.RELMGroup.com or (770) 969-9895.

Spiritual Information.....



Joseph B. Washington, Pastor of **New Beginnings Church in Union City, Georgia**. A dynamic author and motivator with a gift to empower change in others, introduces his new

book **"Breaking the Spirit of Average."** A seven step process to turn average into awesome, now available in all major bookstores.