

Media Release



FOR IMMEDIATE RELEASE:

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Best of Bauer United Citizens Bank & Trust Company Puts the Community in “Community Bank”

June 2021: United Citizens Bank & Trust Company, Campbellsburg, Kentucky has once again been awarded the highest (5-Star) rating for financial strength and stability from **the Nation’s Premier Bank Rating Firm, BauerFinancial, Inc.** In order to earn the 5-Star rating, United Citizens Bank & Trust underwent a rigorous, independent analysis of its financial condition and came out on top! United Citizens Bank & Trust has the strength to support its community as it consistently excels in areas such as capital strength, profitability, asset quality, and much more. This is the **112th consecutive quarter** that United Citizens Bank & Trust has earned this top rating earning it an even higher designation as a **“Best of Bauer Bank”**. This distinction is reserved solely for institutions that have earned Bauer’s 5-Star rating consistently for 25 consecutive years, or longer.

“One thing that has been made clear in the past year and a half is that a bank is neither a building nor technology. While both are good and necessary, it’s the people behind the walls and technology that make a bank what it is. They are also what has made United Citizens Bank & Trust such an invaluable resource for the community. United Citizens Bank & Trust’s employees have shown tremendous dedication and commitment to both customers and the community”, notes Karen Dorway, president of BauerFinancial. “Community banks, like United Citizens Bank & Trust, help their neighbors through the good times and the bad. And United Citizens Bank & Trust’s employees have done an admirable job, maintaining an unblemished balance sheet all the while.”

United Citizens Bank & Trust was established in 1872 and has been a source of strength for neighbors and friends throughout the community for 149 years. Dedicated employees of Henry County’s only locally owned bank are at your service and ready to lend a hand. Find them at any local branch, including the newly opened Buckner office, by phone or online at unitedcitizensbank.com.

United Citizens Bank & Trust: “Rooted in Service Since 1872.”

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Bank and Credit Union data compiled from financial data for the period noted, as reported to federal regulators. The financial data obtained from these sources is consistently reliable, although; the accuracy and completeness of the data cannot be guaranteed by BauerFinancial, Inc. Since 1983, BauerFinancial has relied upon this data in its judgment and in rendering its opinion (e.g. determination of star ratings). BauerFinancial, Inc. is not a financial advisor; it is an independent bank research firm. No institution can pay for or opt out of a BauerFinancial rating. Star-ratings are all available for free at bauerfinancial.com.

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