

# CITIZENS TRUST CO.

## GROWING

## GROWING

## GROWING

### WITH THE

### GREAT

### SOUTHWESTERN

### AREA

### OF

### NORTH CAROLINA



PERCY B. FEREBEE  
President



W. FRANK FORSYTH  
Executive Vice-President



HAYESVILLE OFFICE. . . Opened In April, 1945



SYLVA OFFICE. . . Opened In November, 1962



CULLOWHEE OFFICE. . . Opened In September, 1963

# CITIZENS BANK & TRUST CO.