

The Citizens Bank of Georgia
 651 Veterans Memorial Boulevard
 Cumming, Georgia 30040
 2026

Assessment Area

In accordance with FDIC Rules & Regulations 345.43. The Citizens Bank of Georgia has designated all of Forsyth County and a portion of Cherokee County as its assessment area. The portions of Cherokee County included in the assessment are census tracts 905.03, 905.04, 905.05, 905.06 and 905.07. Maps of the counties are included in the CRA Public File.

Branches

Main Office

651 Veterans Memorial Boulevard
 Cumming, Georgia 30040
 Census Tract: 1304.10 of Forsyth County

Midway Office

5140 Highway 9
 Alpharetta, Georgia 30004
 Census Tract: 1303.04 of Forsyth County

Free Home Office

11950 Cumming Highway
 Canton, Georgia 30115
 Census Tract: 0905.03 of Cherokee County

Martin Crossing Office

4255 Georgia Highway 400
 Cumming, Georgia 30040
 Census Tract: 1301.01 of Forsyth County

Branches Opened or Closed During Current Year or Previous Two Years

None

Services

Hours of Operation (all locations)

	Lobby		Drive-Through	
	Open	Close	Open	Close
Monday – Thursday	8:30 AM	4:30 PM	8:30 AM	4:30 PM
Friday	8:30 AM	6:00 PM	8:30 AM	6:00 PM
Saturday	Closed		Closed	
Sunday	Closed		Closed	

Our product brochure lists all the products and services offered by the bank. All products and services are available at each location.

Loan-to-Deposit Ratio

	2025	2024
March	53.75%	56.38%
June	55.27%	55.23%
September	56.54%	56.78%
December	57.64%	56.90%
Average for year	55.80%	56.32%