

# We're more than a Kentucky business. We're in the business of Kentucky.



We're a bank. We're an energy company. We're a mortgage company. We're a leasing corporation. In short, we're in the business of making business profitable in Kentucky.

#### **WE'RE A BANK**

We offer every commercial bank service, and we're committed to orchestrating these services to our corporate customers' financial requirements. We help them make money, move it, invest it, account for it, disperse it and conserve it.

We're also Kentucky's largest correspondent bank, the Bankers' Bank, affording every modern banking service to Kentucky through a network of nearly 400 correspondent banks.

#### **WE'RE AN ENERGY COMPANY**

One of the nation's greatest energy resources is Kentucky coal. We're the number one coal bank in America's number one coal state. We provide expert financial counsel to help mine coal profitably and in accordance with environmental regulations.

#### **WE'RE A MORTGAGE COMPANY**

We're the largest construction lender in Kentucky, providing loans for residences, income-producing

properties, government-secured developments and construction of every kind. We've financed hospitals, nursing homes, shopping centers, schools, factories, municipal buildings and motels. Ours is a complete service, from land acquisition through development to permanent financing, including mortgage servicing and property management.

#### **WE'RE A LEASING CORPORATION**

We help Kentucky businesses expand and operate more profitably through the cash flow and tax advantages of equipment leasing. We've arranged leasing for everything from bank equipment to locomotives, and from the newest advances in medical technology to river barges.

#### **WE'RE CITIZENS FIDELITY**

We have \$1.8 billion in assets to benefit Kentucky. We're a lot of things to a lot of people. We're in the business of Kentucky. Member FDIC.



Citizens Fidelity Bank and Trust Company  
Citizens Fidelity Energy Company  
Citizens Fidelity Mortgage Company  
Citizens Fidelity Leasing Corporation

Louisville, Kentucky 40296



**TODAY, YOU NEED A GREAT FINANCIAL INSTITUTION BEHIND YOU.™**