

NEWS RELEASE

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CITADEL #2 IN THE COUNTRY IN PROVIDING VALUE TO ITS CUSTOMERS

EXTON, PA — Citadel is giving back more to its customers than almost any other large credit union in the country, according to a recent report released by Callahan & Associates, a credit union financial consulting firm. In this report, Citadel was cited as number 2 out of 179 credit unions with over \$1 billion in assets, with respect to the value it provides to its customers. This value is measured by how credit unions score in three core areas: savings, lending, and product usage. The rankings determine how well credit unions are doing in their fundamental task of delivering economic benefits and good products to their customers.

"Citadel strives to provide the best value in banking services to our customers," stated Jeff March, President and CEO of Citadel. "We pay consistently higher rates on deposits, charge lower rates on loans, and have honest and fair fees. And, we deliver all this with the best customer service available...Citadel Class Service."

March stated that he was pleased that an independent analysis supports that Citadel is at the top when it comes to providing outstanding value to its customers. "We truly care about our customers, and try to show that every day. We invite everyone to experience the difference Citadel can make."

Citadel offers a full range of banking products and services through its 14 branch offices and online at CitadelBanking.com.



Citadel provides banking, investments and insurance services to more than 145,000 customers and nearly 400 companies. At over \$1.8 billion in assets, it is one of the area's largest locally owned financial institutions, proudly serving residents of Bucks, Chester, Delaware, Montgomery, and Philadelphia counties, and the City of Lancaster.

About Callahan & Associates:

Callahan & Associates is a Washington, DC-based firm that delivers in-depth analysis of credit union quarterly performance through its proprietary software and financial publications. As a financial consultant, it also offers strategic planning and investment management for credit unions. Visit www.callahan.com to learn more.

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