Citizens National Bank
The Power of Local℠

Power of Insights

Accumulation, Preservation and Transfer of Wealth

Since 1927, our Wealth Management Division's main focus has been **you**, and we want to make sure that you get the most out of your investments. With an emphasis on personal and individualized service, our **full-service Trust Department** serves local communities across the state of **Mississippi**. Our staff consists of an attorney, a certified financial planner, a chartered financial analyst, a paralegal and individuals that have attained Master's degrees and FINRA General Securities Representative Licenses. With these 17 professionals who have **over 275 years of combined experience** in banking, trust and investments, we can help you invest your monies wisely with stocks, bonds, mutual funds, and natural resources. Our Wealth Management Division currently manages and administers over **$900 million** in assets, which include stocks, bonds and mutual funds, as well as natural resources, including real estate, minerals and timber.
We specialize in a wide variety of services so that we can meet all of your wealth management needs. For example, we have helped many multigenerational families and businesses to invest their monies wisely through Personal Trust Services, Retirement Planning Services, Natural Resource Management, and Family Office Management, just to name a few.

Through our **Personal Trust Services**, our primary goal is to assist in the management of your wealth - enabling you to accumulate and transfer wealth according to your wishes. We also understand that every trust is unique, so we believe in customizing our services whenever possible to meet the specific needs of your beneficiaries. As we create and implement a strategic plan for the management of your assets, we can ensure that your legacy is safeguarded for current and future generations.

If you own a business, you are obviously concerned with providing adequate retirement benefits for yourself and your employees. You also know that maintaining competitive benefits is essential to attracting and retaining the best employees. With our **Retirement Planning Services**, we have helped businesses and individuals with our turn-key solutions, from the planning and design of an appropriate retirement plan to the implementation and ongoing management of it. As a result of our diligent management of your retirement plan, you can enjoy the peace of mind that comes with knowing that you have a team of experts managing this area for you so that you can devote your time and energy to running your business.

We know that many families have a need for managing their natural resources, so we have professionals that provide services through our **Natural Resources Management**. We will collect revenue, pay operating expenses, evaluate leases, and perform other duties that are necessary to the successful care of your natural resources.

We have been providing **Family Office Management** services to multigenerational families to help manage the complexities that are often characteristics of significant wealth. We specialize in creating personalized financial strategies for families because it's important to us that you get the most out of your wealth.

Archie McDonnell, President and CEO of Citizens National Bank, had a few words to say about our Wealth Management Division. "Over the years, I have seen firsthand how our Wealth Management Division has helped multigenerational families and businesses **maximize their return on investments**. They provide the utmost **attention** and **expertise** to their clients by **minimizing the exposure of unnecessary risks** and **making recommendations** that have the **best interest of their clients' financial wellbeing** at heart. They also **tailor** their **Trust and Investment Services** for each client to meet their specific financial needs and regularly **communicate** along the way to keep them well informed. To put it plainly, their main focus has, and will always be **you**. So, I hope you will consider allowing them to put *The Power of Local* to work for you today!"

Through our collective experience and expertise, we provide personalized financial advice to assist with the accumulation, preservation and transfer of wealth. So let us help you get started today. We will gladly meet with you at our office which is located at 512 22nd Avenue in Meridian, or we can travel to a location that is convenient for you. To set up an appointment contact your Wealth Management Division at 601.484.5253.