



1920



1920 The Citizen's Bank of Frostproof opened on May 10th

1929 The Great Depression & fruit fly infestation in Florida

1930

1933 Roosevelt signed Banking Act of 1933, establishing the FDIC

1940

1949 Bank officially changed name to "Citizens Bank of Frostproof"

1950

1935 Board passes resolution to recognize deposit insurance by FDIC

1925 New Headquarters opened at 2 East Wall Street

1928 Purchased Frostproof State Bank



1960



1971 Founder & Owner, Latt Maxcy passes

1974 Remote drive-thru in Frostproof opened

1970



1972 President & Director, John Maxcy passes



1978 Sun Ray branch opened

1980



1995 Jinx Wilson Chaney, 1st member of third generation, joins bank as EVP

1990



1998 Lake Wales & Haines City offices opened



2004 Acquired American Bank & Trust, changing official name to Citizens Bank & Trust and gained locations in Lake Wales, Dundee, Winter Haven and Indian Lake Estates

2000



1997 Greg Littleton joins bank to manage Lake Wales office

2002 Citizens Financial Group formed

2002 Ridge Security Title formed

2004

2010

2008 Bartow office opened

2008 Chairman, Pat Wilson passes



2007 Winterset in Winter Haven, as well as Lakeland's Downtown and Edgewood offices opened

2017 Ft. Meade office opened

2019 South Lakeland office opened

2020

2021 Valrico & Dade City offices opened. These are the first expansions outside of Polk County.

2030