



FOR IMMEDIATE RELEASE

CITIZENS FINANCIAL ADVISORS ENHANCES ITS FIDUCIARY INVESTMENT SERVICES

Comprehensive wealth management firm hires Prima Capital for money manager due diligence, asset allocation guidance, and research technology.

Princeton, IL – December 6, 2011 – Citizens Financial Advisors (“Citizens”), the wealth management group of Citizens First National Bank, has announced today that it has selected Prima Capital® (“Prima”) to support its investment product research, due diligence, and asset allocation efforts. Based in Princeton, Citizens supervises approximately \$300 million in assets for individual and corporate clients. Prima Capital, based in Denver, CO, is an investment consultant and technology provider to registered investment advisors, family offices, banks, and broker-dealers nationwide.

Citizens will utilize PrimaGuide *Plus* which allows the investment team to evaluate and compare mutual funds and exchange traded funds through a web-based research and due diligence application.

“We gain exposure to various types of asset classes through the use of mutual funds and exchange traded funds. The universe of options is vast, so it is imperative that we have in-depth due diligence and constant monitoring of these funds so we can provide the best solutions for our clients”, said Kim Larson, Citizens Senior Vice President. “In effect, we have now gained Prima’s large analyst staff as an extension of our investment team.”

In addition, through PrimaGuide *Plus*, Citizens will have access to Prima’s capital market assumptions, asset allocation models, and proposal generation application (Prima AllocationGuide™).

“Prima AllocationGuide allows us to compare prospective clients’ current portfolios with our investment models so we can more clearly show the impact of our actively managed solutions,” adds Mr. Larson.

“Citizens Financial Advisors is a prime example of smaller-sized, high-touch organizations that are benefiting from technology advancements in the wealth management industry”, said Prima CEO J. Gibson Watson III. “By balancing the right combination of research, due diligence, technology, and advice, Citizens has flattened the playing field with mega institutions. Prima is pleased for the opportunity to supplement the investment expertise and quality client experience that their advisor team already brings to the table.”

About Citizens Financial Advisors

Citizens Financial Advisors, the wealth management group of Citizens First National Bank, offers comprehensive trust and investment management solutions to individuals, institutions, and corporate retirement plan clients. Citizens First National Bank, in business since 1865, serves clients through 21 convenient locations in North Central Illinois. To learn more about how we can help you reach your financial objectives please contact us at 815-875-4444 or www.citizens1st.com.

About Prima Capital

Prima Capital, a Broadridge Financial Solutions affiliate company (NYSE: BR), is a leading provider of due diligence, research applications, asset allocation modeling, and multi-manager portfolios to the wealth management and retirement industries. For over a decade, Prima Capital has provided objective due diligence and powerful evaluation tools to advisors and wealth management firms of all types and sizes. This combination of advice and technology helps empower advisors and improve the efficiencies and distinction of wealth management programs. Today, Prima Capital is an independent source for information on managed account strategies (UMA and SMA), mutual funds, ETFs, and alternative investments through the PrimaGuide[®] research application and the Prima AllocationGuide[™] proposal system. Prima Capital's Target Risk Portfolios bundle managers from Prima's unbiased research into a series of globally diversified, professionally constructed portfolios. Through an affiliation with Matrix Financial Solutions, a wholly-owned subsidiary of Broadridge, Prima Capital advances open architecture retirement solutions through the MG Trust RetireFocus Funds (target-date collective investment funds) and the RetireTool(k)it[™] application. For more information, visit www.primacapital.com.

Contact Information

Julia Yaklich | Citizens First National Bank | 815-872-6253 | julia.yaklich@citizens1st.com

Patrick Flynn | Prima Capital | 303-539-8806 | pflynn@primacapital.com