

The Depository Trust Company

IMPORTANT

Expiration Date Extended from 11/30 to 12/31/01

B#: 2457R
DATE: December 03, 2001
TO: All Participants
CATEGORY: Dividends
FROM: Nilesh Desai, Supervisor, Dividend Department
ATTENTION: Dividend Managers, Cashiers & Reorganization Managers
SUBJECT: Rights: Citizens Capital Corp.
Common CUSIP#: 174445106 Rights CUSIP#: 174445122
R/D: 9/17/01 Expires: 12/31/01 (5:00 CST)
Rate: one right for each share of common stock held

***** Warning Time Critical *****

Citizens Capital Corp. (the "Company") is issuing transferable rights ("Rights") to its shareholders of record as of the close of business on September 17, 2001 (the "Record Date"). Each shareholder is entitled to receive one Right for each share of common stock owned on the Record Date.

The Depository Trust Company ("DTC") credited Rights to participants' accounts on October 8, 2001.

THE DIVIDEND POSITION AND ALLOCATION HISTORY (DPAL) OPTION, ACCESSED VIA THE PTS DIVIDEND ANNOUNCEMENTS INQUIRY (DIVA) FUNCTION, SHOULD BE USED TO CONFIRM YOUR RECORD DATE POSITION HISTORY AND PAYMENT INFORMATION.

IT IS IMPORTANT THAT PARTICIPANTS REFER TO THE DTC REORGANIZATION INQUIRY FOR PARTICIPANTS (RIPS CODE 59) FOR INFORMATION REGARDING THE SUBSCRIPTION PRIVILEGE AND SALE OF THE RIGHTS WHICH WILL BE AVAILABLE SHORTLY.

If participants have any questions concerning this Important Notice, please contact Mr. Raymond Lew or Mr. John McCarthy of DTC's Stock Dividend Department at (212) 855-4523/4521.

If participants have any questions regarding the Rights Offering, they may contact the Company at (972) 960-2643.

