

PUBLIC NOTICE

NOTICE OF CHANGE IN CONTROL OF A BANK HOLDING COMPANY

Meredith R. Willson, individually and as Co-Trustee of the Hugh M. Willson S Corp Family Trust and the Hugh M. Willson S. Corp Marital Trust, all of Athens, Tennessee, has applied to the Federal Reserve Board for permission to retain 25 percent or more of the shares and thereby control of Citizens National Bancorp, Inc., Athens, Tennessee. Citizens National Bancorp, Inc. controls Citizens National Bank, Athens, Tennessee. Also, the Hugh M. Willson S Corp Family Trust and the Hugh M. Willson S Corp Marital Trust (Meredith R. Willson and Paul G. Willson, Co-Trustees of both) and Debra M. Willson, all of Athens, Tennessee, have applied to join the previously approved Willson Family control group. The Federal Reserve considers a number of factors in deciding whether to approve the notice.

You are invited to submit comments in writing on this notice to the Federal Reserve Bank of Atlanta, 1000 Peachtree St., N.E., Atlanta, Georgia 30309-4470. The comment period will not end before May 20, 2015 and may be somewhat longer. The Board's procedure for processing applications may be found at 12 C.F.R. Part 262.25. To obtain a copy of the Federal Reserve's procedures, or if you need more information about how to submit your comments on the notice, contact Chapelle Davis, Assistant Vice President at (404)498-7278. The Federal Reserve will consider your comments and any request for a public hearing or formal hearing on the notice if they are received in writing by the Reserve Bank on or before the last day of the comment period.

INSERT: April 28, 2015