



Citizens Bank has acquired Texas National Bank
Our banks will merge in late 2026 to better serve you.

We've prepared answers to questions you may have about our acquisition.

Q: Who has acquired the parent company of Texas National Bank?

A: The parent company of [Citizens Bank](#), headquartered in Kilgore has acquired the parent company of Texas National Bank. Citizens Bank is full service financial institution offering a diverse array of checking accounts, savings accounts, mortgages and lending services to individuals and businesses across the region. Citizens Bank and Texas National Bank will operate independently until approximately the fourth quarter of 2026, at which time our two banks will merge.

Citizens Bank was chartered in Kilgore, Texas in 1949 and has expanded to include 11 offices in Bryan, Carthage, Center, Gladewater, Humble, Kilgore, Kountze, Sour Lake, Tyler, The Woodlands, and Yorktown. Citizens Bank has been recognized by the Texas Bankers Association and the Independent Community Bankers Association of Texas for their generous financial and volunteer support of community organizations, most notably Habitat for Humanity.

Citizens Bank and Texas National Bank share deep roots in East and Southeast Texas and cultures built on community commitment, local leadership, and long-standing traditions in helping East and Southeast Texas families and businesses thrive through trusted, personalized, relationship-based banking. This merger was designed with our customers in mind to better serve you as modern, community-focused bank in the future.

Q: Why is Texas National Bank joining with Citizens Bank?

A: Joining Citizens Bank will secure our future and our continued commitment to you and to the economic vitality of our communities. Being part of Citizens Bank allows us to continue to build on our legacy as the premier bank for families and businesses in East and Southeast Texas. You can look forward to the same high levels of personalized service from our team of dedicated professionals, local decision making, local East Texas ownership, a larger footprint, and expanded access to services throughout the region.

Q: Who will be taking care of my banking business?

A: You can look forward to working with the same team of dedicated professionals in all our banking offices, local bankers making local decisions.

Q: Can I conduct banking transactions at any Citizens Bank location now?

A: Our plans are to merge Texas National Bank and Citizens Bank late in **2026**, at which time you will be able to transact business at any of our combined 20 banking offices in East and Southeast Texas.

Q: Do I need to make any changes to my banking?

A: You can continue banking as usual, using the same online banking and mobile banking, debit cards, checks, and other services. We will communicate well in advance of the merger of our banking offices late in 2026, at which time you'll have access to more services and more banking offices in East and Southeast Texas to conduct business.