



Financial Advisor Stephen Freeman Joins Citizens Wealth Management and LPL's Institution Services Platform

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SAN DIEGO, Dec. 20, 2023 (GLOBE NEWSWIRE) -- [LPL Financial LLC](#) announced today that financial advisor Stephen Freeman, AIF®, has joined Citizens Wealth Management, the wealth management and financial planning division of Citizens Bank & Trust, and has onboarded to the LPL Institution Services platform. He reported having served approximately \$130 million in advisory, brokerage and retirement plan assets* and joins from Raymond James.

Founded in 2003, Citizens Bank & Trust is headquartered in Guntersville, Ala., and serves local families and businesses through 10 full-service branches in northern Alabama. The bank focuses on serving the community by providing quality financial services while delivering exceptional client experiences. Citizens Bank & Trust established Citizens Wealth Management in 2006, and Freeman joins financial advisors Wes Alred and Scott Belgard and registered sales assistant Kelly Waldrop.

Freeman was intrigued by investments and wealth management early while growing up in Cullman, Ala. In high school, and then later during his time at Auburn University, he participated in student-run clubs and initiatives aimed at growing his skills and knowledge of the industry.

Over his more than 20-year career, Freeman has carefully nurtured close relationships with individuals, families and business leaders in Cullman. "After a couple of years in Huntsville, Ala., with Merrill Lynch, I moved back and began my Cullman career just six feet from where my office is now, and many of the same clients I first met there are still with me," Freeman said. Deeply tied to the community, he has been an active member of the Cullman Rotary Club for 20 years, including a term as the club's former president. He's also a member of First Baptist Church, where he has served as Deacon and Sunday School teacher.

Looking for the next step in his career, Freeman turned to Citizens Bank & Trust and the LPL platform to help him expand his service offerings and achieve his business goals.

"It was important I connect with organizations that give me the freedom to build my practice around my Christian values and my personal goals," he said. "When you walk into one of Citizens' offices, there is a sign that reads: 'Citizens Bank & Trust is an organization established on Christian values that serves its community by providing quality financial services while delivering an exceptional customer experience.' This mission resonates with me.

"I also was impressed by all of the options LPL provides — more advanced tech, a wider variety of products and customized account types," Freeman said. "For example, there are more retirement account options at LPL, which means I can tailor these accounts to my clients' needs."

It was his commitment to service, values and community involvement that helped make Freeman the right culture fit for the bank, said Charlie Williams, President & CEO at Citizens Bank & Trust.

"As soon as we met Stephen, we knew he would be the right person," he said. "We have a great foundation in the Citizens Wealth Management team. Being able to add Stephen in the Cullman market along with his commitment to giving back and community involvement, make him additive to both our wealth management division and the bank as a whole."

"As Citizens Bank & Trust continues to grow, so too does their commitment to personalized solutions and advanced, convenient banking and financial services," said Ken Hullings, EVP – Client Success at LPL Financial. "LPL has been privileged to help Citizens Bank & Trust, its leadership and advisors grow their wealth management services and capabilities. We look forward to supporting Stephen as he continues to serve even more people, families and businesses in his community with excellent financial advice."

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About Citizens Bank & Trust

Citizens Bank & Trust opened for business on March 3, 2003, and is headquartered in Guntersville, Alabama. It is the largest community bank based in Marshall County and has 10 full-service offices located in Albertville, Arab, Cullman, Elkmont, Guntersville, Hazel Green, New Hope, Rogersville, and Scottsboro, and a Loan Production Office in Decatur. The Bank also provides Wealth Management, Mortgage Lending, and Treasury Management Services. Citizens Bank & Trust is insured by the FDIC and is an equal housing lender. For more information visit www.citizensbanktrust.com or find Citizens Bank & Trust on Facebook, Twitter, Instagram, or YouTube.

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LPL Financial Holdings Inc. (Nasdaq: LPLA) was founded on the principle that LPL should work for advisors and enterprises, and

not the other way around. Today, LPL is a leader in the markets we serve, serving more than 22,000 financial advisors, including advisors at approximately 1,100 enterprises and at approximately 560 registered investment advisor ("RIA") firms nationwide. We are steadfast in our commitment to the advisor-mediated model and the belief that Americans deserve access to personalized guidance from a financial professional. At LPL, independence means that advisors and enterprise leaders have the freedom they deserve to choose the business model, services and technology resources that allow them to run a thriving business. They have the flexibility to do business *their* way. And they have the freedom to manage their client relationships, because they know their clients best. Simply put, we take care of our advisors and enterprises, so they can take care of their clients.

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**Value approximated based on asset and holding details provided to LPL from year-end 2022.*

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