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**For Immediate Release
Photo by Grant Jones**

William T. Johnson Jr., President & CEO of Citizens Bank of West Virginia, recently announced promotions and title changes for eight bank employees: D. Randall Moore, Senior Vice President & Retail Banking Manager; Janet Chapman, Vice President & Controller; Lisa Crawford, Vice President & Human Resources Officer; Debbie Ritter, Branch Manager; William "Bill" Phillips, Senior Mortgage Officer; Michelle "Missy" Channels, Mortgage Loan Officer; Chasity Pennington, Assistant Controller & BSA Officer; and Deborah "Debbi" Swiger, Executive Secretary.

D. Randall Moore joined Citizens in 1984 and has served as a bank officer for 27 years as branch manager/assistant vice president and vice president. He has been promoted to the supervisory role of senior vice president and retail banking manager.

Moore graduated from Parsons High School and earned a bachelor's degree in mathematics at West Virginia University. He is a graduate of the West Virginia School of Banking and Louisiana State University Graduate School of Banking.

Active in the Tucker County community, Moore is a Board Member of Kiwanis Club of Parsons and the Five Rivers Public Library. He serves as treasurer of the Parsons Revitalization Organization, and is a member of the Tucker County Chamber of Commerce, Pythagoras Lodge #128 and Osiris Shiners. He is a trustee and member of Riverview Chapel Church.

Citizens' senior vice president and his wife, Rebecca Moore, reside in Parsons. He has two children, James and Erin.

Janet Chapman has been promoted to vice president having served as the bank's controller for the past two years. She joined Citizens as assistant controller in 2006.

She is a graduate of Philip Barbour High School and earned a B.S. in accounting/financing from Fairmont State University. A resident of Philippi, the new vice president is married to David Chapman. They have two sons, Nathaniel and Matthew.

Lisa Crawford was recently appointed to vice president and human resources officer. With 24 years of banking experience, she has worked at Citizens Bank for over 10 years in various banking roles including teller, bookkeeper, EDP manager, and executive secretary.

She graduated from Coalton High School and WV Career College in the legal secretarial program. She has also completed additional banking and real estate courses.

Citizens' new vice president serves as secretary for the GFWC of Elkins and is a member of the Landmark Baptist Church. Married to Dennis Crawford, they have two sons, Wesley and Caleb.

Debbie Ritter has been promoted to branch manager of Citizens Bank's Parsons Office. She has been employed at Citizens for 27 years having previously served as assistant branch manager, loan officer, loan specialist, loan clerk, proof operator and teller.

She is a graduate of Tucker County High School and WV School of Banking. She recently attended the WV Bankers School for Branch Managers and has been enrolled in numerous bank seminars and lending courses throughout her banking career.

Active in the Tucker County community, Ritter serves as a board member for the Tucker County Development Authority and Cortland Acres Nursing Home, and is a member of the Tucker Valley Elementary Middle School Local School Improvement Council.

Ritter currently resides in Hambleton with her husband, Mike, and they have one daughter, Kristin. She is a member of the First Baptist Church of Parsons.

William "Bill" Phillips began his banking career at Citizens in 1999 and has advanced to Senior Mortgage Officer. Prior to this promotion, he served as a mortgage loan originator, special projects manager, loan operations manager, loan officer, loan recovery manager, loan collector and teller.

Phillips graduated from Forest Hills High School and earned a B.A. dual degree in marketing and management from Davis & Elkins College. He is a member of the Beverly United Methodist Church.

He and his wife, Julie Phillips, reside in Beverly with their two sons, Logan and Mason. He serves as a coach for the Citizens Bank of WV's Upper Valley Youth Soccer Team.

Michelle "Missy" Channels has been promoted from personal banker to Mortgage Loan Officer, and along with Senior Mortgage Officer Bill Phillips, will originate adjustable rate and secondary market mortgage loans. She joined the Citizens staff in 2000 having previously worked as a mortgage loan specialist, loan clerk, customer service representative and teller.

Channels is a graduate of Elkins High School and earned an associate's degree in business administration from Davis & Elkins College. She currently serves as PTO president at North Elementary School and is a member of the bank's Relay for Life team.

She and her husband, Donald Channels, reside in Elkins with their sons, Bradley and Conner.

Chasity Pennington has been promoted to Assistant Controller & Bank Secrecy Act Officer, after beginning her banking career at Citizens in 2005. She has worked as accounts payable coordinator, special projects coordinator, accounting assistant and teller.

Pennington is a graduate of Harman High School and Davis & Elkins College where she earned a B.S. in accounting. She is a member of the bank's Elkins Alzheimer's Association Memory Walk team.

The new bank officer and her husband, Danny Pennington, reside in Elkins.

Deborah “Debbi” Swiger has been employed at Citizens Bank since 2008 having previously worked as a loan review clerk and teller. She has served as the bank’s Relay for Life team co-captain for the past three years.

Swiger is a graduate of Charlotte Mason Home School and Davis & Elkins College where she earned a B.A. dual degree in history and sociology. She and her husband, Alan Swiger, reside in Elkins.

“I wish to extend congratulations to each of these employees for their recent promotions,” commented Johnson. “We are very fortunate to have bankers of this caliber on the Citizens team. They are all a tremendous assets to our organization and it is an honor for us to recognize them in this manner.”

Citizens Bank of West Virginia, with headquarters in Elkins, offers full service banking, trust, and investment services and operates four banking offices and nine ATM facilities in Randolph, Tucker and Pocahontas counties.