



CONVENIENCE AND RETAIL FUEL SOLUTIONS TO SUPPORT YOUR GOALS

At Citizens, we apply over 50 years of collective Convenience and Retail Fuel industry experience to provide customized solutions structured around your needs. Our experience allows us to speak your language, track trends as they happen and understand industry-specific challenges — including margin pressure, volatile pricing and unpredictable cash flow.

Whether you're improving current sites, opening new locations, refinancing existing debt or funding shareholder distributions, we draw from our in-depth market insight to provide unbiased advice and develop proactive solutions.

As a top national lender to multi-site operators, Citizens Convenience and Fuels Group supports a range of deal sizes and needs, for both retailers and wholesalers.

Our experienced bankers are committed to achieving your immediate goals and furthering your long-term success through our financing and cash management solutions:

- **Flexible financing options** such as term loans, revolving lines of credit and growth facilities
- **Deposit and treasury solutions** to improve liquidity, manage multiple locations efficiently, streamline cash handling and reduce administrative costs
- **Interest rate risk management** to help mitigate the impact of changing rates on borrowing costs
- **Capital markets expertise** to structure and lead large multi-bank facilities

To learn more about our Convenience and Retail Fuel solutions and how our industry expertise could be of value to you, please contact us or visit our website at citizensretailfuel.com.

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KEY CLIENT RELATIONSHIPS



Story Distributing Company
Fuels & Lubrication Marketing

