

CITIZENS HOLDING COMPANY

REVOCABLE PROXY

THIS PROXY IS SOLICITED ON BEHALF OF THE BOARD OF DIRECTORS

The undersigned does hereby nominate, constitute and appoint HERBERT A. KING and STACY M. BRANTLEY, or any of them (each with full power to act alone and with full power of substitution and resubstitution), as their true and lawful attorney, to vote this Proxy. The undersigned also hereby authorizes said individuals to represent the undersigned, and to vote upon all matters that may properly come before the 2024 Annual Meeting of Shareholders of Citizens Holding Company (the "Company") to be held on Tuesday, April 23, 2024, or any adjournment(s) or postponement(s) thereof, including the matters described in the proxy statement furnished herewith, subject to any directions indicated on the reverse side and subject to the rules and regulations of the Securities and Exchange Commission governing the exercise of discretionary authority by a proxy holder, with full power to vote all shares of Common Stock of the Company held of record by the undersigned on March 22, 2024. Absent specific instructions from the undersigned, this Proxy authorizes the proxy holders named herein to vote in favor of the nominees for election of director listed on the reverse side as such proxy holders shall determine, in their sole and absolute discretion. I acknowledge receipt of the Company's notice and accompanying Proxy Statement.

This Proxy, when properly executed, will be voted in the manner directed herein by the undersigned shareholder. If no specific directions are given, your shares will be voted by the individuals designated on this Proxy "FOR" Proposal Nos. 2 and 4, and "FOR" the nominees for Class I directors on Proposal 1 and "EVERY YEAR" for Proposal No. 3. The individuals designated on this Proxy will vote in their discretion on any other matter that may properly come before the meeting, subject to the rules and regulations promulgated by the Securities and Exchange Commission governing the exercise of discretionary authority by a proxy holder.

THE BOARD OF DIRECTORS RECOMMENDS THAT YOU VOTE "FOR" PROPOSAL NOS. 2 AND 4 AND "FOR" EACH OF THE NOMINEES FOR CLASS I DIRECTORS ON PROPOSAL 1 AND "EVERY YEAR" FOR PROPOSAL NO. 3.

(Continued and to be signed on the reverse side)

ANNUAL MEETING OF SHAREHOLDERS OF
CITIZENS HOLDING COMPANY

April 23, 2024

GO GREEN

e-Consent makes it easy to go paperless. With e-Consent, you can quickly access your proxy material, statements and other eligible documents online, while reducing costs, clutter and paper waste. Enroll today via <https://equiniti.com/us/ast-access> to enjoy online access.

NOTICE OF INTERNET AVAILABILITY OF PROXY MATERIAL:

The Notice of Meeting, proxy statement and proxy card are available at <https://www.thecitizensbankphila.com/investor-relations/>

Please sign, date and mail
your proxy card in the
envelope provided as soon
as possible.

↓ Please detach along perforated line and mail in the envelope provided. ↓

20330403000000000000 5

042324

PLEASE SIGN, DATE AND RETURN PROMPTLY IN THE ENCLOSED ENVELOPE. PLEASE MARK YOUR VOTE IN BLUE OR BLACK INK AS SHOWN HERE

PROPOSAL NO. 1: To elect the three Class I directors named herein, each to serve a three-year term.

FOR ALL NOMINEES

NOMINEES:

- Gregory E. Cronin
- Caroline K. Forks
- Jason R. Voyles

WITHHOLD AUTHORITY FOR ALL NOMINEES

FOR ALL EXCEPT (See instructions below)

INSTRUCTIONS: To withhold authority to vote for any individual nominee(s) for Class I director, mark "FOR ALL EXCEPT" and fill in the circle next to each nominee you wish to withhold, as shown here: ●

PROPOSAL NO. 2: To approve, on an advisory (non-binding) basis, our executive officer compensation.

FOR AGAINST ABSTAIN

PROPOSAL NO. 3: To approve, on an advisory (non-binding) basis, the frequency of the vote on our executive officer compensation.

EVERY YEAR 2 YEARS 3 YEARS ABSTAIN

PROPOSAL NO. 4: To ratify the approval by our Board of Directors of our independent registered public accounting firm for the 2024 fiscal year.

FOR AGAINST ABSTAIN

To change the address on your account, please check the box at right and indicate your new address in the address space above. Please note that changes to the registered name(s) on the account may not be submitted via this method.

Signature of Shareholder

Date:

Signature of Shareholder

Date:

Note: Please sign exactly as your name or names appear on this Proxy. When shares are held jointly, each holder should sign. When signing as executor, administrator, attorney, trustee or guardian, please give full title as such. If the signer is a corporation, please sign full corporate name by duly authorized officer, giving full title as such. If signer is a partnership, please sign in partnership name by authorized person.