LANDY R JOSEPH

Form 4 June 09, 2009

FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF

SECURITIES

OMB Number:

OMB APPROVAL

3235-0287

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obligations may continue. See Instruction

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

1(b).

(Print or Type Responses)

1. Name and Address of Reporting Person * LANDY R JOSEPH				Symbol CITIZEN	NS FINA		Ficker or 7			5. Relationship of Reporting Person(s) to Issuer (Check all applicable)				
(Last) (First) (Middle)			ddle)	INC [CZFS] 3. Date of Earliest Transaction (Month/Day/Year) 06/09/2009						_X_ Director 10% Owner Officer (give title below) Other (specify below)				
	(Street)			4. If Amer Filed(Mont	· ·		e Original			6. Individual or Joint/Group Filing(Check Applicable Line) _X_ Form filed by One Reporting Person Form filed by More than One Reporting Person				
(City)	(State)	(Z	(Zip) Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned									icially Owned		
1.Title of Security (Instr. 3)		any		med on Date, if Day/Year)	3. Transact Code (Instr. 8)	tioı	(A) or			5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficia Ownership (Instr. 4)		
COMMON CLASS	06/09/2009				P		460	A	\$ 21.5	9,988.3197	D			
COMMON CLASS										389.384	I	AS CUSTODIAN		
Reminder: Repo	ort on a separate li	ne fo	or each cl	ass of secur	ities bene	efic	•		•	indirectly. ond to the coll	ection of	SEC 1474		
							•	ned in this for	(9-02)					

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Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of	2.	3. Transaction Date	3A. Deemed	4.	5.	6. Date Exerc	cisable and	7. Title	and	8. Price of	9. Nu
Derivative	Conversion	(Month/Day/Year)	Execution Date, if	Transactio	onNumber	Expiration D	Expiration Date		t of	Derivative	Deriv
Security	or Exercise		any	Code	of	(Month/Day/	Year)	Underly	ying	Security	Secui
(Instr. 3)	Price of		(Month/Day/Year)	(Instr. 8)	Derivative	e		Securit	ies	(Instr. 5)	Bene
	Derivative				Securities			(Instr. 3	3 and 4)		Own
	Security				Acquired						Follo
	•				(A) or						Repo
					Disposed						Trans
					of (D)						(Instr
					(Instr. 3,						
					4, and 5)						
									A manuat		
									Amount		
						Date	Expiration		Or		
						Exercisable	Date		Number		
				C + V	(A) (D)				of		
				Code V	(A) (D)				Shares		

Reporting Owners

Relationships Reporting Owner Name / Address

> 10% Owner Officer Other Director

LANDY R JOSEPH

X

Signatures

GINA MARIE BOOR FOR R. JOSEPH LANDY UNDER POWER OF ATTORNEY DATED 8/22/02

06/09/2009

**Signature of Reporting Person

Date

Explanation of Responses:

- If the form is filed by more than one reporting person, see Instruction 4(b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.

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