



For Immediate Release

January 8, 2026

becki.renfro@cbsbank.net

Contact: Becki Renfro

256-705-1951

CB&S Bank Announces Promotion of Tim Woodard to Chief Credit Officer

Russellville, Alabama — CB&S Bank is pleased to announce that Timothy (Tim) Woodard has been promoted to Chief Credit Officer.

Tim is widely recognized across the bank for his expertise in credit underwriting, as well as his strong understanding of Treasury Management and interest rate swap products. He is a valued leader within the Tuscaloosa team and is well respected by the Board of Directors.

“Tim’s deep technical knowledge, combined with his approachable leadership style, positions him well to further strengthen our credit function and support CB&S Bank’s continued growth,” said Mike Ross, President and CEO of CB&S Bank.

A native of central Illinois, Tim’s 37-year banking career began in Peoria, Illinois, and includes leadership roles in Champaign, Illinois, and Cape Girardeau, Missouri, where he served as Regional President for Commerce Bank. Since moving to Tuscaloosa in 2019, Tim has played a key role in growing CB&S Bank’s local presence as Senior Vice President and Senior Lender.

Tim is a U.S. Navy veteran and holds degrees from Illinois State University (Finance) and Bradley University (MBA). He has been active in numerous community organizations, including Rotary International, United Way, and various church finance committees, and has led several successful nonprofit capital campaigns.

Outside of work, Tim enjoys University of Alabama sports, working out, and spending time with his wife, Cyndy, their family, and the 17 exchange students they have hosted over the years.

CB&S Bank congratulates Tim on his well-deserved promotion and looks forward to his continued leadership and contributions.

About CB&S Bank - Headquartered in Russellville, Alabama, CB&S Bank is a \$2.8 billion community bank with 56 locations across Alabama, Mississippi, Tennessee, and Georgia. CB&S Bank is committed to providing high-quality financial services with a focus on local relationships, community investment, and personalized customer care.

CB&S Bank – Member FDIC | Equal Housing Lender