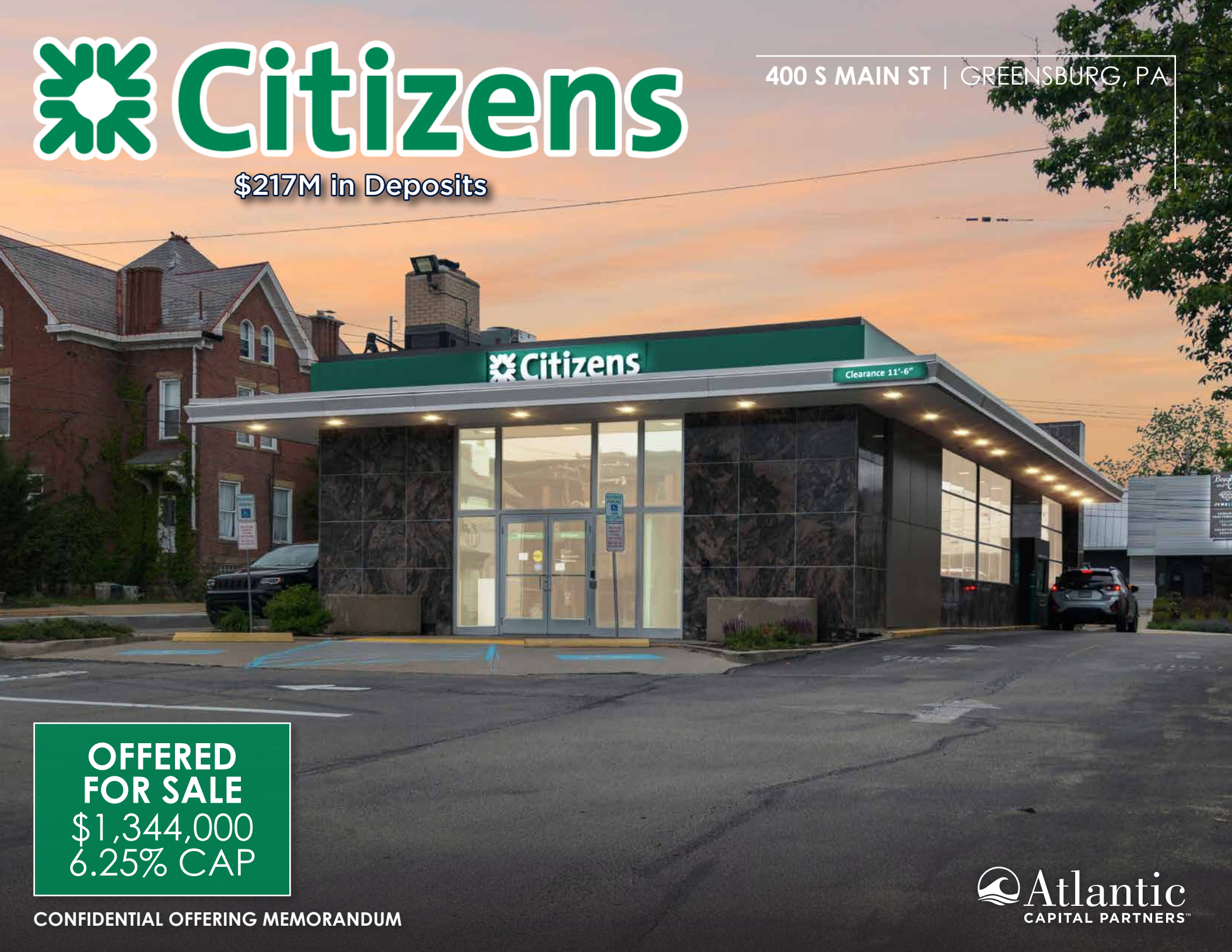
Citizens

$217M in Deposits

400 S MAIN ST | GREENSBURG, PA



OFFERED FOR SALE
$1,344,000
6.25% CAP

CONFIDENTIAL OFFERING MEMORANDUM

Atlantic CAPITAL PARTNERS™

NORTHWEST AERIAL



EXECUTIVE SUMMARY

Atlantic Capital Partners has been exclusively engaged to offer for sale Citizens Bank | Greensburg, PA, a single-tenant net lease investment occupied by Citizens Bank, one of the nation's largest retail banking institutions. The property is leased on an absolute NNN basis, providing investors with passive, management-free income backed by an investment-grade corporate guaranty from Citizens Bank, N.A.

Citizens Bank has operated continuously at this location since 2007, demonstrating a long-term commitment to the site and surrounding trade area. The branch maintains approximately $217 million in deposits and ranks among the top 35% of all Citizens Bank locations nationwide by customer visits, according to Placer.ai, highlighting strong branch performance and the property's continued strategic importance within the bank's Western Pennsylvania network.

Strategically positioned in downtown Greensburg, the county seat of Westmoreland County, the property benefits from a stable employment base anchored by government offices, healthcare providers, higher education, and professional services. Located within the Greater Pittsburgh MSA, the offering combines durable in-place cash flow, proven tenancy, and investment-grade credit in an established regional market.

RENT SCHEDULE	TERM	RENT
Current Term	7/1/2026 - 6/30/2031	$84,000
3rd Option	7/1/2031 - 6/30/2036	$92,400
4th Option	7/1/2036 - 6/30/2041	$101,640

NOI	$84,000
CAP	6.25%
PRICE	$1,344,000

ASSET SNAPSHOT

Tenant Name	Citizens Bank
Address	400 S Main St, Greensburg, PA 15601
Building Size (GLA)	2,830 SF
Land Size	0.43 Acres
Year Built	1957
Signatory/Guarantor	Citizens Bank, N.A.
Rent Type	ABS. NNN
Landlord Responsibilities	None
Rent Commencement Date	6/14/2007
Lease Expiration Date	6/30/2031
Remaining Term	4.7 Years
Rental Increases	10% Every Option Period
NOI	$84,000



71,943 PEOPLE IN 5 MILE RADIUS

$95,048 AHHI IN 5 MILE RADIUS

9,170 VPD ON S MAIN ST

INVESTMENT HIGHLIGHTS

INVESTMENT-GRADE CORPORATE GUARANTY | CITIZENS BANK (NYSE: CFG)

Lease guaranteed by Citizens Bank, N.A., one of the largest retail banks in the U.S. with ~$228B in assets and investment-grade credit ratings (Moody's: A3 / S&P: A-), ensuring secure and durable cash flow.

HIGH-PERFORMING BRANCH WITH $217M DEPOSIT BASE

The location maintains a robust deposit base of approximately $217 million, underscoring strong performance, deep customer stickiness, and the site's strategic importance within Citizens Bank's Western Pennsylvania franchise.

ESTABLISHED BANKING LOCATION WITH LEASE TERM THROUGH 2031

Citizens Bank has operated continuously at this location since 2007 | Lease runs through June 2031 with two remaining five-year renewal options and 10% rent increases.

ABSOLUTE NNN LEASE WITH ZERO LANDLORD RESPONSIBILITIES

True absolute NNN structure with no landlord obligations, providing a fully passive, management-free income stream ideal for 1031 and passive investors.

STRATEGIC DOWNTOWN LOCATION NEAR MAJOR EMPLOYMENT DRIVERS

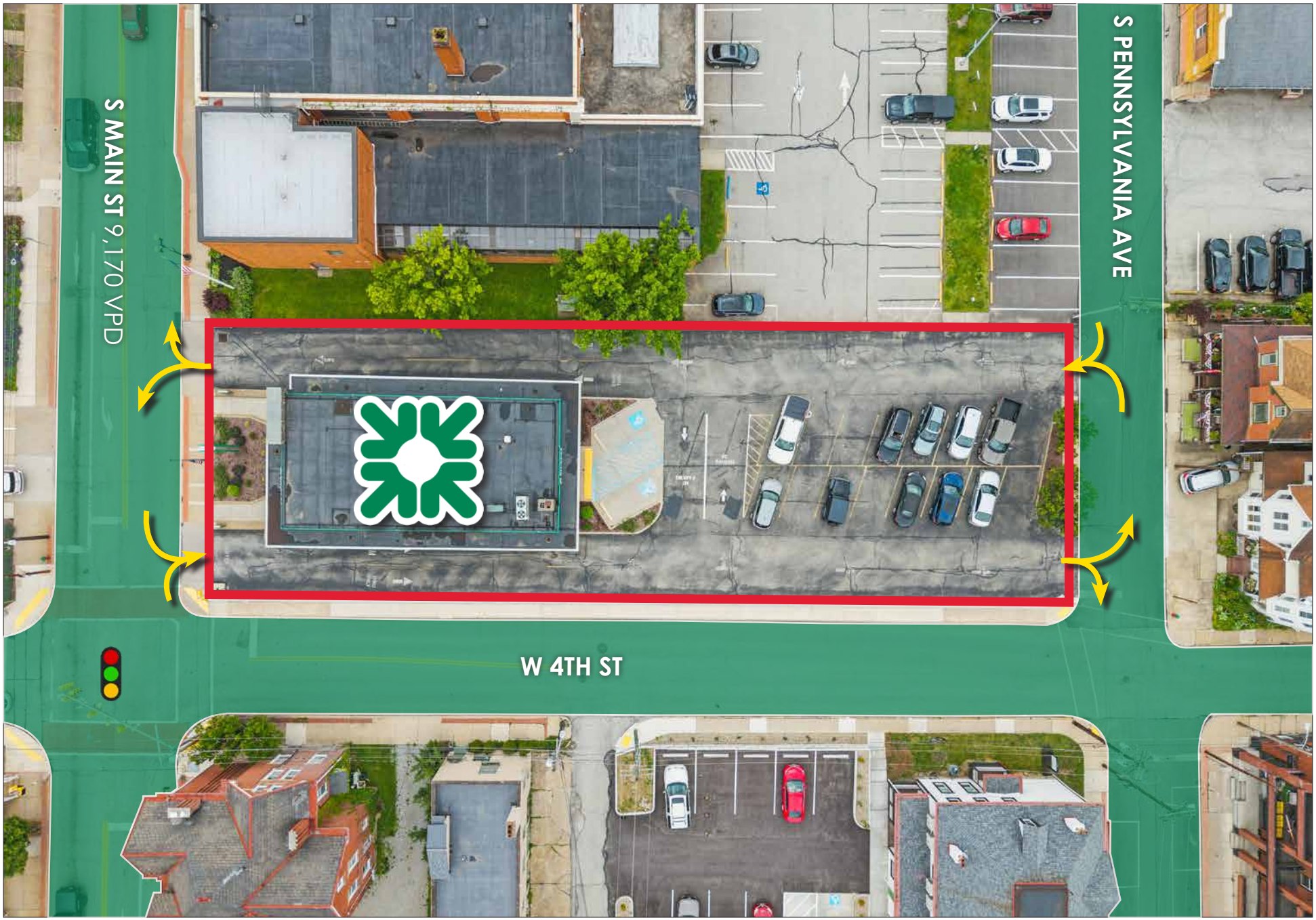
Located in downtown Greensburg, the county seat of Westmoreland County | Immediate proximity to the Westmoreland County Courthouse, Greensburg City Hall, and Seton Hill University | Established employment base supported by government, healthcare, and education.

TOP 35% NATIONWIDE | PLACER.AI VERIFIED

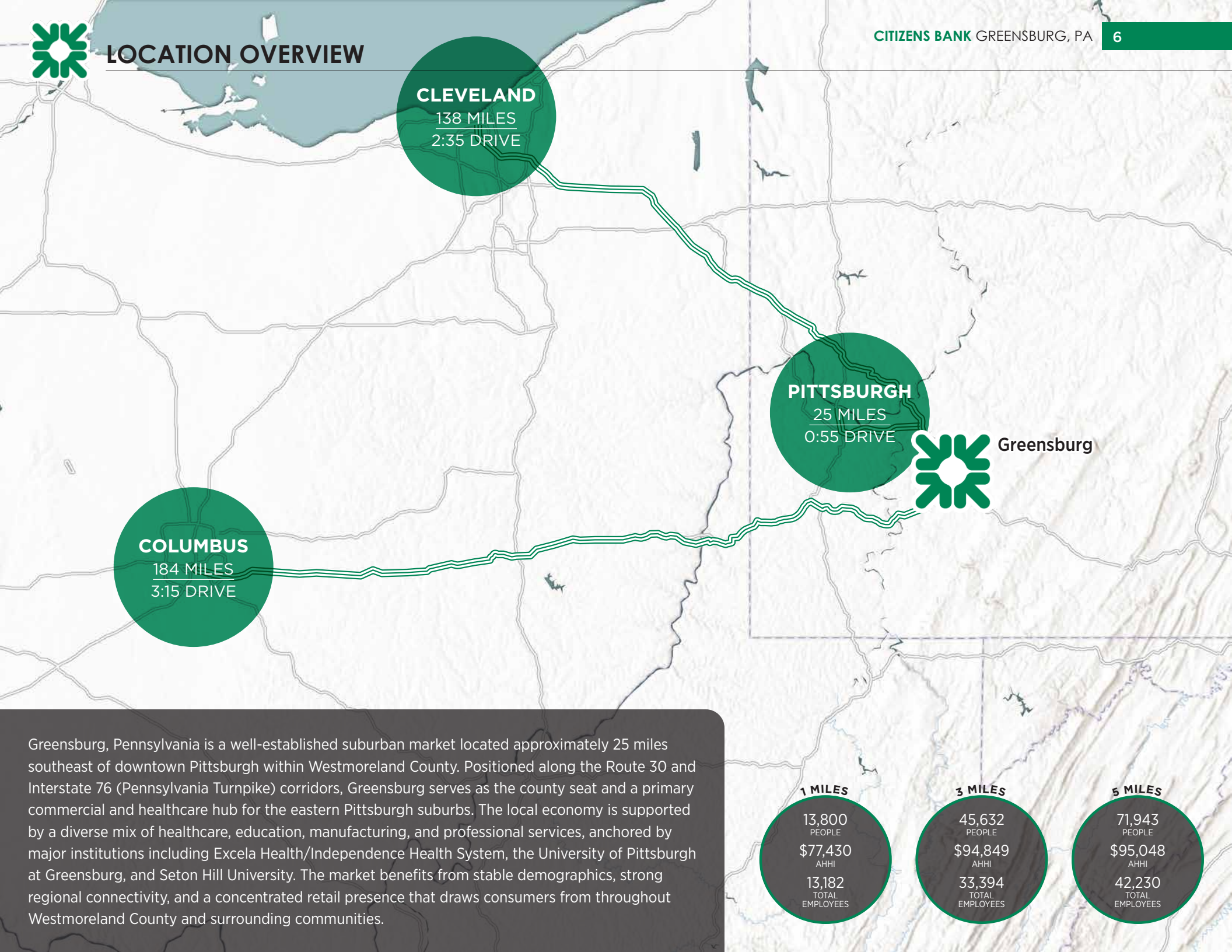
According to Placer.ai foot traffic data, this location ranks in the top 35% of all Citizens Bank branches nationally, reflecting strong consumer demand and consistent branch-level performance.

Atlantic CAPITAL PARTNERS™

SITE PLAN



LOCATION OVERVIEW



Greensburg, Pennsylvania is a well-established suburban market located approximately 25 miles southeast of downtown Pittsburgh within Westmoreland County. Positioned along the Route 30 and Interstate 76 (Pennsylvania Turnpike) corridors, Greensburg serves as the county seat and a primary commercial and healthcare hub for the eastern Pittsburgh suburbs. The local economy is supported by a diverse mix of healthcare, education, manufacturing, and professional services, anchored by major institutions including Excela Health/Independence Health System, the University of Pittsburgh at Greensburg, and Seton Hill University. The market benefits from stable demographics, strong regional connectivity, and a concentrated retail presence that draws consumers from throughout Westmoreland County and surrounding communities.

1 MILES	3 MILES	5 MILES
13,800 PEOPLE	45,632 PEOPLE	71,943 PEOPLE
$77,430 AHHI	$94,849 AHHI	$95,048 AHHI
13,182 TOTAL EMPLOYEES	33,394 TOTAL EMPLOYEES	42,230 TOTAL EMPLOYEES

TENANT SUMMARY

Citizens Financial Group, Inc. (NYSE: CFG), headquartered in Providence, Rhode Island, is one of the oldest and largest retail bank holding companies in the United States, tracing its roots back to 1828. As of the first quarter of 2026, Citizens reported approximately $227.9 billion in total assets, making it one of the top 20 banks in the country by asset size. The bank operates a network of roughly 1,000 branches and more than 3,100 ATMs across 14 states and the District of Columbia, with a particularly dense and historically dominant presence throughout New England, the Mid-Atlantic, and the Midwest.

Citizens offers a broad suite of retail and commercial banking products, including consumer deposits, residential mortgages, auto and education lending, wealth management, treasury services, capital markets, and commercial real estate finance. In recent years, the bank has invested heavily in expanding its private banking and wealth platforms, including the launch of Citizens Private Bank, while continuing to selectively rationalize and modernize its branch footprint to focus capital on high-performing locations within core MSAs.

Citizens Bank, N.A. carries investment-grade credit ratings, including a A3 (Stable) senior unsecured rating from Moody's and A- (Stable) from S&P Global, reflecting the bank's strong capitalization, diversified earnings base, and conservative balance sheet. With nearly 200 years of operating history, Citizens represents an exceptionally durable, investment-grade tenant ideally suited for long-term, passive net lease ownership.

CITIZENS BANK QUICK FACTS	
Founded:	1828
Ownership:	Public (NYSE: CFG)
Credit Rating:	A-
# of Locations:	1,000+ Branches
Headquarters:	Providence, RI
Guaranty:	Corporate

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Exclusively Offered By

Atlantic CAPITAL PARTNERS

PRIMARY DEAL CONTACTS

ERIC SUFFOLETTO
Managing Director & Partner
508.272.0585
esuffoletto@atlanticretail.com

DAVID HOPPE
Head of Net Lease Sales
980.498.3293
dhoppe@atlanticretail.com

MIKE LUCIER
Executive Vice President
980.337.4469
mlucier@atlanticretail.com

BEN OLMSTEAD
Senior Associate
704.651.5953
bolmstead@atlanticretail.com

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