



The Nasdaq Stock Market, Inc.
80 Merritt Boulevard
Trumbull, CT 06611
203 385 4500

Attn: Manager P&S Dept./Traders/Cashier/Manager Reorganization/Manager Dividends
UNIFORM PRACTICE ADVISORY (UPC # 031-98) May 22, 1998
WHEN, AS AND IF ISSUED SETTLEMENT DATES

Delivery of the following issues shall be made at 3:00 p.m. on the Settlement Date.

<u>ISSUE</u>	<u>Settlement Date</u>
Havana Group Inc.	
- Common Stock	Friday, May 22, 1998
- Warrants expiring 5/14/2003	Friday, May 22, 1998
- Units expiring 5/14/2003	Friday, May 22, 1998
New Frontier Media Inc.	
- Common Stock*	Friday, May 22, 1998
- Warrants expiring 2/10/2003*	Friday, May 22, 1998

*Units (1 sh common stock, 1 warrant) separable 5/19/98

Century Financial Corp., Common Stock (CYFN)
Citizens Bancshares Inc., Common Stock (CICS)

On May 12, 1998, Century Financial Corp. (Century) was merged into Citizens Bancshares Inc. (Citizens). In the merger, each share of Century was converted into 0.3963 shares of Citizens. In addition, Citizens has announced a 2 for 1 split of its common stock payable June 1, 1998 to holders of record May 12, 1998.

Members are advised that the Citizens shares issued to exchanging Century holders are entitled to receive the additional stock dividend shares. However, these additional shares will be paid upon exchange of the Century certificates thereby revising the exchange ratio to 0.7926 shares for each Century share.

Members are reminded that trades executed in Citizens (CICS) prior to the stock dividend ex-date of June 2, 1998, carry due-bills for the additional dividend share. Therefore, members should exercise caution in selling any CICS shares received as part of the merger compensation since these shares are not considered "record date" shares and will not receive any more shares on the payable date because they received the stock dividend in the revised exchange ratio. Sales of these shares should be made on an ex-dividend basis and should be noted as such on the confirmation/comparison at the time of execution.

Questions regarding this notice should be directed to: Market Data Integrity Dept., (203) 375-9609. Attn: O'Neil Blake, Manager.

Dorothy L. Kennedy
Assistant Director