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## **FIRST CITIZENS NATIONAL BANK REMAINS ONE OF AMERICA'S TOP COMMUNITY BANKS**

Phrases like strong financial performance and record earnings are becoming the norm for one local bank. First Citizens National Bank continues to achieve record earnings and set balance sheet milestones growing total assets as of June 30, 2011 to \$853 million, an increase of \$40.5 million from December 2010. Stockholders aren't complaining as Earnings per share and dividends paid continue to increase; and, in December of last year, for the third consecutive year, the company's board of directors declared a special dividend.

The company has again been recognized by US Banker Magazine for their consistent strong performance placing 5<sup>th</sup> in the nation in 2010 among community banks. They ranked 11<sup>th</sup> in 2009, 58<sup>th</sup> in 2008 and 154<sup>th</sup> in 2007. This ranking is based on the company's 3-year average ROE of 16.43%. The company's ROE for the year 2010 was 18.13%. By today's standards, anyone with a double digit ROE is considered a star performer.

So, what's driving this consistent financial performance? "We're fortunate that over the years we have developed a strategic planning process that allows us to use our strengths to build on the fundamentals of success – sustainable growth, customer service and disciplined cost management," stated Randall E. Black, CEO and President. "We have trained ourselves to follow the clearly defined goals, tactics and guidelines outlined in this plan which allows us to proactively take advantage of opportunities while maintaining a clear understanding that our customers and dedicated employees are the backbone for our success."

First Citizens National Bank, headquartered in Mansfield, operates 17 offices in Blossburg, Mansfield, Wellsboro, Canton, Troy, Towanda, Sayre, Gillett, State Line, Leraysville, Ulysses, Genesee, and Wellsville, New York. For more information on First Citizens National Bank, contact the community office nearest you or visit [www.firstcitizensbank.com](http://www.firstcitizensbank.com).