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Area Banker Receives Honor Student Recognition

Troy – Cassy Dygert, AVP and Office Manager of First Citizens National Bank's Troy and Gillett locations, was recognized for achieving honor student status from the PBA Advanced School of Banking at the Pennsylvania Bankers Association (PBA) Group 4 meeting held on April 21, 2009 at The Williamsport Country Club. Honor students are selected on outstanding work on six home extension problems' cumulative scores.

Dygert has served the banking industry for ten years. Her business development efforts in the Gillett office resulted in loan growth of approximately \$3 million and deposit growth of \$4.2 million. As Troy Office Manager, her primary goal is to ensure that every customer receives the quality service that has made First Citizens one of the top performing community banks in the region. She also spearheads the office's business development efforts with a primary focus on serving the business community.

"By investing in our employees we are able to provide top-level service to our customers, which in turn contributes to our ongoing strong financial performance," stated Randall E. Black, CEO and President. "We've known Cassy to be a high achiever since the day she joined our bank so it comes as no surprise that she would be a top performer at the PBA school."

The PBA Advanced School of Banking is a three-year program developed to provide an in-depth understanding of the components of the banking business and the skills needed to be a confident leader. Students focused on critical bank management skills including asset and liability management, financial management, economics, sales and marketing, relationship management, talent development, and coaching and communications skills.

First Citizens National Bank, headquartered in Mansfield, has offices in Blossburg, Ulysses, Genesee, Sayre, Wellsboro, Troy, Canton, Gillett, Millerton (StateLine), LeRaysville, Towanda, Wellsville, NY, and has recently added a second Mansfield location, as well as two in-store offices located in the Mansfield Wal-Mart and the Wellsboro Weis Market. For more information about First Citizens National Bank, contact the office nearest you or visit the website at www.firstcitizensbank.com.