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Named one of the Top Banks in the State and Nation

Mansfield PA - June 2009 - For a second consecutive year, Citizens Financial Services, Inc., holding company for First Citizens National Bank, was listed as one of the 200 best performing community banks in the United States by US Banker. Each year, US Banker, a magazine that covers the field of banking and finance, reviews the Return on Equity for a three year period for all publicly traded U.S. banks asset size \$2 Billion or less. This year, Citizens Financial Services, Inc. placed 58th in the nation moving up from 154th in the previous year. Return on Average Equity (ROAE) for 2008 was 13.51% and the three year average ROAE was 13.84%.

In addition to this national ranking, Citizens Financial Services, Inc., ranked 7th in the state of Pennsylvania for overall financial performance in 2008, and continues to receive a 4-star rating from Bauer Financial, a firm that has been analyzing and reporting on the financial condition of the nation's banking industry since 1983.

"It is truly an honor to have our bank identified as one of the top performing community banks in the state and in the nation," stated Randall E. Black, CEO and President. "Such an achievement during these tough economic times is a true credit to the commitment of our board of directors and our employees. Our success is the direct result of their persistence in supporting the strategic planning process and in their ability to effectively execute the initiatives outlined in our strategic plan."

At a time when many community banks are reporting lower earnings, cuts in the dividend and increased loan delinquencies, Citizens Financial Services, Inc. reported excellent first quarter 2009 results that included higher profitability, an increase in the dividend and improving asset quality. Net income for the first quarter of 2009 increased by 16% and annualized ROAE was 17.59% as compared to 16.32% for March, 2008. Assets have grown to over \$674 million and the bank remains well capitalized and, as always, stands ready to support the lending needs of the residents and businesses of the communities they serve.

Citizens Financial Services, Inc. has over 1,500 shareholders. First Citizens National Bank is headquartered in Mansfield, Pennsylvania, and currently operates 17 offices in Tioga, Bradford and Potter Counties in PA, and Alleghany County, NY. For more information on First Citizens National Bank, visit www.firstcitizensbank.com.