



PRESS RELEASE

CONTACT: KATHLEEN CAMPBELL, MARKETING DIRECTOR
570-662-0422
570-662-8512 (FAX)

FIRST CITIZENS NATIONAL BANK
15 S. MAIN STREET
MANSFIELD, PA 16933

DAVID MORRIS JOINS FIRST CITIZENS NATIONAL BANK

MANSFIELD, PA (June 2009) Randall E. Black, CEO and President of First Citizens National Bank, Mansfield, has announced the appointment of David G. Morris to the position of Vice President, Business Development Officer.

Before joining First Citizens, David was the Chief Lending Officer for the Bank of Canton and has spent 29 years as a commercial business development officer with various financial organizations, including 13 years with AgChoice Farm Credit in Coudersport.

David is a graduate of Penn State University where he studied Economics, Finance and Marketing and earned his Bachelor of Science Degree in Agricultural Business Management. His post graduate training has focused on the many aspects of commercial lending.

In his role as Business Development Officer, David will be responsible for enhancing existing business relationships and developing a portfolio of quality and profitable loans for the Potter County and Wellsville, New York markets.

"David's extensive experience in commercial business development, credit underwriting and commercial lending will greatly enhance our ability to serve our existing business customers and to grow our Potter County and Wellsville markets," stated Randall E. Black, CEO and President. "His knowledge of the farming industry and experience with Agricultural Lending will benefit those markets and provide further support for our Ag Banking Division."

David has been involved with many community organizations including the Bradford and Tioga County NTRPDC, the Rotary, Coudersport Area School Board member, Potter County Progress through Communications and Potter County Livestock Committee.

He has received the Dedicated Service Award from the Coudersport Area School District Board of Directors and Northeastern Farm Credit. He was also awarded the Honorary Chapter Farmer Award from the Future Farmers Association and the Executive Award for Outstanding Performance by AgChoice Farm Credit.

David and his wife, Beverly have 3 children and reside in Coudersport.

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.