

2011
Year in Review



CITIZENS
FINANCIAL SERVICES
INCORPORATED

A STRONG FOUNDATION IN A CHANGING ECONOMY

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To Our Shareholders

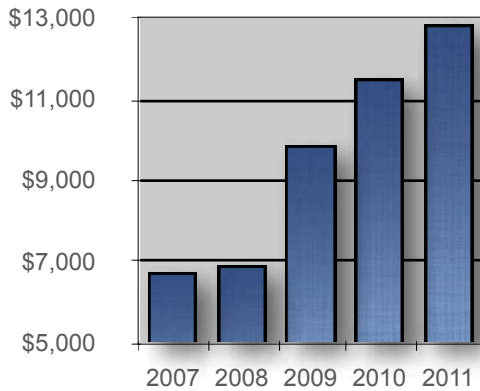
Letter from: Randall E. Black • Chief Executive Officer and President

2011
Year in Review

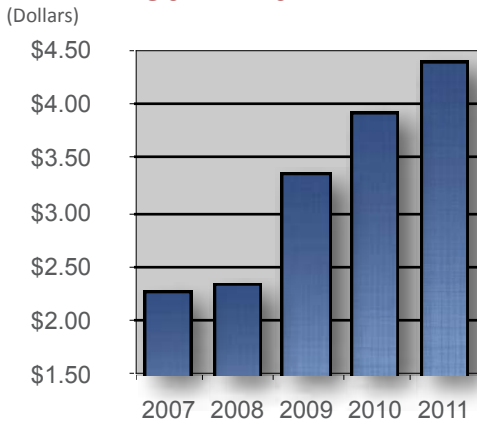
Dear Shareholders,

In spite of this current and seemingly long lasting economic cycle that continues to grip our nation, which some are comparing to a broken record (or is it a CD or iPod these days?), your Company continues to defy gravity by outperforming our peers and achieving another outstanding year of record financial performance.

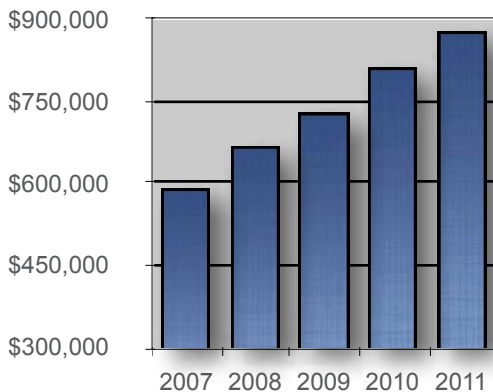
NET INCOME (Dollars in Thousands)



EARNINGS PER SHARE



TOTAL ASSETS (Dollars in Thousands)

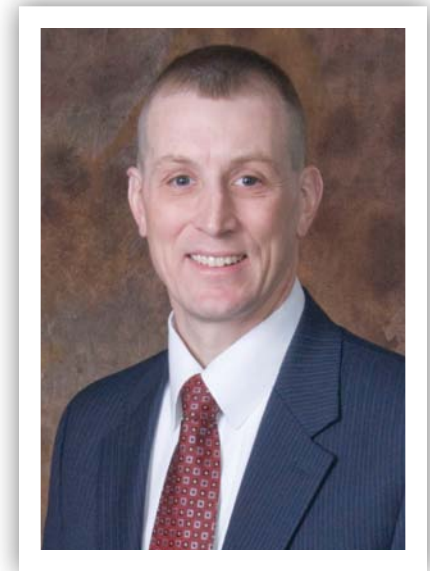


We ended 2011 the same way we ended 2010 — continuing our record setting pace for both earnings and growth! Your Company's results are particularly noteworthy in light of the challenges our industry continues to face as a result of the economy and changes to the regulatory landscape due to the well-publicized Dodd-Frank Wall Street Reform and Consumer Protection Act.

The year was highlighted by continued recognition from respected industry publications. We were recognized by SNL Financial as the 31st top performing community bank with assets between \$500 million and \$5 billion, based upon six equally weighted metrics. If that was not rewarding enough, in the second quarter we were recognized for the fourth consecutive year by *US Banker Magazine* as the 5th top performing bank in the United States with assets of \$2 billion or less. This year's ranking was an improvement from the 11th place ranking of the previous year. First Citizens once again earned a 4-Star Rating from Bauer Financial, Inc., a firm that has been analyzing and reporting on the financial condition of the nation's banking industry since 1983.

Our ability to continue to deliver record results, while increasing our cash dividend for more than thirty six consecutive years, gives testament to the quality of your organization! As the overall economy starts to improve, we are well positioned to take advantage of opportunities to continue to grow your franchise and execute our vision – to make Your Success Our Mission.

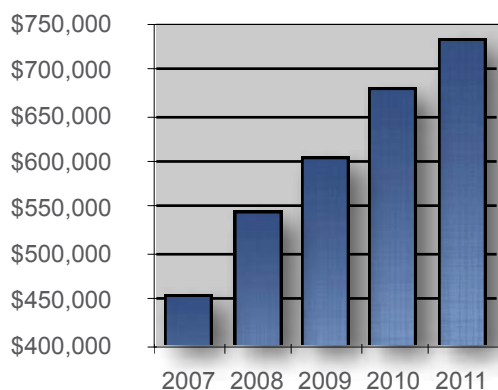
In 2011, your Company recorded the highest earnings in its 79 year history, with net income for the year of \$12,832,000, an increase of \$1,330,000 or 11.6% over last year's record mark of \$11,502,000. We were able to maintain our momentum from 2010 into and throughout 2011 with earnings per share increasing 12.5% to end 2011 at \$4.40 versus \$3.93 in 2010. Return on equity for the 2011 and 2010 periods was 17.86% and 18.13%, while return on assets was 1.52% and 1.50%, respectively. These financial achievements again place your company near the top of its peer group. Records were not only set for earnings, but for total assets as well, ending the year at \$878,567,000, which was an increase of \$66,100,000



To Our Shareholders

continued from previous page

DEPOSITS (Dollars in Thousands)



or 8.1% from December 31, 2010. This growth is a result of the ongoing exploration efforts of the Marcellus Shale within our footprint. As part of our ongoing discipline, we continue to balance growth with efficiency. This resulted in the achievement of our lowest efficiency ratio on record for First Citizens of 46.23% for 2011, as compared to the outstanding level of 47.96% achieved in 2010.

As always, we continue to pay close attention to credit quality. As a result of our continued focus on balancing risk with growth, we completed part one of our reorganization project that has resulted in greater resource allocation and the adoption of better processes within the credit administration areas. This restructuring allows us to

maximize our expertise and to continue our historical practice of responsible lending, guided by a comprehensive understanding of our clients' needs and ever-changing market conditions, especially as it relates to the Marcellus Shale development. At year-end, the ratio of non-performing assets to total loans was 2.11%, appreciably better than our peer group and our 2.80% at the end of 2010. We also added to our loan loss reserve in 2011, resulting in a year-end ratio of loan loss reserve to gross loans of 1.33%.

Our Wealth Management and Mineral Management teams had an outstanding year in 2011. We take tremendous pride in our commitment to provide our customers with the highest quality products and services. It is our focus on the total customer relationship and quality customer service that drives our success. As a result, combined trust and brokerage assets under management grew by 5% in 2011, ending the year at \$172,796,000, while revenue was up more than 8% compared to the prior year, and net income increased by over 144%.

Citizens Financial Services, Inc. has grown significantly over the past five years, as evidenced by asset growth of over 54% when comparing year-end 2006 to year-end 2011. This past year was no different with an overall increase in assets of over 8%, our investment portfolio increasing over 26%, and our net loans increasing 3%. Positive loan growth for 2011 is considered a great achievement and a true testament to our employees and bank, since nationally, loan demand has continued to decline.

FINANCIAL PERFORMANCE SUMMARY 2006 - 2011

	2006	2011	Change
Total Assets	\$572,168,000	\$878,567,000	53.55%
Net Loans	\$410,897,000	\$481,022,000	17.07%
Total Deposits	\$446,515,000	\$733,993,000	64.38%
Net Income	\$5,800,000	\$12,832,000	121.24%
Earnings Per Share	\$1.94	\$4.40	126.80%
Dividends Per Share	\$0.82	\$1.16	41.46%

Deposit growth remained strong throughout 2011, with deposits increasing almost 8%. The ongoing exploration and extraction of the natural gas within the Marcellus Shale continues to afford us a unique opportunity to attract both new loan and deposit customers, expand existing customer relationships, and increase our geographic footprint.

I can only hope that you are as proud of our financial performance as we are. Despite our success, we remain humble and thoroughly understand we must remain diligent and work hard to maintain our current level of performance, while balancing risk.

We are constantly exploring opportunities to expand our franchise and are fully committed to providing the same support to new communities as we do in our existing markets. In 2011 the largest portion of our time, talents and money were focused on youth development and helping those in need. School budget cuts impact all of us in one way or another, but it especially hurts the education of our future leaders. In 2011, First Citizens committed \$100,000 over two years to our local school districts for educational needs. We continue to be the sole sponsor of the First Citizens Scholastic Challenge, and we provided funds to keep school and community athletic programs functioning because we believe they play an important role in developing a child's physical and emotional maturity.

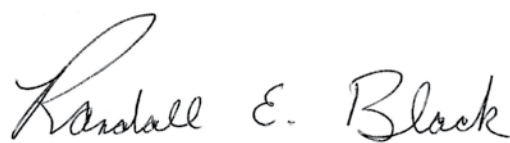
In the spirit of backing our communities, for over 18 years, our employees have been dedicated to supporting cancer research. This year's fund-raising efforts totaled over \$16,500. And, as we all remember, in early September, thousands of area residents were forced to evacuate their homes and businesses as the Susquehanna River overflowed its banks in a record flood. The startling images of our devastated friends and neighbors could not be ignored. First Citizens immediately began a fund-raising project, raising \$27,712 with a matching donation of \$22,288 of our funds for a total of \$50,000 for local relief efforts. We also provided a low interest loan program to help our customers and communities get back on their feet.

As we closed the year on 2011, we had the pleasure of seeing many of our initiatives completed and new projects launched. We opened our 18th branch in Rome, PA; purchased real estate in Lock Haven, PA for future possible expansion; consolidated one of our three Mansfield locations for greater efficiency; and expanded our mortgage banking division to retain our number one mortgage lender status. As you can see, our strategic plan is working. The plan sets the roadmap for our future, and our success is a direct result of the effective execution of our strategies.

I'm certain that 2012 will be an exciting year for our organization, and I cannot wait to share with you some of our 2012-2015 strategic initiatives. To kick it off, I'm pleased to announce that on January 16, we filed a charter application with the Pennsylvania Department of Banking, seeking approval to convert from a national bank into a Pennsylvania state-chartered bank and trust company. If approved, the change will result in significant cost savings and improved service and communication from a "local" regulator, while maintaining competitiveness with nationally-chartered banking institutions.

As with any success, it does not just happen. It takes the right people focusing on the right things, committed to satisfying customer needs and the needs of our communities. We remain committed to providing you – the shareholder, with a great return and a great product.

"Thank you" to our employees, advisory board members, the management team and our Board of Directors for your support, dedication and contributions to the Company's success in 2011. Rest assured, we will continue to drive Citizens Financial Services, Inc. forward as a financially strong, local, community bank committed to serving the needs of individuals, businesses and communities within our footprint. Finally, a special thank you to **you**, our shareholders and customers, for your loyalty and support throughout our 79 year history. Without you, none of this would be possible!



Randall E. Black - Chief Executive Officer and President

Employee Recognition

Customer Satisfaction Drives Financial Performance.

This is not just a philosophy at First Citizens National Bank — but a fact.

- Fact - In 2011, we continued our record setting pace for financial performance.
- Fact – In 2011, we conducted several customer satisfaction surveys and the results were above average and exceeded industry standards!

Quality Employees Drive Customer Satisfaction.

Some exciting revelations from our customer satisfaction surveys...

- 94% of new mortgage and home equity customers responded as highly satisfied or satisfied to survey questions — sending a clear message that our lenders are the reason we are the #1 Mortgage Lender in the Northern Tier.
- Areas related to professionalism, product knowledge and concern for the customer and their financial needs all received ratings of 92% or higher.
- Over 86% agreed that First Citizens provided better service than other banks.
- Over 87% said they would continue to use First Citizens as their primary bank and stated they would recommend First Citizens to a friend or family member.

First Citizens employees learned about the survey results at their recent company-wide sales meeting held on Presidents Day in 2012. It was a casual and fun day of celebration and many employees were honored for their performance achievements, their forward thinking, and their loyalty.



*Lauri Nelson, Human Resources Administrator
Randall E. Black, CEO and President
Janet Holmes, AVP, Canton Office Manager*

EMPLOYEES OF THE YEAR

Lauri Nelson

Hired in 2001 as an Accounting Services Representative, Lauri was quickly promoted to Junior Staff Accountant in 2003. In 2007, she was promoted to the position of Human Resources Administrator. Lauri has her BS in Accounting from Mansfield University and has completed course work for the Dale Carnegie Leadership Program.

Janet Holmes

Before joining First Citizens as a lender in our Canton Office in 2000, Janet worked for the First National Bank of Canton for almost 20 years. Janet's leadership potential was quickly recognized by First Citizens resulting in a promotion to assistant manager and ultimately manager of that office in 2001. She is a graduate of the Williamsport Area Community College, Pennsylvania Bankers Association School of Banking and Central Atlantic School of Commercial Lending.

5 & 10 YEAR SERVICE AWARDS



Front Row – Lauri Evans, Joanne Tarbox, Lynn Cross, Dawne-Decker-Miles

Center Row – Kristie Saunders, Kristen Farrer, Melissa Lewis, Marie Ackley, Amy Dean, Jenelle Roupp, Deb Meacham

Back Row – Lauri Nelson, Tim Hickey, Ryan Allen, Jeff Carr, Chad Elwell, Matt Geer, Kevin Green, Kathleen Campbell

LEADERSHIP PROGRAM GRADUATES



Misti Machmer, Canton Office CSCII
Randall E. Black, CEO and President
(Missing is Lori Hamblin, Wellsboro Office CSCII)

15, 20, 25 & 30 YEAR SERVICE AWARDS



Front Row – Carol Burd, Karen DeLong, Katie Brown, Nancy Oldroyd, Chris Landis

Second Row – Dick Pino, Nancy Stamilio, Allan Reed, Gina Boor, Wendy Southard, Pam King



Bob Williams, Director of Oil and Gas Management services for the bank, is pictured discussing the number of wells in Tioga County. Bob's experience with the oil and gas industry combined with his background in insurance and investment account management helps those receiving benefits from the natural energy industry make the most of their income opportunities. He also works closely with Heritage Trust Company, who provide lease negotiation and mineral management services to our customers.

Stock Performance

COMMON STOCK

The Company's stock is not listed on any stock exchange, but it is quoted on the OTC Bulletin Board under the trading symbol CZFS. Prices presented in the table below are bid prices between broker-dealers published by the OTC Bulletin Board and the Pink Sheets Electronic Quotation Service. The prices do not include retail markups or markdowns or any commission to the broker-dealer. The bid prices do not necessarily reflect prices in actual transactions. Cash dividends are declared on a quarterly basis.

A copy of the Company's Annual Report on Form 10-K for the year ended December 31, 2011, as required to be filed with the Securities and Exchange Commission, will be furnished without charge upon written request to the Company's Treasurer at the principal office at 15 South Main Street, Mansfield, PA 16933. The information is also available through the Company's website at www.firstcitizensbank.com and at the website of the Securities and Exchange Commission at www.sec.gov.

STOCK PERFORMANCE

	High	Low	Dividends paid per share
2011			
First quarter	\$45.00	\$35.00	\$0.260
Second quarter	\$38.01	\$36.50	\$0.265
Third quarter	\$40.00	\$33.00	\$0.265
Fourth quarter	\$36.65	\$32.75	\$0.370
2010			
First quarter	\$29.50	\$25.50	\$0.250
Second quarter	\$29.50	\$26.50	\$0.255
Third quarter	\$33.50	\$27.00	\$0.255
Fourth quarter	\$40.00	\$32.00	\$0.335

Selected Financial Data

2011
Year in Review

CONSOLIDATED BALANCE SHEET

(In Thousands)

As of December 31	2011	2010	2009	2008	2007
ASSETS:					
Cash and cash equivalents:					
Noninterest-bearing	\$ 9,960	\$ 9,541	\$ 9,505	\$ 9,692	\$ 10,374
Interest-bearing	20,472	34,454	21,944	10,164	15
Total cash and cash equivalents:	30,432	43,995	31,449	19,856	10,389
Available-for-sale securities	318,823	251,303	198,582	174,139	120,802
Net Loans	481,022	467,602	451,496	428,436	419,182
Premises and equipment	11,702	12,503	12,227	12,762	12,538
Accrued interest receivable	3,621	3,455	3,141	2,912	2,522
Goodwill	10,256	10,256	10,256	10,256	8,605
Bank owned life insurance	13,669	13,171	12,667	12,176	8,378
Other assets	9,042	10,241	9,659	8,075	8,613
TOTAL ASSETS	\$ 878,567	\$ 812,526	\$ 729,477	\$ 668,612	\$ 591,029
LIABILITIES:					
Deposits:					
Noninterest-bearing	\$ 85,605	\$ 75,589	\$ 60,061	\$ 55,545	\$ 50,944
Interest-bearing	648,388	605,122	545,498	491,135	405,084
Total deposits	733,993	680,711	605,559	546,680	456,028
Borrowed funds	53,882	55,996	54,115	61,204	80,348
Accrued interest payable	1,512	1,779	2,037	2,233	2,199
Other liabilities	7,712	5,350	6,239	5,725	3,926
TOTAL LIABILITIES	797,099	743,836	667,950	615,842	542,501
STOCKHOLDERS' EQUITY:					
Common stock	3,133	3,104	3,076	3,048	3,020
Additional paid-in capital	15,313	14,235	13,457	12,981	12,439
Retained earnings	63,337	54,932	47,353	41,034	37,590
Accumulated other comprehensive income (loss)	4,949	1,054	2,041	26	(348)
Treasury stock, at cost	(5,264)	(4,635)	(4,400)	(4,319)	(4,173)
TOTAL STOCKHOLDERS' EQUITY	81,468	68,690	61,527	52,770	48,528
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	\$ 878,567	\$ 812,526	\$ 729,477	\$ 668,612	\$ 591,029

Selected Financial Data

FIVE YEAR SUMMARY OF OPERATIONS

(In Thousands, Except Share Data)

	2011	2010	2009	2008	2007
Interest income	\$ 38,293	\$ 39,000	\$ 38,615	\$ 37,238	\$ 36,024
Interest expense	9,683	11,340	13,231	14,058	16,922
Net interest income	28,610	27,660	25,384	23,180	19,102
Provision for loan losses	675	1,255	925	330	365
Net interest income after provision					
for loan losses	27,935	26,405	24,459	22,850	18,737
Non-interest income	6,695	6,269	5,963	5,448	5,269
Investment securities gains (losses), net	334	99	139	(4,089)	(29)
Non-interest expenses	18,522	18,115	18,014	16,080	15,469
Income before provision for income taxes and extraordinary item	16,442	14,658	12,547	8,129	8,508
Provision for income taxes	3,610	3,156	2,683	1,224	1,772
Net income	\$ 12,832	\$ 11,502	\$ 9,864	\$ 6,905	\$ 6,736
Per share data:					
Net income (1)	\$ 4.40	\$ 3.93	\$ 3.37	\$ 2.35	\$ 2.28
Cash dividends (1)	1.16	1.08	1.01	0.96	0.86
Book value (1) (2)	26.36	23.16	20.31	17.99	16.64
Financial Ratios and Data:					
Return on average stockholders' equity, excluding accumulated other comprehensive income	17.86%	18.13%	17.65%	13.51%	14.38%
Return on average assets	1.52%	1.50%	1.42%	1.13%	1.16%
Dividends as a percent of net income	26.30%	27.50%	29.92%	40.77%	37.86%
Equity to asset ratio	8.49%	8.25%	8.02%	8.33%	8.10%
Loan Quality (dollars in thousands):					
Non-performing assets	\$ 10,300	\$ 13,238	\$ 7,057	\$ 3,176	\$ 2,393
Non-performing loans	\$ 9,440	\$ 12,545	\$ 6,755	\$ 2,585	\$ 2,190
Non-performing assets as a percent of loans, net of unearned income	2.11%	2.80%	1.55%	0.73%	0.57%
Non-performing loans as a percent of loans, net of unearned income	1.94%	2.65%	1.48%	0.60%	0.52%
Year-end allowance for loan losses	\$ 6,487	\$ 5,915	\$ 4,888	\$ 4,378	\$ 4,197
Year-end allowance to total loans	1.33%	1.25%	1.07%	1.01%	0.99%
Year-end allowance to total non-performing loans	68.72%	47.15%	72.36%	169.36%	191.64%

(1) Amounts were adjusted to reflect stock dividends. (2) Calculation excludes accumulated other comprehensive income and unrecognized pension cost.

Selected Financial Data

2011
Year in Review

CONSOLIDATED QUARTERLY DATA

(In Thousands)

2011	Three Months Ended			
	Mar 31	Jun 30	Sep 30	Dec 31
Interest income	\$ 9,469	\$ 9,565	\$ 9,613	\$ 9,646
Interest expense	2,533	2,489	2,406	2,255
Net interest income	6,936	7,076	7,207	7,391
Provision for loan losses	225	150	150	150
Non-interest income	1,499	1,684	1,738	1,774
Investment securities gains (losses), net	120	114	117	(17)
Non-interest expenses	4,780	4,710	4,525	4,507
Income before provision for income taxes	3,550	4,014	4,387	4,491
Provision for income taxes	720	867	1,009	1,014
Net income	\$ 2,830	\$ 3,147	\$ 3,378	\$ 3,477
Earnings Per Share (1)	\$ 0.97	\$ 1.07	\$ 1.16	\$ 1.20
	Three Months Ended			
2010	Mar 31	Jun 30	Sep 30	Dec 31
Interest income	\$ 9,730	\$ 9,767	\$ 9,770	\$ 9,733
Interest expense	2,983	2,958	2,757	2,642
Net interest income	6,747	6,809	7,013	7,091
Provision for loan losses	305	235	300	415
Non-interest income	1,399	1,585	1,536	1,749
Investment securities gains, net	64	35	-	-
Non-interest expenses	4,401	4,452	4,577	4,685
Income before provision for income taxes	3,504	3,742	3,672	3,740
Provision for income taxes	758	815	775	808
Net income	\$ 2,746	\$ 2,927	\$ 2,897	\$ 2,932
Earnings Per Share (1)	\$ 0.94	\$ 1.00	\$ 0.99	\$ 1.00

(1) Amounts were adjusted to reflect stock dividends.

Selected Financial Data

TRUST AND INVESTMENT SERVICES FUNDS UNDER MANAGEMENT

(Market Values In Thousands)

	2011	2010	2009	2008	2007
INVESTMENTS:					
Bonds	\$ 20,688	\$ 20,503	\$ 21,007	\$ 20,842	\$ 21,081
Stocks	21,500	21,700	18,754	14,771	23,014
Savings and Money Market Funds	18,411	14,189	10,396	10,068	9,907
Mutual Funds	32,780	36,617	34,001	26,614	38,177
Mortgages	723	879	836	1,070	1,098
Real Estate	570	1,243	931	978	978
Cash and Miscellaneous	-	1	8	4	118
TOTAL	\$ 94,672	\$ 95,132	\$ 85,933	\$ 74,347	\$ 94,373
ACCOUNTS:					
Trusts	\$ 27,485	\$ 29,901	\$ 27,478	\$ 24,345	\$ 30,306
Guardianships	648	1,401	552	857	682
Employee Benefits	33,022	33,358	31,781	26,722	34,944
Investment Management	30,623	29,975	25,678	21,995	27,791
Custodial	2,894	497	444	428	650
TOTAL	\$ 94,672	\$ 95,132	\$ 85,933	\$ 74,347	\$ 94,373

Company and Shareholder Information

2011
Year in Review

ANNUAL MEETING

The annual meeting and luncheon for the shareholders of Citizens Financial Services, Inc. will be held at the Tioga County Fairgrounds Youth Building in Whitneyville, PA on April 17, 2012 at 12:00 noon.

FORM 10-K

The Annual Report on Form 10-K will be made available upon request or is available through the company's website www.firstcitizensbank.com

CONTACT

Mickey L. Jones, Treasurer, CPA
Citizens Financial Services, Inc.
15 South Main Street
Mansfield, PA 16933

INVESTOR INFORMATION

Stock Listing:

Citizens Financial Services, Inc. common stock is listed on the OTC Bulletin Board and is traded under the symbol CZFS. For assistance regarding a change in registration of stock certificates, replacing lost certificates/dividend checks, or address changes, please contact Shareholder Services or the Transfer Agent listed below.

Shareholder Services:

First Citizens National Bank
Attn: Gina Marie Boor, AVP
15 South Main Street
Mansfield, PA 16933
Toll free: 1-800-326-9486
Telephone: 570-662-2121
Website: www.firstcitizensbank.com
E-mail: fcnb@firstcitizensbank.com

Transfer Agent:

Broadridge Corporate Issuer Solutions, Inc.
1717 Arch Street, Suite 1300
Philadelphia, PA 19103
Phone: 877-830-4936
Fax: 215-553-5402
E-mail: shareholder@broadridge.com

MARKET MAKERS

Boenning & Scattergood Inc.
610-832-1212 and NASDAQ Trading:
800-842-8928

E*Trade Capital Markets, LLC
800-ETRADE-1

Stifel Nicolaus & Co., Inc.
314-342-2000

For additional Market Makers, please contact Gina Boor, Shareholder Services, 800-326-9486.

Company Information



Board of Directors

FCNB & CFSI

R. Lowell Coolidge, Esquire, Chairman of the Board
Randall E. Black, CEO & President
Rudolph J. van der Hiel, Esquire, Vice Chairman
Rinaldo A. DePaola, Esquire
Robert W. Chappell, Esquire
E. Gene Kosa
R. Joseph Landy, Esquire
Mark L. Dalton
Roger C. Graham, Jr.
Thomas E. Freeman

Office Locations

Board of Directors Directors Emeriti - CFSI

Robert E. Dalton
Larry J. Croft
Edward G. Kosa
Robert J. Landy, Esquire
John E. Novak
John M. Thomas, MD
Richard E. Wilber
Carol J. Tama

CFSI Officers

Randall E. Black, CEO & President
Terry B. Osborne, Secretary
Robert W. Chappell, Asst. Secretary
Mickey L. Jones, Treasurer, CPA

Executive Office

Randall E. Black, CEO & President
Gina M. Boor, AVP, Shareholder Services

Retail Banking Services

Robin K. Carleton, VP
Jeffrey B. Carr, VP
Shari L. Johnson, AVP, MO
Patrick E. Prough, MO
Brady J. Connolly

Finance

Mickey L. Jones, COO/CFO
Stephen J. Guillaume, AVP
Matthew M. Lundgren

Commercial Banking Services

Jeffrey L. Wilson, SVP
Keith C. Cavanaugh, VP
Erin M. Cole, VP
Robert P. Fitzgerald, VP
Wade A. Keiffer, VP
Christopher S. Landis, VP
David G. Morris, VP
Timothy M. Hickey, AVP

Administrative Services

Cynthia T. Pazzaglia, SVP

Marketing & Training

Kathleen M. Campbell, SVP
Carol L. Burd, VP
Wendy L. Southard, AVP

Operations

Terry B. Osborne, EVP
Steven J. Moore, VP
Allan K. Reed, VP
Ryan M. Allen, AVP, CPA
Michele E. Litzelman, AVP
Gregory J. Anna, SVP
Joanne W. Marvin, AVP
Patricia T. Vlajic, VP
Melissa A. Cowles, AVP
Douglas N. Smith, AVP

Investments & Trust

Robert B. Mosso, SVP
Linda L. Kriner, VP
Jean A. Knapp, AVP
Matthew G. Geer, VP
Christopher W. Lynch, VP
Robert D. Williams, Jr., VP
Courtney Kline

Mansfield

15 South Main Street
Mansfield, PA 16933
570-662-2121

Kevin J. Green, AVP
Kristina M. Bogaczyk
William D. Post

Local Board

Gary R. Butters
Christopher D. Jones
Stephen A. Saunders
William J. Waldman
Kevin J. Green

Blossburg

300 Main Street
Blossburg, PA 16912
570-638-2115

Beth A. Weiskopff, AVP
Nisa C. Kshir

Local Board

Benjamin F. Jones
Samuel H. Knipe
George D. Lloyd
Susan M. Signor
Beth A. Weiskopff

Ulysses

502 Main Street
Ulysses, PA 16948
814-848-7572

Phillip D. Vaughn, AVP
Tonya R. Coursey

Local Board

Victor O. Brown, DMD PC
Terry Gerhart
Susan S. Kefover
Jerry R. McCaslin
Phillip D. Vaughn

Company Information

2011
Year in Review

Sayre

306 W. Lockhart Street
Sayre, PA 18840
570-888-6602

Cathy C. Pientka, AVP
Bruce E. Boughton II

Local Board

Angelo M. Sisto
John L. Huntington
Thomas J. McDonald, Jr., MD
Stephen J. Novak
Michael J. Yanuzzi
Cathy C. Pientka

Sayre

1778 Elmira Street
Sayre, PA 18840
570-888-4900

Cathy C. Pientka, AVP
Debbie L. Casey

Local Board (see previous Sayre listing)

Canton

53 West Main Street
Canton, PA 17724
570-673-3103

Janet E. Holmes, AVP
Misti L. Machmer

Local Board

Randy L. Castle
John E. Brenchley
Lester E. Hilfiger
Janet E. Holmes

Troy

1133 West Main Street
Troy, PA 16947
570-297-2131

Cassy O. Dygert, AVP
Kathleen A. Swain

Local Board

Glenn D. Gorrell
Gary W. Horning
Betsy L. Seeley
Rick Hoover
Byron Wright
Cassy O. Dygert
Kathy S. Webster

Gillett

PO Box 125, 33178 Route 14
Gillett, PA 16925
570-596-2679

Cassy O. Dygert, AVP
Jennifer L. Steel

Local Board (see Troy listing)

Millerton

7352, Route 328
Millerton, PA 16936
570-537-2203

Kathy S. Webster, AVP

Local Board (see Troy listing)

Towanda

111 Main Street
Towanda, PA 18848
570-265-6137

Lorraine F. Brown, AVP
Pamela Beers

Local Board

Roger L. Brown
Anthony J. Ventello
Mark Gannon
Lorraine F. Brown

Weis Market

201 Weis Plaza
Wellsboro, PA 16901
570-724-4644

Nancy M. Stamilio

Wal-Mart

2 WalMart Plaza
Mansfield, PA 16933
570-662-8520

Richard A. Pino II, AVP

Rome

847 Main Street
Rome, PA 18837
570-247-5100

Debra S. Donnelly, AVP

Local Board (see LeRaysville listing)

Genesee

391 Main Street
Genesee, PA 16923
814-228-3201

Alaina Knisely, AVP
Cathryn E. Ransom

Local Board (see Wellsville listing)

Wellsville

10 S. Main Street
Wellsville, NY 14895
585-593-7290

L. Abbie Pritchard, AVP

Local Board

Dennis C. Smoker
Mary Kate Cole
Dale R. Hoffman
Kevin LaForge
Gary H. Ransom
L. Abbie Pritchard
Alaina F. Knisely

Wellsboro

1 Pearl Street
Wellsboro, PA 16901
570-724-2600

Marsha B. Jones, AVP
Deborah L. Meacham

Local Board

William A. Hebe, Esquire
Timothy J. Gooch, CPA
James K. Stager
Marsha B. Jones

LeRaysville

960 Main Street
LeRaysville, PA 18829
570-744-2431

Debra S. Donnelly, AVP
Shawn S. Russell

Local Board

Louis C. Ugliuzza
Gerald A. Hstand
Martha D. Young
Richard Jones
Debra S. Donnelly

Lock Haven

Loan Production Office

220 N. Jay Street
Lock Haven, PA 17745
570-748-6072

Wade A. Keiffer, VP

**Community Offices - Toll Free to
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