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First Citizens Attributes Top Ranking to Customer and Employee Loyalty

MANSFIELD, PA (May 2013)...In its annual report card for community banks with less than \$2 billion in assets, *American Banker* magazine has ranked First Citizens Community Bank the #1 community bank in the United States for the year-ending December 31, 2012.

“It’s exciting to receive this recognition. It confirms our belief that staying focused on growing our communities and executing our strategic plan is a formula for financial success” stated Randall E. Black, CEO and President. “Our customers remained loyal during some of the worst economic times and for that we are truly grateful.”

Each year, the monthly magazine for bank executives compiles an annual ranking of the top 200 community banks in the US, based on their three-year average return on equity, a measure which determines a company’s financial health. First Citizens has been in this elite group for the past six years, most recently ranked 5th in 2011 and 2010.

Year after year, the bank strives to balance customer service with growth and efficiency. They attribute their success to their dedicated employees. “Every First Citizens employee contributed to this ranking,” stated Black. “It’s their genuine concern for the customer, combined with a desire to see First Citizens succeed, that produces our consistently strong financial performance and rewards our shareholders.”

First Citizens Community Bank is headquartered in Mansfield, Pennsylvania and currently operates 17 offices in Tioga, Bradford and Potter Counties in PA, and Alleghany County, NY, as well as loan processing offices in Lock Haven and Dallas. For more information on First Citizens Community Bank, visit www.firstcitizensbank.com or find them on Facebook.

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