

FOR IMMEDIATE RELEASE

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First Citizens Announces New Insurance Initiative

MANSFIELD, PA (March 2014)...Randall E. Black, CEO and President, First Citizens Community Bank, recently announced an expansion to the Bank's insurance product line with more competitive policies, and to simplify the underwriting process for a better customer experience.

"Our customers turn to us as their trusted financial partner and as such it is our responsibility to constantly evaluate our products and services to make sure they have the best in class available to them throughout their entire lives to help them make sound financial decisions", stated Mr. Black. "The need to protect their assets is a key factor as they manage life's changes – homeownership, parenthood, retirement. We want to be sure we have the right solutions."

Jamie Crawford has been appointed as First Citizens Insurance Services Manager. Jamie will be responsible for collaborating with consumers and business customers to identify the best insurance coverage options for protecting their assets.

Jamie is a graduate of Binghamton University where she earned a Bachelor's Degree in Management with an emphasis in Finance. She holds her Life, Health and Disability Insurance license, along with her Series 6, 63, 65 and 7 licenses. Prior to joining First Citizens, she worked as a Loan Officer, Underwriter and Financial Advisor for AgChoice Farm Credit in Towanda, where she was responsible for life insurance sales and investments. She is a Certified Mineral Manager and a member of NARO. Jamie resides in Owego, NY, and is actively involved in the operations of her family's Bradford County dairy farm, where she was born and raised.

"Jamie's insurance expertise and quality customer service will provide a winning combination for our customers," stated Mr. Black."

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.