



FOR IMMEDIATE RELEASE

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Kathy Watkins Joins First Citizens Community Bank

MANSFIELD, PA (September 2015)...First Citizens Community Bank recently announced the appointment of Kathy Watkins as Manager of the Troy community office. In her position as Manager, Kathy will focus on residential lending and small business development to meet the needs of her hometown market while satisfying the growth objectives of her office.

Kathy has 35 years of experience in the banking industry. Prior to joining First Citizens, she managed the Sayre office of Citizens & Northern Bank, and the Towanda office of Corporate America Federal Credit Union.

Kathy earned a degree in Business Management from Elmira College, and is a graduate of both the Intermediate and Advanced Schools of Banking.

“Kathy comes to First Citizens with a great deal of lending and management experience and a proven track record of exceeding customer expectations,” stated Jeff Carr, Chief Retail Banking Officer. “We are fortunate to have an individual with such talents and experience join our team.”

Kathy resides in Troy with her husband, Dale.

First Citizens Community Bank is headquartered in Mansfield, Pennsylvania and currently operates 18 community offices in Tioga, Bradford, Potter and Clinton Counties in PA, and Allegheny County, NY. For more information on First Citizens Community Bank, visit www.firstcitizensbank.com or find them on Facebook.

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