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## **Peg Shaffer Joins First Citizens Community Bank**

MANSFIELD, PA (OCTOBER 2014)...Jeff Carr, Chief Retail Banking Officer, recently announced the addition of Peg Shaffer to the First Citizens Community Bank family. Peg joined the bank as Relationship Manager for the Lock Haven market where her primary focus is designing the right loan package to satisfy the unique needs of small business customers – from solving short-term cash needs to backing their next building project. Peg is currently operating from First Citizens Lock Haven Loan Office, situated in the Brigandi Kissinger Realtors building on North Jay Street, until the bank's new office, located on Hogan Boulevard in Mill Hall, is completed in early 2015. "Peg comes to First Citizens with a great deal of lending experience and a proven track record of exceeding customer expectations," stated Jeff. "We are fortunate to have an individual with such talents join our team."

In her position as Relationship Manager, Peg will be responsible for building small business customer relationships and for managing the deposit and loan growth of the Mill Hall office.

Peg has over 32 years' experience in the banking industry. She began her banking career at Lock Haven Savings and Loan in 1982 and later worked at Mellon Bank, N.A. and Jersey Shore State Bank, where she held Branch Manager and Relationship Manager positions for 19 years. Peg then relocated to South Carolina, where until moving back to the Lock Haven area in September, she held the positions of Executive Vice President, Chief Credit Officer at Sandhills Bank and Loan Servicing Assistant Manager at South Atlantic Bank.

Peg is a graduate of the South Carolina Bankers School in Columbia, SC as well as the Risk Management Association's Graduate Commercial Lending School. She also attended the Credit Risk Management School of Underwriting and Appraisal in Raleigh, NC.

As a resident in South Carolina, Peg was very involved in her community. She served in leadership roles for the North Myrtle Beach Women's Club, Heroes for Children, South Carolina Bankers' Association, the North Myrtle Beach Chamber of Commerce, Risk Management Association, and the Horry County United Way. Peg previously served as Finance Committee Chair for the Clinton County Economic Partnership and Board President for the Clinton County United Way.

Peg is a graduate of Sugar Valley High School and currently resides in Lock Haven. She and her husband, Charlie, are parents to three children.

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 <a href="https://www.firstcitizensbank.com">www.firstcitizensbank.com</a> or find them on Facebook.