

Statement Period: 04/04/05 - 04/17/05

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 5827 0.2760 EX 0.000 45 0 49

 ** HOLD AT OPERATIONS DEPARTMENT **

You've put a lot of money into your home. Isn't it time to reap the rewards? With a Home Equity Loan from First Citizens, you can use that money to improve your family's quality of life and increase the value of your home. For a limited time, take advantage of our special no-closing-cost offer. Call today for more information!

Account Title: [REDACTED]
Homeowner's Advantage ZBA

Enclosures: 0

Account Number	[REDACTED]	Statement Dates	4/04/05 thru 4/17/05
Previous Balance	.00	Days in the statement period	14
6 Deposits/Credits	325.69	Average Ledger	.00
11 Checks/Debits	325.69	Average Collected	.00
Service Charge	.00		
Interest Paid	.00		
Current Balance	.00		

← The three POS transactions on 4/04 equal the \$143.47 automatic cash advance from the HELOC.

• **Activity in Date Order**

Date	Description	Amount	Balance
4/04	Automatic Cash Advance	143.47	143.47
4/04	D/C SET 0230 04/02/05 231133 SON-TON-ELMHIRA #0084 HORSEHEADS NY	14.00-	129.47
4/04	POS DEB 0959 04/02/05 895654 Coles Pharmacy Mansfield PA	46.71-	82.76
4/04	D/C SET 0068 04/01/05 856269 WM SUPERCENTER SE2 MANSFIELD PA	82.16-	.60
4/05	Automatic Cash Advance	5.82	5.82
4/05	POS DEB 1740 04/05/05 644128 SUBWAY #23710 193 NORTH MAIN ST. MANSFIELD PA	5.82-	.00
4/05	Automatic Cash Advance	27.22	27.22
4/05	POS DEB 1331 04/06/05 819853 Wal-Mart Super Center 1945 WAL-SAMS MANSFIELD PA	1.22-	26.00
4/05	POS DEB 1323 04/06/05 205015	26.00-	.00

ACCOUNT NUMBER	STATEMENT CLOSING DATE	PAST DUE AMOUNT IS PAYABLE IMMEDIATELY	CURRENT AMOUNT IS DUE BY THE PRESENT DUE DATE	MINIMUM PAYMENT DUE	NEW BALANCE
	4/17/05				
[REDACTED]	4/30/05	.00	50.47	50.47	232.65
				TOTAL AMOUNT YOU ARE PAYING	

J M WILSON

 ** HOLD AT OPERATIONS DEPARTMENT **

(137) Home Equity Line

 PLEASE RETURN TOP PORTION OF STATEMENT WITH YOUR PAYMENT - FRANK TO
 DO NOT STAPLE, TAPE OR AFFIX PAYMENT TO RETURN COUPON

FIRST CITIZENS NATIONAL BANK

Are monthly bills and high interest payments driving you MAD? Consolidate your loans with a Home Equity Loan. Contact one of our Home Equity Experts today for rate information.
AS PER YOUR AGREEMENT, YOUR PAYMENT WILL BE DEDUCTED ON YOUR DUE DATE.

ACCOUNT NUMBER	STATEMENT CLOSING DATE	CREDIT LIMIT	AVAILABLE CREDIT	PAYMENT DUE DATE	MINIMUM PAYMENT DUE
[REDACTED]	0 4/17/05	300	67.82	4/30/05	50.47

The Generated Principal Advance on 4/04 is the same \$143.47 Automatic Cash Advance shown in the Homeowner's Advantage Account statement above. →

POSTING DATE	CHECK NUMBER	DESCRIPTION OF TRANSACTIONS	TRANSACTION AMOUNT	RUNNING BALANCE
4/04/05		Generated Principal Advance	143.47	174.96
4/05/05		Generated Principal Advance	5.82	180.78
4/06/05		Generated Principal Advance	27.22	208.00
4/07/05		Finance Charge Payment	.01	207.99
4/07/05		Principal Payment	31.48	176.51
4/07/05		Principal Payment	93.51	83.00
4/08/05		Generated Principal Advance	20.00	103.00
4/11/05		Generated Principal Advance	68.69	171.69
4/13/05		Generated Principal Advance	60.49	232.18
4/15/05		Capitalized Finance Charge	.47	232.65

PREVIOUS BALANCE	CHECKS AND ADVANCES	PAYMENTS AND CREDITS	FINANCE CHARGE	OTHER CHARGES	NEW BALANCE
31.49	325.69	125.00	.47	.00	232.65

Send Payments To:
FIRST CITIZENS NATIONAL BANK
 Attn: Loan Central Dept.
 1163 S. Main Street
 Marsfield, PA 15033

Payments received at this address prior to 2:00 p.m. each banking day will be credited on that date.
 If you have questions or request to your account, please call us at 1 (800) 525-6496
 For 24-hour Bank-By-Phone, call 1 (888) 437-3352

ANNUAL PERCENTAGE RATE	DAILY PERIODIC RATE	AVERAGE DAILY BALANCE	DAYS IN CYCLE
6.973%	.019106%	175.71	14

Notice: The Annual Percentage Rate and Daily Periodic Rate may vary.
 See Reverse Side for Important Information.