



PRESS RELEASE

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ROBERT WILLIAMS JOINS FIRST CITIZENS NATIONAL BANK

MANSFIELD, PA (March 2010) Randall E. Black, CEO and President of First Citizens National Bank, Mansfield, has announced the appointment of Robert D. Williams to the position of Trust Business Development Officer for the Bradford County market. In this role, Bob will be responsible for servicing existing relationships and developing a portfolio of new investment and trust customers for the bank's Investment and Trust Division.

Before joining First Citizens, Bob was a Financial Consultant for Gannon Associates for nine years. He also has experience as a registered investment representative for Charles Schwab, and was a Munitions Inspector for the US Air Force.

Bob received his MBA in Finance from Western International University, and is a graduate of Slippery Rock University, where he studied Sports/Recreation Management and Business Administration. He is president of the Troy Jr. Trojan Football Board.

"The impact of the Marcellus Shale gas extraction and the introduction of windmill energy sources to our markets have created a tremendous need for financial guidance," stated Randall E. Black, CEO and President. "Bob's extensive experience in insurance and investment account management will help those receiving benefits make the most of their income opportunities and assist them with achieving their financial goals."

Bob was born and raised on the family farm in Troy, Pennsylvania and returned to the area after serving in the US Air Force. Bob resides in Troy with his wife Micki, their son Nicholas, and daughter Taylor.

First Citizens National Bank is headquartered in Mansfield, Pennsylvania and currently operates 17 offices in Tioga, Bradford and Potter Counties in PA, and Alleghany County, NY. For more information on First Citizens National Bank, visit www.firstcitizensbank.com.