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Stay Safe on Social Media - Share With Family and Friends



- 1. Use a secure password.** Passwords should be unique and updated frequently. Never use the same passwords for work and personal systems.
- 2. Delete old information and deactivate profiles** you no longer use, such as MySpace. Old workplaces, schools and other personal information should be deleted from your profiles because many sites ask you to enter the name of your high school or first job as a security question. Removing this information from social media gets rid of the chance that you're providing clues to your passwords.
- 3. Set your accounts to Private.** This prevents people from viewing too much information on your account.

- 4. Avoid posting personal information** such as your address, phone number, and turn off the location settings from social media apps on your smart phone, so you keep criminals and scammers from knowing where you are at any given time.
- 5. Do not add strangers on Facebook.** If you don't know them in real life, don't add them and delete the request.
- 6. Think before you click.** Hover over links before you click on them to make sure they'll direct you to where they claim to. Also, beware of clickbait, the purpose of which is to attract attention with claims of shocking video footage or creating a "Don't be like..." meme. Clickbait requires you to enter personal information, which fraudsters use illicitly.

Your Success is Our Mission



The Captain's Log

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Did
You Know
Most Card
Fraud Occurs
in the U.S.?

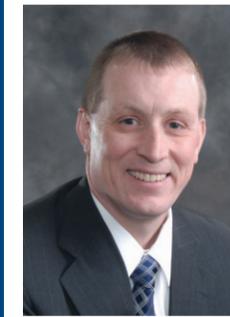


The U.S. is responsible for 47 percent of the world's card fraud, despite only accounting for 24 percent of total worldwide card volume; this is because the U.S. has been slow to adopt chip technology.

Stay informed! Go to <http://bit.ly/CaptnLog> and sign up to receive The Captain's Log direct to your inbox. You can also text "CAPTLOG" to 22828 to get started.



A MESSAGE FROM THE PRESIDENT



In the last issue of The Captain's Log, I briefly discussed our strategy related to geographic expansion and Ag Banking. I also introduced you to our newly acquired Central PA Ag Team located in Winfield. I'm extremely pleased to announce that since then, we've added another group of experienced lenders and leadership to our South Central Region and will be opening an office in Mount Joy, Pennsylvania in September. The disruption in the market from multiple acquisitions made it possible for us to not only obtain our first move-in-ready location in Lancaster County but also to attract some significant talent for our Ag Banking focus.

- Dwight Rohrer** joined us as VP, Senior Lending Officer to lead First Citizens commercial banking division in the Lebanon and Lancaster markets. Rohrer has served the Lancaster business and ag community since 2003, most recently as VP, Ag Team Leader at National Penn Bank in Lancaster, where he managed a \$75 million loan portfolio. Rohrer has also been farming for over 30 years.
- Sean McKinney**, South Central Ag Team Leader, most recently held the position of VP and Agricultural Loan Manager for Ephrata Bank where he developed over 350 relationships with over \$87 million in loans. He also held the position of VP and Agricultural Lending officer for Fulton Bank and Lebanon Valley National Bank. Sean is a graduate of the Cornell University Northeast School of Agricultural Lending.
- Jeffrey Bollinger** has served the Agricultural Community for over 18 years as Vice President and Loan officer for Ephrata, National Penn and Fulton Banks. He is a graduate of Penn State University with a BS in Dairy and Animal Science and Production Management. He is involved in many Ag related organizations and currently owns Blue Spruce Suffolks.
- Jason Landis**, who has 11 years' experience in Agriculture, worked for Ephrata Bank as an Ag Lender and previously at Haldeman Mills as a Production Manager, Snavely's Mills, Inc. as Quality Assurance Technician and Oregon Dairy Farm, LLC, as Assistant Manager for Crops and Equipment. He is currently working toward his BS in Business Management at Elizabethtown College.

Supporting the South Central Agricultural team will be Jennifer Greenawalt, Credit Analyst and Sharon Ebersole and Sylvia Beamesderfer as administrative support. All three have years of experience supporting Ag Banking.

While we continue to strengthen our infrastructure to support our strategic plans, we must also continue our commitment to service quality in other areas. Debit card fraud continues to inconvenience customers and cost financial providers millions of dollars each year. One way banks are fighting this growing problem is by providing customers with a SMART CHIP Card which we implemented on July 20, 2016. In this issue of The Captain's Log, you will find more information about how First Citizens, and you, can help prevent debit card and other forms of fraud.

Randy

WELCOME

We welcome the following employees to our family:

- Laura Johnston, Wellsville
- Courtney Ginter, Fredericksburg
- Brandi Mays, Fredericksburg
- Sara Fenstermaker, Mill Hall
- William Jacobson, Marketing
- Lynn Bressler, Sunset
- Dora Walter, Winfield
- Blaine Fessler, Ag Lender
- Francis Strause, Ag Lender
- Kimberly Henninger, Winfield
- Lori Koury, Friedensburg
- Alisha Keegan, Sayre Lockhart
- Kathy Telep, Contact Center
- Sharon Ebersole, Southcentral Ag Administrative Assistant

Protecting Our Customers in the Age of Fraud

Debit and Credit Card fraud is becoming more common as criminals continue to find new ways to obtain card information and use it to steal millions of dollars through purchases. We continue to implement new ways to fight this growing problem and one way is by providing our debit card customers with a **SMART CHIP Card**, which uses an embedded microchip that provides unique data, specific to their card, that changes with each transaction. These security features make chip cards extremely difficult to counterfeit. In order to convert to this more modern debit card program, we've upgraded our ATM fleet to be compatible with CHIP card



technology. In the near future, we'll also be introducing the **MobiMoney app**, which puts the power of fraud control in the customer's hands. Users will be able to set their own security measures, such as freezing their card if it is misplaced and releasing the freeze once it's found. The app will allow cardholders to monitor account balances, transaction history, and receive instant alerts for unauthorized transactions such as purchases from high-risk businesses, or purchases made in certain locations. By using the MobiMoney app, fraud can be drastically reduced.



Bonney Welch - Branch Operations & Compliance Administrator

Meet the Bank's Detective Team

Fighting fraud and complying with the many regulatory requirements banks must adhere to takes time and money but is absolutely necessary for the security of our customers, employees and shareholders. First Citizens recently promoted two highly experienced employees to positions focused on compliance and security.

Bonney Welch began her banking career in 1988 in the Sayre Lockhart Street office, and has been Senior Customer Service Representative for fifteen years. Bonney has been an integral part of many training initiatives, including conversion to an

online teller system in 2013, and training employees of the First National Bank of Fredericksburg as part of our December 2015 acquisition. Bonney earned her Secretarial Degree from Elmira Business Institute.

Lisa Banik joined the WalMart office of First Citizens in 2002 and has worked in head teller, new accounts, and marketing analyst capacities. Lisa earned a BA in Germanic Languages and Literature from the University of Pittsburgh, and her BS in Business Administration from Mansfield University.



Lisa Banik - BSA/AML/OFAC/CIP Compliance Officer

Farnham Hired to Manage Sales in the South Central Region



Jennifer Farnham was recently hired to oversee the sales of the seven branches in the Southcentral Region, and to manage the Fredericksburg Office. Farnham, who earned her BS in Economics from Bloomsburg University, has been serving the financial services industry since 1996 most recently as Vice President and Regional Consumer Lender for Metro Bank in Harrisburg. Prior to joining Metro Bank, she was a branch manager for Citizens Bank in Camp Hill.

Mount Joy Here We Come!

In June, we announced plans to open our 25th office in Mount Joy, PA. The office, located at 740 East Main Street, was a previous branch of National Penn Bank who was recently acquired by BB&T.



The decision by BB&T to close the Mount Joy branch provides First Citizens with the opportunity to do what we do best – serve small rural communities and the Agricultural industry. It also made it possible for us to extend our South Central Region and enter the Lancaster Market. In addition to a full-service branch with a drive-up teller window and ATM, the branch will also house the region's Ag Bankers and several commercial lenders.

Wellsboro Office Collects Donations for Summer Lunch Program

Since the end of the 2016 school year and through August 31, our Wellsboro office has partnered with the Wellsboro Area Food Bank to collect food and monetary donations in support of the Summer Lunch Program. Bill Yacovissi, Director of the Wellsboro Food Bank, pictured second from left, says that this program provides over 100 local families who have school children with a box of lunch food items each month during the summer break.



BOARD SPOTLIGHT

We'd like to thank our Canton Board for keeping us informed of the business and civic needs in their community, and for ensuring we deliver quality service to our customers.



- Les Hilfiger – Manager, Canton Borough Water / Sewer Authority
- Phil Rockwell – Owner, H. Rockwell & Son, Inc.
- Brian Driscoll – Director of Management Services and Board Secretary of BL&ST IU #17
- Roger Graham - Retired business owner, Canton Quarry and Construction / Excavation Company