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PAID
Sayre, PA
Permit # 224



Winter 2017

The Captain's Log

Our Vision

To ensure our long-term survival as a highly successful community bank by consistently exceeding customer expectations, cultivating effective employees, delivering superior shareholder value and exhibiting social responsibility and good citizenship.

A Message From Our President



In our first Captain's Log of the new year, I'd like to briefly recap 2016, as it was clearly a defining year of preparation for our long-term future as a highly successful community bank.

We successfully integrated the 18,000 customers and 50 employees of The First National Bank of Fredericksburg, recruited 20 experienced bankers for our Agricultural Banking and Commercial Lending Teams, opened a business loan production office in Winfield, PA, replaced 15 ATMS, converted 25,000 Debit Cards to chip technology and opened our first full-service office in Lancaster County, PA. That, my friends, is an incredible amount of work accomplished by a very talented, highly-energized and dedicated team that I am proud to work side-by-side with each day.

We also made significant financial contributions to our communities totaling over \$530,000, the most recent of which was \$200,000 in December to a variety of educational organizations throughout our markets. Check page 2 for details.

Our plans for 2017 are well underway leveraging our market expansion initiatives and our agricultural, business and mortgage lending expertise. And in February, we plan to celebrate our hard work, re-energize and honor our employees. We look forward to sharing some highlights of our awards ceremony with you in the next issue of the Captain's Log.

Until then, I wish you all good health and good fortune in the new year. And as always, I appreciate your continued loyalty to First Citizens. Without you, none of this would be possible.

Randy

First Citizens Success Merits Recognition



First Citizens was awarded a 5-star rating by Bauer Financial, Inc., which has been analyzing the financial condition of our nation's banks since 1983. On a quarterly basis, banks throughout the nation submit detailed financial reports to federal regulators. Bauer reviews the submitted data to measure and report the success of the nation's banks. The figures are compared with historical data for consistency. A star-rating is assigned based on a scale of zero to five stars, with five stars being the finest. **First Citizens Community Bank has consistently been ranked as a 5-star performer!**

Getting Down to Business



William (Bill) Jacobson - Mansfield / WalMart Office Manager

Bill (pictured left) joined the First Citizens family in early 2016 as a Marketing Analyst, and was recently promoted to Mansfield / WalMart Office Manager.

Bill is a graduate of Penn State University with a Bachelor's Degree in Marketing & Business Management. He is an Assistant Scout Master for the Westfield Boy Scouts and in his new role will support organizations focused on the growth of the Mansfield community.

Ed Naab, SVP, Business Development Officer

Ed has a 38-year history of successful banking and business development, primarily in the Lebanon market. Prior to joining First Citizens, he was the Capital Market President of BB&T. Ed is a graduate of Ursinus College, with a BS in Economics and also earned a degree from Albright College in Accounting. He currently serves as a board member and Vice Chair of AAA of Central Pennsylvania.

Owen Heller, Business Development Officer and Portfolio Manager

Owen held the positions of Business Services and Credit Analyst at Susquehanna Bank/BB&T. He earned his Bachelor's Degree in Political Science from Elizabethtown College. He will be serving the Lebanon and Schuylkill County Markets.

Shawn Tobin, Schuylkill County Business Development Officer

Prior to joining First Citizens, Shawn (pictured right) worked for M&T Bank as a branch manager. In 2014, while employed by Santander Bank, he ranked second out of three hundred for team sales production and finished number one among 700 branches for investment referrals totaling \$5 million. Shawn is an active member of the Mahanoy Chamber of Commerce.



We Welcome the Following Employees to Our Team!

- **Luke Vastine**
Credit Analyst
- **Stephanie Watkins**
Mansfield Teller
- **Susan Krystoff**
Mansfield Teller
- **Brenda Wright**
Ulysses Teller
- **Heather Holleran**
Marketing Analyst
- **Christine Miller**
LV Mall Teller
- **Angela Knauer**
Fredericksburg Teller
- **Sydney Wilcox**
Proof Operator / Mail Clerk
- **Rachel Wesneski**
Commercial Services Admin. Assistant
- **Sherri Laicha**
Commercial Services Admin. Assistant

Your Success is Our Mission



Supporting Education is Everyone's Job...



BLAST Intermediate Unit 17

Dr. Diana Barnes (Northern Tioga School District), Dr. Sherry Griggs (Sayre Area School District), Dr. Brenda Freeman (Wellsboro Area School District), Eric Briggs (Canton Area School District), W. Charles Young (Troy Area School District), Randy Black (CEO and President First Citizens Community Bank), William Martens (Intermediate Unit 17), and Sam Rotella Jr. (Southern Tioga School District).



ELCO Education Foundation

Jim Rovito (First Citizens, Regional Executive), Dr. Dave Zuilkoski (Superintendent of ELCO School District), Dwight Rohrer (First Citizens Senior Ag Lender) and Sean McKinney (First Citizens Ag Lender).



Cedar Foundation

Sean McKinney (First Citizens Ag Lender), Marianne Bartley (Superintendent Lebanon School District) and Jim Rovito (First Citizens Regional Executive).

...and that's something we don't take lightly. In December First Citizens donated **\$200,000** to educational programs across the state. We understand the impact a quality education can have on the future of our communities. We're proud to play a role in creating tomorrow's leaders, whether they follow a path in agriculture, medicine, technology, education, a skilled trade or business.

In the Northern Tier, organizations receiving funds include BLAST Intermediate Unit 17, the Potter County Education Council, and the Tioga County Foundation.

BLAST is an education service agency that assists school districts in Bradford, Lycoming, Sullivan and Tioga Counties with funding initiatives that would otherwise need to come out of taxpayer pockets.

The Potter County Education Council acts as a liaison matching area educational resources to individual needs. They offer accredited courses, skills training, seminars, workshops, and career and financial counseling.

Similarly, the Tioga County Foundation serves to recruit, train, and develop individuals to participate in community leadership activities throughout the county.

Seven organizations in our South-Central footprint also received funds as part of our recent donation. They include the Cedar Foundation, the Falcon Foundation, the Northern Lebanon Education Foundation, the Hempfield Foundation, the Lancaster County Career & Technology Foundation and the Manheim Central Foundation for Educational Enrichment. The core commonality of these groups is their dedication to enriching the education, values and cultural experiences of youth. They strive to help students achieve educational excellence and stimulate innovative programs in the classroom.

Agriculture is one of Pennsylvania's leading industries. Organizations such as the Center for Dairy Excellence and PA Friends of Agriculture share our commitment to ensuring agriculture will succeed for future generations. They fund programs that cultivate the dairy industry through youth development, building customer awareness and providing continuing education in dairy-related fields.

Earlier in 2016, First Citizens donated \$30,000 to additional organizations in the South Central region who focus on education.

Out With the Old, In With the New

Many new year's resolutions focus on improving physical health — lose weight, exercise, quit smoking. That's because we think about our physical health more often, like each time we look in the mirror or run out of breath at the top of the steps. But the new year is also the right time to commit to some financial improvements as well; improvements that provide long-term benefits with a lot less pain.

Get a Life Insurance Check Up – Ensuring family is taken care of in the event of a death is a primary concern for many homeowners, newly married couples and those with growing families. A First Citizens life insurance expert can evaluate your coverage to see if it's adequate – at no charge. Maybe you've experienced a divorce or lost your spouse. Protecting your assets is crucial at this difficult time so check the beneficiaries on your insurance policies and other investments.

Meet with a Certified Financial Planner— Each year is one step closer to retirement. Will you be ready? Now is a great time to find out since all of your financial information will be at your fingertips during tax season. Take it to a financial advisor, discuss your goals and get your answer. Or, maybe you're already enjoying retirement. Will you outlive your assets and income?

Digitally Archive Your Home – No one plans to lose everything in a fire or flood, but it happens, and getting back on your feet can be overwhelming. Keeping a physical list of your belongings is a practical way to help you begin your recovery.

- Make a thorough and well organized list of your possessions. Review and update it annually.
- Photograph your living space and possessions using a digital camera or smart phone. Photograph rooms and drawers and label all photos.
- Store your lists and photos in a safe place away from your home. A bank safe deposit box is ideal.



Save the Date!

2/20	Presidents' Day Holiday - Do your banking early! All offices are closed.
3/7	Northern Region Ag Forum - Tioga County Fairgrounds, Whitneyville
3/8	Southern Region Ag Forum - Farm Show Complex, Harrisburg
4/18	Annual Shareholder Meeting - Noon, Tioga County Fairgrounds, Whitneyville



Save a tree! 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.