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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

The year may be slowly winding down for some, but not for First Citizens. In fact, it's been full steam ahead as we bring some exciting projects to a close, and prepare for a bountiful 2018!

We've recently opened the doors to our second commercial loan production office located in Narvon, Lancaster County. On December 8th, we acquired the State College branch of S&T Bank and converted their customers to First Citizens. Our teams have been working diligently on these projects since early summer.

As our organization continues to grow, it is important to acquire talent that supports our progression, and we're ending this year with some key additions that will help us prepare for the future. We're excited that the staff of the S&T State College branch will be joining our team, as they are well known in their market for their exceptional service quality.

We've also added an experienced high-energy individual to our South Central leadership team. And, our Cash Management Services expertise is growing with the addition of an experienced Sales Manager. I invite you to read more about these individuals in this issue of *The Captain's Log*.

As I mentioned earlier, we're not winding down. Quite the contrary, we're powering up for the future — and that is all made possible by our employees, who never give up, but instead give 150%. I am very fortunate to work alongside such people.

From all of us at First Citizens, we wish you, and those you love, a peaceful holiday season filled with love, laughter and hope for the future.

We Welcome the Following Employees to Our Team!

- Jennifer Lohman, Gillett
- Kacey Naydock, Friedensburg
- Seth Atkinson, Network Administrator
- Lacey Graham, Mansfield / Walmart
- Sonja Otto, Blossburg
- Yaritza Ramos, Lebanon Valley Mall
- Jesus Avila-Tenorio, Fredericksburg
- Paula Roberts, State College
- Maureen House, Walmart
- Patti Kirkner, Winfield Admin. Assistant / Credit Support
- Ronita Swenson, Commercial Services Admin. Assistant, Narvon
- Gail Miller, Wellsboro
- Amber Hamman-Risser, Genesee
- Sarah Neiswender, Virtual Proof Operator / Mail Clerk
- Alexandria Keck, Mortgage Originator Assistant, Wellsboro



When it comes to protecting our families and our belongings, we take all kinds of measures. We put up fences, lock our doors and windows, secure our cars, install security systems and motion sensors, and in some cases, we create neighborhood watch groups. So why then, are we so lax when it comes to protecting our personal information from thieves? At First Citizens, we help customers every day who have become victims because they simply couldn't be bothered to follow a few simple steps. Make it your New Year's Resolution to protect your personal information.

✓ **Do not share your private information online or over the phone.** It's not about the possibility of sharing it with someone pretending to be someone you trust. It could be someone you trust but your e-mail or text gets intercepted by a fraudster. Remember, e-mail and texting are not secure.

✓ **Change passwords periodically and make them hard to guess.** Use the letter in each word of your favorite phrase with a few numbers and symbols thrown in for good measure.

✓ **Shred sensitive papers before throwing them away.** Yes, there are dumpster divers out there who will go through your garbage.

✓ **Keep an eye out for missing mail.** Get your bank statements and bills sent electronically to reduce the likelihood of stolen mail.

✓ **"Snack" on your balance.** Monitor your financial accounts regularly for fraudulent transactions.

✓ **Monitor your credit report.** Order a free copy of your credit report every four months from one of the three credit reporting agencies at annualcreditreport.com.

✓ **Protect your computer.** Make sure that the virus protection software on your computer is active and up-to-date.

✓ **Protect your mobile device** by using the passcode lock and/or fingerprint access on your smartphone and other devices. Use caution when downloading apps, as they may contain malware, and avoid opening links and attachments — especially from senders who you do not know.

Your Success is Our Mission



Our Strategic Plan In Action

Meet our team of State College Private Bankers



Dave Richards—Central Market Executive

Dave has been a highly successful and respected banker for many years. Known for his progressive thinking and high energy, Dave built a very successful S&T Bank branch in State College. His leadership experience includes founder and CEO of Nittany Bank and CEO of Mifflinburg Bank. Dave earned his BS in Finance from Susquehanna University and is a graduate of the Stonier Graduate School of Banking. He will become part of First Citizens' management team and a member of its Corporate Board of Directors.

Jessica Chobody—Private Client Banker

"I'll take care of that" is a phrase that we've heard consistently from Jessica throughout the conversion process and one that her customers are used to hearing as well. Jessica has been in banking for over 17 years and embraces the private banker role when helping customers find the right products and services or when resolving customer concerns. Jessica is a graduate of Penn State University and is involved with the local United Way.



Jennifer Cadman—Private Client Banker and Mortgage Originator

Jennifer has been in banking for over 15 years. Her role at the State College branch of S&T has been largely focused on mortgage lending. Jen is accustomed to meeting customers where it's most convenient for them to get the ball rolling or close the deal. That's just part of her private banker philosophy. Jen earned her Master's Degree in Business Administration from the University of Phoenix and her Bachelor's Degree from Malone University. She is a Leadership Centre County graduate. Jen supports her community as Treasurer for the Bridge of Hope Centre County and Benner Elementary PTA.



We're Expanding in Lancaster County, too!

On October 19, 2017, we opened the doors to our new loan production office in Narvon, Pennsylvania. This rural community is equal distance from Lancaster to the West and Pottstown to the East. Narvon is a prosperous farming-friendly town. Primarily Amish based, the township is comprised of about 100 businesses and has a local population of about 8,000. Two of our highly experienced commercial lenders, Jamie Frees and Jeffrey Bollinger, are ready to assist those looking to solve short-term cash needs, purchase equipment and supplies, or launch their next building project. With a combined 43 years' experience, they are familiar with the local farming and business community, and ready to make a difference.

We've Put our South Central Market on Steroids with the Addition of Doug Byers as Market Executive!



Doug is a dynamic individual with a proven record of making things happen. Prior to joining First Citizens, Doug was SVP and Commercial Team Leader for Northwest Bancshares and has 15 years' experience in cash management services. He was part of a team of bankers who, over a 5-year timeframe, grew a start-up bank, Tower Bankcorp, to \$2.8 million in assets with a successful Cash Management division. Doug earned his BA in Business Administration from Millersville University and his Master's Degree from Lebanon Valley College. He is a graduate of the Central Atlantic Advanced School of Banking and the Stonier Graduate School of Banking, and completed the Certified Treasury Professional Course from Villanova University.

Jami Tomczuk Will Lead Our Cash Management Services Team

Managing cash flow is crucial to every business, and it is our job to ensure customers understand how to use cash management services to improve their bottom line. As Sales Manager, Jami will use her experience in building cash management strategies and training initiatives to take our program to the next level while influencing deposit growth, revenue, customer satisfaction and retention. She will also have her feet on the street delivering cash management services to businesses in the State College and central PA markets. Jami is well known in the State College market for her expertise in cash management services, which she developed and sharpened while at Graystone Bank, Susquehanna Bank and BB&T.



Adding Expertise to our Local and Regional Boards

Our Local and Regional Board members act as a communication channel for the bank – providing us with information on community needs while delivering the bank's message back to the businesses and residents. As individuals with business backgrounds, they provide valuable insight into opportunities for growth. We're excited to introduce you to Frank Watson and Dale Burkholder.

Frank Watson – Canton Local Board

Frank has been a business owner in the area since 1987 when he opened Watson Diesel. Twenty years later, Watson started the WD Hot Block Company with his invention of a vehicular water discharge valve heater that keeps water from freezing and shutting down the valve on water haulers and septic tanks. He is a long-time member of the Canton Lions Club, Masonic Lodge and Borough Water and Sewer Authority. Additionally, he is a board member of the Bradford County Airport Authority.

Dale Burkholder – South Central Regional Board

Dale Burkholder spent over 30 years with Ephrata National Bank as a branch manager, commercial lender and Senior Vice President of lending, making him a good fit for the bank's regional board. He is a graduate of Penn State University where he studied Agri-Business and received his BS in Health and Physical Education from West Chester University.



- In South Africa, deep fried caterpillars of the emperor moth are on the Christmas menu, and Greenland Christmas fare includes Mattak, raw whale skin served with blubber, and kiviak, a fermented dish, consisting of 500 dead auk birds stuffed into seal skin.
- Austrian children hope they don't receive a visit from Krampus, who beats naughty children with branches, and Icelanders hope they receive new clothes before Christmas Eve; otherwise they may be stalked and devoured by the mythical Yule Cat.
- Ukrainians decorate their Christmas trees with a fake spider and spider web.
- Unmarried women in the Czech Republic stand by a door and throw a shoe over their shoulders on Christmas Eve. If the toe points toward the door when it lands, they can expect to get married in the next year.