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Have You

APRIL - JUNE, 2018

Welcome

LETTER FROM THE PRESIDENT

Randy Black—farms come in all shapes and sizes — from multi-generational family farms, to start ups, and from single focus farms to diversified operations.

Customer SPOTLIGHT

Brecknock Orchards and Farm Market
Enjoy food prepared with fresh picked ingredients while having fun on hayrides, kids games, craft-ing and mazes.

Fresh IDEAS

STUFFED ALMOND BUTTER & STRAWBERRY FRENCH TOAST KABOBS
Here's a twist on an old favorite that your kids are sure to enjoy.

What's Happening IN AG?

Feature 1:

CALLING ALL NEXT GENERATION FARMERS
Farming is more than just a career, it's a calling.

Feature 2:

FIRST CITIZENS 2018 AG FORUM HAS DIVERSIFICATION FOCUS
The American Banker Association recently ranked First Citizens Community Bank as one of the top 100 Ag lenders in the nation!

EMPLOYEE HIGHLIGHTS
Our offices went all out this year to honor local farmers during National Ag Day.

EVENTS & STUFF YOU'LL WANT TO DO

COMMUNITY Champions
Congratulations to Elizabeth Voight and Schrack Farms.



President's Message

If there's anything we've learned from the many years we've been serving the farming community it's that farms come in all shapes and sizes — from multi-generational family farms, to start ups, and from single focus farms to diversified operations.

Although passion is a shared emotion among farmers — goals, needs and challenges can be unique to each operation. There are no one size fits all solutions when it comes to Ag lending and therein lies the challenge for many banks. Many banks may look to avoid Ag banking even though Pennsylvania is a state rich in Agriculture. But at First Citizens, we embrace it as a strategic line of business and are committed to really knowing the industry, building strong partnerships with Ag related organizations and providers, and bringing this all together for the benefit of the farmer. Dave Metzler and his family keep coming back

to First Citizens because of that very commitment. "We worked with other banks in the past and found they weren't committed to family farms and agricul-ture the way First Citizens is," stated Dave who has been working with Ag Banker Chris Landis since 2003. In 2017, their family farm diversified to in-clude poultry because of the trouble in the dairy in-dustry. "Their lenders are experienced and we knew we could trust them to help with our expansion." Knowing that we help farmers keep doing what they love is all the motivation we need. Wishing you safety, good weather and success this summer.

— RANDY

Customer SPOTLIGHT

BRECKNOCK ORCHARDS AND FARM MARKET | IT'S A FAMILY AFFAIR



LIKE MANY PENNSYLVANIA

farms, Brecknock Orchards is a family affair. It began in 1994 when Earl Martin purchased the farm. Shortly after, Earl's son Daryl and his wife Andrea took on the farm operations as the second generation. Now their children, the third generation, are involved in the day-to-day activities.

Brecknock Orchards and Farm Market, located at 390 Orchard Road, Mohton in

Lancaster County, is known for their quality fruits and vegetables. What folks may not know, is that a primary goal for the family is to use a method called Integrated Pest Management (IPM) that compliments the biological and natural controls of pests. The health of their farm, the environment and their customers are a priority for the Martins.

Also a priority for the family is to share the farm experience with their customers for lasting family memories. You can bring the family to pick you own fruit, or experience a day of family fun at one of their festivals — Strawberry in June, Peach in August and a Fall Festival in September and October. Enjoy food prepared with fresh picked in-gredients while having fun on hayrides, kids games, crafting and mazes. There's always a lot to learn at Brecknock Orchards.

COMMUNITY Champions



CONGRATULATIONS TO ELIZABETH VOIGHT,

a Northern Lebanon Senior who earned the title of Pennsylvania State Fair Queen. Liz has been in-volved with agriculture for as long as she can re-member and became involved with the Fair at the age of eight when she started showing cows, pigs and her horse. By being fully engaged in agricul-ture, Liz has learned a great deal about herself and what it takes to succeed. **Way to go Liz!**



THE INNOVATIVE DAIRY FARMER OF THE YEAR AWARD

honors farms that are improving efficiency

efficiency through progressive management practices, production technologies and/or marketing approaches. Hats off to Schrack Farms (Loganton, PA) for receiving this prestigious honor from the Dairy Farmers of America! Schrack Farms was recognized for their investment in environmentally friendly practices, which can lower costs, provide new revenue streams and create greater efficiencies on the farm.



Fresh IDEAS

Stuffed Almond Butter & Strawberry French Toast Kabobs

One of the pleasures of late spring is the return of locally grown strawberries packed with vitamins, minerals and antioxidants. Here's a twist on an old favorite that your kids are sure to enjoy.

INGREDIENTS

- 8 slices challah bread (about 1-inch thick)
- 1/2 cup fresh almond butter
- 1 cup thinly sliced strawberries
- Whole fresh strawberries
- 1 teaspoon cinnamon
- 1/3 cup strawberry jam
- 1 cup low fat milk
- 7 large eggs beaten
- 1 teaspoon vanilla
- 2-3 tablespoons butter
- 1/4 cup maple syrup + more for drizzling

DIRECTIONS

- 1 Spread 4 slices of bread with almond butter and 4 slices with jam.
- 2 Layer sliced strawberries evenly on the jam piece, sprinkle with cinnamon and place each on an almond butter slice creating a sandwich.
- 3 Whisk together eggs, milk & vanilla.
- 4 Place sandwiches into the egg mixture pressing down to saturate; flip and repeat.
- 5 Melt butter in large skillet over medium heat.
- 6 Cook sandwiches 3-4 minutes per side until golden brown. (Press down with spatula to seal the sandwiches).
- 7 Remove from pan and brush each sandwich with maple syrup.
- 8 Cut into even sized squares and thread onto skewers alternating with whole fresh strawberries.
- 9 Drizzle on warm maple syrup and serve!

What's Happening IN AG?

NEWS & TIPS

The construction of new Broiler houses are on the rise throughout the Mid-Atlantic region. Recent Agricultural news has highlighted that companies are expanding their processing capabilities, leading to increased contract opportunities for farmers. Taking advantage of such opportunities can bring the next generation onto your farm or create diversity in your farm's income streams.

Broiler production has seen steady growth. According to the USDA National Agricultural Statistics Service, the U.S. production of broiler meat totaled 54 billion in 2016, an increase of 8.3% from 2011. They also reported the average American

consumed approximately 60 lbs. of chicken per year, up from 10 lbs. in 1910. It appears American's love of chicken isn't waning!

Some question the long-term viability of these trends, but stability is a strength of the industry. The time it takes to for the product to make it market is short, so the market corrects itself quickly. From 2009 through March of 2018, the USDA reported price received per pound of broiler meat dropped \$0.40.

Our Ag Banking Team has helped farmers successfully diversify their operations, and we'd like to help you, too!



CALLING ALL *Next Generation* FARMERS.

Farming is more than just a career, it's a calling. Farmers are passionate about what they do — feeding families, caring for the land, and playing a significant role in the nation's economy. Or, as the USDA puts it, "Being a farmer means you have the opportunity to be an entrepreneur, equipment repair specialist, soil scientist, and land steward all rolled into one."

As rewarding as farming is, the number of young people entering farming continues to decline according to the USDA's National Agricultural Statistics Service's most recent Ag Census data.

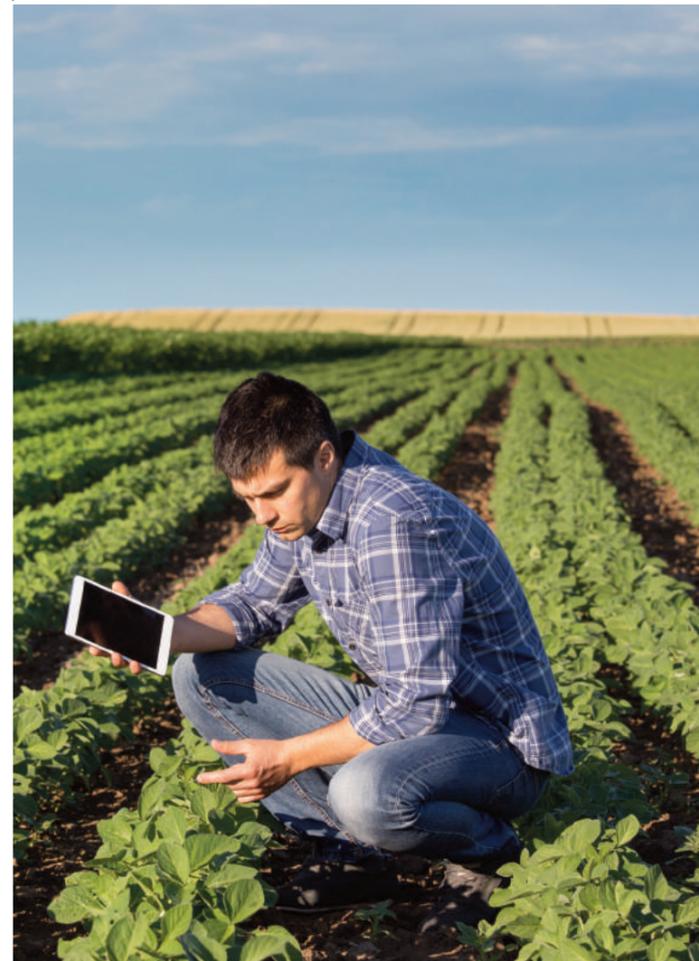
Ensuring there will be a "new generation" of beginning farmers — regardless of age or production choice — is especially important to the PA Department of Agriculture who offers the Next Generation Farmer Program (NGFLP). "The Next Generation Farmer Loan Program is a key piece of the commonwealth's commitment to the profitability of the next generation of producers, providing the opportunity to access more affordable capital through tax-exempt loans," Russel C. Redding, Secretary, Pennsylvania Department of Agriculture.

The NGFL is a cost-effective way for beginning and first-time farmers to get a loan for their growth. The program uses federal tax-exempt financing to reduce a new farmer's interest rate for capital purchases. Borrowers can use funds to purchase land, make capital improvements, farm equipment, and farm buildings, as well as breeding livestock. To be eligible, the borrower must be at least 18 years of age, a permanent resident of PA, work with a

lending institution to obtain credit support for the financing and must meet the lender's credit standards. The maximum loan amount is \$534,000 per person and will be adjusted annually for inflation. For more information about Pennsylvania's Next Generation Farm Loan Program, visit: www.keppagrowing.com.

Unique opportunities also exist for our Veterans. The USDA's Veterans Website serves as a one-stop navigator for veterans looking to learn more about employment, education, and entrepreneurship on or beyond the farm. Their site can help you figure out how your experience and skill set can immediately and directly transfer to the field of agriculture and explain your eligibility for programs to help start — and continue — a career in farming.

The growing recognition that information and education is a key need of the next generation of farmers is not lost on First Citizens. Our Ag team has over 350 combined years in Ag Banking experience and are all farmers or have been farmers in their previous lives. Understanding the programs available for farmers is one of the things we do best.



MANY OF OUR EMPLOYEES GREW UP on a farm, even our CEO, so we know that farming takes more than hard work and perseverance — it's a business, that needs a well thought out strategy, strong partnerships and an ongoing stream of information. As one of your partners, we recognize the role we play in keeping abreast of industry trends and funding opportunities and delivering this knowledge to you.

At our 6th Annual Ag Forum, over 150

farmers heard from guest speakers who attested to the power of diversification as a means to create new opportunities for revenue on the farm. Pennsylvania has the seventh largest dairy industry in the nation. Unfortunately, dairy farmers have had about two years of breakeven or below breakeven prices and Pennsylvania is being hit hard by dairy farm milk contracts being cancelled. This year's forum hopefully gave farmers new ideas for keeping the family farm in the family.

Dick Cole from Perdue Agribusiness

spoke about their new soybean processing mill and the value of adding crop farming and storage to your operation. Chris Pierce, owner of Heritage Poultry Management Services, Inc., presented information on the current egg market and poultry industry opportunities. And Robert Kreider, owner of Embrovac, LLC, spoke about his company's transition to the embryo vaccine market. Members of our Ag Team then took the stage to talk about how they have helped farmers successfully transition to a diversified operation.

First Citizens 2018 Ag Forum has Diversification Focus.

The American Banker Association recently ranked First Citizens Community Bank as one of the top 100 Ag lenders in the nation! In fact, we were one of only two banks headquartered in Pennsylvania to make the list for our 2017 lending efforts to farmers. For years, numerous organizations have recognized our organization for a variety of performance achievements, but being acknowledged as a top Agricultural Bank in the nation really hits home with us.

Employee HIGHLIGHTS



FIRST CITIZENS CELEBRATED NATIONAL AG WEEK

Our offices went all out this year to honor local farmers during National Ag Day. Each year, the Agricultural Council of America celebrates local farmers for the critical role they play in our economy. Our offices were creative this year—serving pancakes, sausage, eggs, milk, cheese, apples, and honey from local farmers and customers. They had drawings for some cool ag related giveaways, local FFA Chapters visited with furry friends and our Wellsboro branch hosted local dairy maids. Customers had a fun day and we look forward to next year!

Left to Right: Tioga County Dairy Princess Camryn Moyer and Maid Shelby Alexander visited the Wellsboro branch to remind customers of the importance of having 3 servings of dairy every day.

EVENTS & STUFF YOU'LL WANT TO DO

PENN STATE EXTENSION WORKSHOPS | PREVENTIVE CONTROLS FOR ANIMAL FEED | July 17, 2018 Towanda
Provides the credentials to meet FDA requirements for development and implementation of a preventive system for food safety as stated within the Food Safety Modernization Act (FSMA) regulations.

PENN STATE EXTENSION WORKSHOPS | MANAGING INVASIVE PLANTS | July 19, 2018 Horsham
This workshop will provide participants with the knowledge and skills to properly identify invasive plants and develop strategies for treatment and control.