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The CAPTAIN'S LOG

SECOND EDITION 2018

President's Message

LETTER FROM THE PRESIDENT
Randy Black—The 5-Star Rating from Bauer Financial and our ranking as one of the top 100 Ag Lenders in the nation.

What's NEWS

Check out our newly designed website, we gave it a whole new and modern look!

Here's HOW

Caring for aging parents is a labor of love...but that doesn't make it easy.

Employee HIGHLIGHTS

We recently had the pleasure of announcing the promotions of John Sullivan, Bonney Welch, Lisa Banik and Aaron Vastine to the title of Assistant Vice President. We are also extremely pleased to announce the addition of Amy Coolidge Wood as the Bank's new Human Resource and Training Manager.

Putting the Unity in Community

Check out what we've been up to...

Feature Story:

LOYALTY IS RARE. IF YOU FIND IT, FIND A WAY TO KEEP IT.

YOU'VE BEEN ASKING

WHAT HAPPENS TO THE \$29 ACCOUNT I SET UP FOR MY GRANDCHILD IF HE DOESN'T ATTEND COLLEGE?

IS IT EASY TO ENROLL IN BANK-BY-PHONE?

Great Stuff

Anti SCAM

We've added another weapon to our fight against Cybercrime



President's Message

In the last issue of The Captains Log you heard about a few recent accolades – the 5-Star Rating from Bauer Financial and our ranking as one of the top 100 Ag Lenders in the nation.

Well we've got one more honor that makes us feel pretty good about our hard work — being ranked, for the 11th consecutive year, as one of the 100 top performing community banks in the nation by American Banker Magazine based on our 3-year Return on Equity. Once again, I'll give the credit to our staff, who are tireless in their efforts to build a strong community bank.

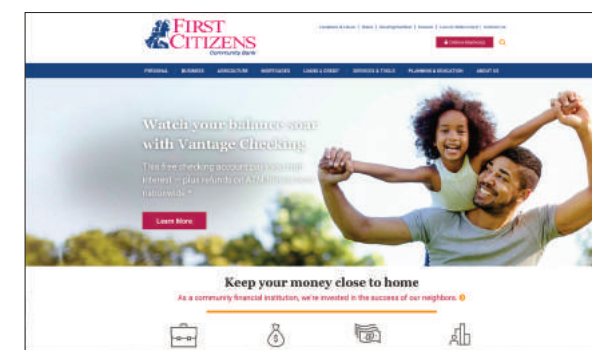
Unfortunately, we're losing some of those hard working folks to retirement this year. It's always a sad day when those familiar faces who helped build this company leave, as their knowledge can't be easily replaced. But, we also look at the bright side,

as it gives us the opportunity to promote from within, and to recruit from outside the bank to bring new ideas that support our continued growth.

And we are growing. We've recently submitted an application to open our second full service branch in Lancaster County. If approved, we expect to open our doors at Weavers Market in Five-pointville sometime in the 4th quarter. The employees of our Loan Production office in Narvon will relocate to this full service facility as well. More to come on this new branch as our plans progress.

Until next time, wishing you and your family a great summer season! **- RANDY**

What's NEWS



OUR WEBSITE HAS A NEW LOOK!

Those of you who frequently use online banking have probably already seen our new site and we hope you like what you see. However, the website is so much more than just the portal to online banking. It is another branch, and in an age where information is at your fingertips, the website often

provides a first impression of our bank. Therefore, we wanted the site to better reflect our brand as a community bank, become more user friendly and have better responsiveness to on-line searches.

We hope you find it warmer, easier to navigate

and full of information on the products and services we have to better serve you and your family. We know many of you love the ease-of-use our online banking platform offers, so NetTeller and Bill Pay haven't changed and logging in is still easy. Just click the **Red** Online Banking link and you're good to go.

Anti SCAM



We've added another weapon to our fight against Cybercrime.

Cybercrime is the leading form of crime in the world today. According to Norton, a leading security software developer, "Cybercrime has now surpassed illegal drug trafficking as a criminal moneymaker."

To defend against fraudsters who are getting more sophisticated and cunning every day, banks continue to expand their cybersecurity manpower and expertise— and we are no exception. We are adding yet another leader, Wendy Southard, to our army of crime fighters. Wendy, who has

been with First Citizens over 25 years, has recently accepted the position of Information Security Officer. She is ideal for this position because she knows banking, bank regulations and fully supports the need to adhere to policies established by both the government and the bank to protect customer information. As Information Security Officer, she will help ensure we are prepared to identify and respond to cybersecurity threats. Part of her job also includes developing and delivering information security training to bank employees—further safeguarding customer information.

Remember, Cybercriminals are depending on your trustworthiness or lack of knowledge to scam you. We have a strong team to help do our part, but need your help in this fight. Follow us on Facebook for information on scams and protect yourself from identify-theft, malware-based attacks, spam, phishing, social engineering, and other forms of cybercrime.

Employee HIGHLIGHTS

"THE KEY FOR US, NUMBER ONE, HAS ALWAYS BEEN HIRING VERY SMART PEOPLE." **BILL GATES**

We whole-heartedly agree with Mr. Gates on his way of thinking. Our own CEO, Randy Black, has stated many times "Our success is directly tied to our most important asset—our employees."

At First Citizens, we believe we have a knack for hiring the finest and the brightest and we work hard to ensure they are given a chance for growth and advancement. We recently had the pleasure of announcing the promotions of John Sullivan, Bonney Welch, Lisa Banik and Aaron Vastine to the title of Assistant Vice President. These individuals are true assets to the Bank and have proactively taken responsibility for improving customer service and operational processes, are solutions-oriented and supportive of their team and customers. Congratulations to the group!

As long-term employees retire, we take great care in trying to find someone who can carry-on their hard work and bring new ideas



and solutions to the organization. We feel we've done just that with the addition of Amy Coolidge Wood as the Bank's new Human Resource and Training Manager. Amy spent thirteen years in leadership positions for the Northern Tioga School District. She earned a Bachelor's Degree in Education, with a concentration in Economics, a Masters Degree in Education Administration and a Masters Degree in Business Administration from Bucknell University. In her new role, Amy will oversee all aspects of the Bank's Human Resource programs involved with job analysis and staffing, measurement and appraisal, and employee compensation and benefits. She will also direct employee development and training programs to ensure employees are prepared for growth opportunities within the company. We're excited to have Amy join our team!



Here's HOW

Caring for aging parents is a labor of love...

But that doesn't make it easy. Families are turned upside down, caregiver health can deteriorate from stress, and caregiving can bring money worries.

Can you be financially compensated for this loving act? Many variables affect whether your loved one is eligible, and whether you as a caregiver are eligible. Below are a few leads we've uncovered but you may also find it helpful to visit PayingForSeniorCare.com/paid-caregiver to answer a series of questions and receive a list of programs that are relevant to your situation.

- If your family member has long-term care insurance that provides for in-home care, it may allow a family member to be paid.
- If your family member has savings and is willing to pay you, work with an elder law attorney to draft a personal care agreement.
- Medicaid programs allow an eligible older adult to hire their home care aides.
- Caregivers of veterans who require assistance and are housebound may be eligible for the VA's Aid and Attendance Pension Benefit.
- Tax credits, although not a salary, can provide some financial help - check with your accountant.

Putting the Unity in Community

Sometimes our community service efforts are bank-wide events and other times, it's our branch staff who roll up their sleeves for the good of their neighborhood. Each month, the employees of our Troy office find a local cause and dive right in.

In May, the lucky recipient of their monthly good deed was the Troy Library where Sue Wolfe gratefully accepted nine bags of donated books from Troy branch representative Olivia Leonard.

Check out what else we've been up to...

Over 140 golfers met at Corey Creek Golf Club near Mansfield for a day of friendly competition, good food and a good cause. This year's Cancer Classic tournament raised \$15,350. For 19 years, our employees have spent countless hours planning this event, which has raised over \$200,000 for the fight against Cancer.

Proceeds in the amount of \$5,500 from our second annual golf outing, held at Pine



Meadows Golf Complex in Lebanon, were donated to the McKinley Frees Education Fund. This fund was created for the daughter of Jamie Frees, a First Citizens employee who passed away in February.

Jason Landis, one of our Ag Bankers, spent time teaching kids about safety on the farm at the Lancaster Safe Kids Farm and Family Safety Day.



Loyalty is rare. If you find it, find a way to keep it.

CINDY PAZZAGLIA, KATHY TELEP, DEBI CASTLE, MARSHA WILLS, CINDY ESTEP, DORA WALTER AND ALLAN REED. NOT PICTURED: ROBIN GRABB AND DEB JOHNSON.

According to a 2016 Bureau of Labor Statistics study, the average employee tenure was 4.2 years — but that's not the case at First Citizens. Before summers end, nine long-term employees will retire with over 323 combined years' in banking.

IN A WORLD WHERE PEOPLE FREQUENTLY CHANGE EMPLOYERS, THIS LONGEVITY IS A TESTAMENT TO LOYALTY AND SATISFACTION.

Robin Grabb had longevity for sure - 43-years of it. Her strong operational skills made her well suited for her role as Loan Processing Specialist. Allan Reed, VP and Senior Credit Analyst, joined First Citizens in 1981 and was in branch management before settling into, and mastering, the Credit Analyst position.

These next three ladies share 35 as their

magic number. Cindy Pazzaglia, SVP and Director of Human Resources, has been instrumental in helping build and retain our employee base. Cindy Estep began as a teller in Mansfield, and spent her final 13 years as a specialist in the Deposit Services area. And Debbie Castle joined First Citizens as a New Accounts Specialist when the Bank acquired The First Bank of Troy.

Marsha Wills, who also joined our bank through the same acquisition, has been serving customers of our Millerton market for over 30 years, and Deb Johnson spent her 21 years with us

in the Data Processing department as computer operator and programmer.

Kathy Telep and Dora Walter joined us over the last several years to close out their banking careers — Kathy as the bank's Contact Center Manager, and Dora as an Agricultural Lending Administrative Assistant in our Winfield Office. Each retired with more than 40 years in banking.

We'll surely miss their support and guidance but we wish them nothing but the best in their retirement and we thank them for their service!

Coupons & Great Stuff

IT'S SWEEPSTAKES TIME!

Sign up for e-statements in the month of July for your chance to win one of three Amazon Echo's. The Echo is a smart speaker that responds to your voice when you say the name "Alexa." It's capable of voice interaction, music playback, making to-do lists, setting alarms, streaming podcasts, playing audiobooks, and providing weather, traffic and other real-time information. We're sure you've seen TV commercials about how cool they are so why not enroll and take a chance on finding out for yourself. Go to www.firstcitizensbank.com.

YOU'VE BEEN ASKING

Q1 WHAT HAPPENS TO THE 529 ACCOUNT I SET UP FOR MY GRANDCHILD IF HE DOESN'T ATTEND COLLEGE?

A1 You have the right to change the beneficiary to another family member — a sibling, niece or nephew, first cousin, grandparent, aunt, uncle or even yourself.

Q2 IS IT EASY TO ENROLL IN BANK-BY-PHONE?

A2 You bet. To get started, be sure to have your account numbers handy and a 4 digit PIN selected. Then call toll-free (888) 457-3262, or locally at (570) 662-3874 and follow the steps to enrollment.