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AntiSCAM

Keep Your Money Safe While Traveling

Nothing can ruin a trip faster than losing your bankroll. Don't be an easy target.

1. Use Credit and Limit Cash
 - Keep one or two credit cards in your wallet.
 - Use the Multi-Stash Method - If you need to rely on cash, never carry all of it in your wallet. Break it up and hide various amounts in different spots to reduce the impact of theft. Use the hotel safe whenever possible.
2. Record Your Account and Customer Service Numbers - Make multiple copies of the front and back of your credit and debit cards or write down your account and customer service numbers.
3. Avoid Secluded ATMs which can welcome trouble. Using a machine that isn't highly visible can make you a target for theft.
4. Keep Cash Out of Sight - Never pull out large sums of cash in front of others.
5. Use a Money Belt that fits comfortably across your waist or stomach.
6. Protect Your Devices with Passwords - To ensure your safety, password-protect each device and program devices to auto-lock after one or two minutes of inactivity.

The way you handle your money on vacation effects your risk of theft. Thieves bet on the fact that tourists will let their guards down. So, when you're planning your summer travels, be sure to plan wisely. *Source: MoneyCrashers.com*



THIRD EDITION 2019

President's Message

Partnerships form healthy heartbeats

What's NEWS

The importance of strategy in today's world

Here's HOW

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"RISE"ing to the occasion

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Northeast PA Manufacturers & Employers Council

AntiSCAM

Keeping Your Money Safe While Traveling



TheCAPTAIN'S LOG



President's Message

We recognize that changing customer expectations and regulatory pressures impact our employees now more than ever. They are the heart of our organization, and if we are going to continue as a top performing community bank, we need to continuously reinforce their physical energy, mental focus, and emotional drive.

We partnered with the Penn State Smeal College of Business to begin our learning journey. For the students, executive interaction is a key piece of the learning process. But for us, the results of their detailed research will provide a map for future improvements and continued TEAM satisfaction.

The students created a survey, granting our employees the opportunity to express how they feel about their jobs, what changes they would like to see, and their overall satisfaction with the Bank. The results left us grinning from ear to ear! Our organizational values and culture are strong, and our employees feel like an important part of the First Citizens TEAM.

After taking the first steps in measuring employee satisfaction, we are now shifting our focus on their wish list — preparing them for more career opportunities within the bank and ensuring they get the feedback they desire. We are also determined to advance the technological infrastructure they use each day so employees can spend more time getting to know the needs of our customers and less time entering information and processing paperwork. There are many exciting things ahead!

Enjoy the warm summer months. Fingers crossed for a little more sunshine and a little less rain! . **-RANDY**

What's NEWS

GUEST SPEAKER STRESSES THE VALUE OF STRATEGY

Increased competition, changing customer preferences, technology advancements and regulatory pressures require banks to plan strategically and ensure everyone who supports the organization is aware of their role. We recently brought together our corporate and advisory board members to learn more about our strategic initiatives, and in keeping with this topic, enlisted a guest speaker who knows a thing or two about the importance of strategy.

Lieutenant Colonel Robert J. Darling retired from the US Marine Corps after 20 years, where he flew Cobra attack helicopters in Desert Shield and Desert Storm. He was a presidential pilot with Marine Helicopter Squadron One and then joined The White House Military Office, Airlift Operations Department. Major Darling supported the President, Vice President and National Security Advisor in the Presidential Emergency Operations Center (PEOC) on September 11, 2001.



Lieutenant Colonel Darling presented our group with a minute-by-minute account of how things unfolded in the bunker and how strategy and planning helped our nation on that horrific day.



Here's HOW

How to use CDARS to extend FDIC Insurance

CDARS, the Certificate of Deposit Account Registry Service, allows you to partner with one bank and still receive FDIC insurance on all of your funds. When you invest in CDs with us, we place excess funds into CDs issued by other banks in the CDARS Network—in increments of less than the standard FDIC insurance maximum—so both principal and interest are eligible for FDIC protection. As a result, you can receive coverage from many banks while working directly with us.

Avoid the hassle of opening accounts at different banks as well as the need to manually consolidate account statements and interest disbursements on a recurring basis. This reduces administrative burdens, especially during tax and financial reporting seasons.

So skip the extra work and enjoy the peace of mind associated with multi-million-dollar FDIC insurance. Please contact your First Citizens Banker for more information.

Employee HIGHLIGHTS

Coming, Going & Moving up the Ladder

In April, we welcomed Kelly Wetzel as Branch Manager of our Fredericksburg and Mount Aetna offices. Kelly was a consumer and small business relationship manager at Fulton Bank for over 35 years before joining First Citizens. Jeff Nolan, who previously managed these offices, has transitioned to focus on our Small Business Banking initiatives in Lebanon and Lancaster Counties. We look forward to the impact Kelly and Jeff will have on our efforts to become the number one Community Bank for small businesses and consumers in Lebanon County.

We are also sending best retirement wishes to two employees with over 70 years' service between them, Diane Anderson and Phil Vaughn. Diane joined our team in 1977 as a part-time teller and has become a key support player in our loan operations area. Phil has served Ulysses and the surrounding markets as branch managers since

1990. Thank you Diane and Phil for your dedication and hard work over the years.

And, we're congratulating some folks who recently received promotions — Amy Wood to Senior Vice President, Human Resource/Training Manager and Andrew Clark to Assistant Vice President, Troy/Gillett Office Manager. Amy and Andrews's leadership abilities continue to add strength to our management team and support our employee development and community involvement efforts.

These transitions keep us energized as we continue to grow. After all, without our employees, their years of experience, and the trust their customers place in them, we would be “just another Bank.” But, as you know, we are NOT just another Bank!

Putting the *Unity* in Community

Volunteerism and giving back are key components of Community Banking. Our employees take a personal interest in the places they call home, making their towns a great place to live. April is Community Banking month, so our employees amplified their community efforts by volunteering at local food banks, participating in highway cleanup, painting and landscaping at nearby State Parks, and much more.

Our **Troy** branch had a very successful day at Mt. Pisgah State Park, where they cleaned and painted the shade roof beside the pool. Overall, 13 volunteers from First Citizens, including spouses and children, came together to complete the project.



Our **Ulysses** office volunteered at Penn York Camp and Retreat Center in Ulysses to help them prepare for their 50th Anniversary Celebration.

Our three **Lebanon** branches participated in the Lebanon Day of Caring event, where they worked cleaning up playgrounds, painting and landscaping.



Our **State College** office spent time packing supplies for the Central PA Food Bank.

The **Genesee** office joined with the Genesee Library and hosted “Lego Club” in May. Students built banks while learning about more about banking.

The **Wellsville**, NY office volunteered at the concession stand for the Wellsville Little League

baseball games in May, and they plan to help again in the coming weeks.



And, our **Stateline** office volunteered their time to pack food supplies with their local food bank.

Great Job TEAM!



At First Citizens, we've been making homeownership a reality for individuals and families for many years. One thing we know for sure is that informed buyers are happy buyers. We've committed ourselves to educating first-time homebuyers on the process of home buying, homebuilding, and mortgages. Our First Time Homebuyer programs help attendees understand the steps and timeframe involved in the mortgage process. Participants are free to discuss the best financial options for their circumstances.

As a result, we've recently been recognized by Freddie Mac, (The Federal Home Loan Mortgage Corporation), and honored with the Home Possible RISE Award as a winner in the education category. RISE stands for Recognizing Individuals for Sustained Excellence, and we've been recognized as a top performer in the use of Freddie Mac's Home Possible mortgage package, which helps low-and moderate-income borrowers become homeowners.

The Home Possible Mortgage offers options and credit flexibility to help low to moderate income borrowers attain the dream of owning a home. In addition to its down payment requirement of as little as 3 percent, Home Possible offers affordable solutions to borrowers, all with competitive pricing and the ease of a conventional mortgage.

We know buying a home is one of the biggest financial decisions in a lifetime. The first step — education — is key. A buyer who knows their options can confidently enter the mortgage process, and that's our goal. The Home Possible Program allows us to enhance our communities which is a top priority for First Citizens.

Great Stuff



The **Northeast PA Manufacturers & Employers Council** provides workforce development programs, including the YES (Your Employability Skills) Northeast Certificate Program, YES Northeast Workshop Series, the annual Schuylkill County Career Fair, Elementary Career Awareness, Career Integration Services, Internship Placements, and the Youth Employment Register. We are happy to support their mission in NEPA!

Lori Faller (First Citizens), Courtney Fasnacht (Executive Director), Darlene Robbins (President), and Jim Rovito (First Citizens).

YOU'VE BEEN ASKING



What scholarships are offered by the Bank, and how does one apply?



We award annual scholarships to eligible students in our community including the Mansfield University Employee Scholarship, the Mansfield University Customer Scholarship, and the Agricultural Scholarship. Scholarship deadlines are March 15th of each year, but students are welcome to submit their applications a year in advance. For more detailed information, or to apply, visit www.FirstCitizensBank.com > About Us > Scholarship Opportunities.