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The CAPTAIN'S LOG

THIRD EDITION 2018

President's Message

Having a branch in a convenient location is still as important as ever.

What's NEWS

Congratulations to our Scholarship Recipients!

Here's HOW

Learn how to Log into the Citizens Financial Service, Inc. Shareholder Website

Employee HIGHLIGHTS

We strengthen our competitive advantage when we focus on our most important asset — our employees.

Join us in welcoming some new teammates and congratulating others on their new roles.

Putting the Unity in Community

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

Feature Story:

How to Ensure Your Estate Plan Is in Order

YOU'VE BEEN ASKING

What are the hours for the Customer Contact Center? Why am I asked for a Caller ID Code when I call the Customer Contact Center or an office?

Great Stuff

Anti SCAM

14 Red Flags for Elder Financial Abuse



President's Message

Customers are adopting digital banking at a noteworthy pace; however, for customers who still value the experience of working with people they know having a branch in a convenient location is as important as ever.

In fact, a survey released by J.D. Power found that most consumers seeking financial advice prefer to receive it in person. Successful banks are finding the right balance between serving the digitally minded and those who want to shake the hand of the person they are entrusting with their money. I believe we're one of those banks.

To remain an independent community bank requires several key components — two of which are loyal customers and strong financial performance. We know the heart of our company is in our retail branches. We also know not all markets are equal, and to sustain our steady growth means entering new markets where we can leverage our strengths and compete using service quality as our driver.

In the last issue of the Captain's Log, I mentioned we submitted an application to open our second Lancaster

County full-service branch at Weavers Store in Fivepointville. Construction is nearing completion, staff is being recruited and trained, and we're hoping to open in January. You may wonder, why Fivepointville?

Serving small town America and farm communities are our strengths. Fivepointville is located in North-Eastern Lancaster County, surrounded by prosperous small towns and large farming communities. We're excited about the opportunities that come with this expansion, and hope to report on its grand opening in the next issue of the Captains Log.

Until then, wishing you and your family a healthy and peaceful holiday season.

— RANDY

What's NEWS



CONGRATULATIONS TO OUR SCHOLARSHIP RECIPIENTS!

We know a quality education is key to a successful future. That is why we award a series of annual scholarships to eligible students in our communities. This year, Alexis Jackson (Peach Bottom), Jenna Harnish (Ulster) and Zachary Lundgren (Mansfield) were awarded First Citizens scholarships for their academic successes.

Alexis and Jenna were the recipients of our Agricultural Scholarship, which is awarded to high school seniors who plan to continue their education in an agricultural-related field. Alexis will attend Delaware Valley University, and

Jenna will attend Penn State University. Zachary was the recipient of our Mansfield University Employee Scholarship, which is awarded to an employee or local director of First Citizens, or their dependent. Zachary is entering his freshman year at Mansfield University.

Each student has shown true commitment to their community, without sacrificing their education. Congratulations to all of this year's winners! We wish you all the best in your future endeavors.

To learn more about our scholarship opportunities, visit: firstcitizensbank.com/about-us/scholarship-opportunities

Anti SCAM

14 Red Flags for ELDER FINANCIAL ABUSE

THE KEY TO SPOTTING FINANCIAL ABUSE IS A CHANGE IN A PERSON'S ESTABLISHED FINANCIAL PATTERNS. WATCH OUT FOR THESE RED FLAGS:

- 1 Unusual activity in an older person's bank accounts, including large, frequent or unexplained withdrawals.
- 2 Changing from a basic account to one that offers more complicated services the customer does not fully understand.
- 3 Withdrawals or transfers from bank accounts the customer cannot explain.
- 4 A new "best friend" accompanying an older person to the bank.
- 5 Sudden overdraft activity.
- 6 Closing CDs or accounts without regard to penalties.
- 7 Uncharacteristic attempts to wire money.
- 8 Suspicious signatures on checks.
- 9 Confusion, fear or lack of awareness on the part of an older customer.
- 10 Checks written as "loans" or "gifts."
- 11 Bank statements that no longer go to the customer's home.
- 12 New Powers of Attorney the older person does not understand.
- 13 A caretaker, relative or friend who suddenly begins conducting financial transactions on behalf of an older person without proper documentation.
- 14 Altered wills and trusts.

Online Banking
NetTeller Account Login
NetTeller Account Log In
eStatements
Shareholder Account Access
My Retirement Account
My Trust Account
Credit Card Account Access
Student Loan Account Access

Here's HOW

HOW TO LOG INTO THE CITIZENS FINANCIAL SERVICES, INC. SHAREHOLDER WEBSITE:

- 1 Click the red Online Services button in the top, right-hand corner of our website.
- 2 Use the orange downward arrow to select from a series of log in options including:
 - NetTeller Online Banking
 - e-Statements
 - Shareholder Account Access
 - My Retirement Account
 - My Trust Account
 - Credit Card Account Access
 - Student Loan Account Access
- 3 Log into shareholder account services to:
 - Check account balances
 - Review dividend payments
 - Check out enrollment options for dividend reinvestment or ACH
 - Change your address
 - Find a lost dividend check
 - View forms to change stock registration
 - Vote your shares during proxy season
- 4 You'll need your account number and social security number to log in.
- 5 If you don't know your account number, call **Gina Boor at 570.662.0444.**

Employee HIGHLIGHTS

WE STRENGTHEN OUR COMPETITIVE ADVANTAGE WHEN WE FOCUS ON OUR MOST IMPORTANT ASSET — OUR EMPLOYEES.

Join us in welcoming some new teammates and congratulating others on their new roles.

Vanessa Cornell is our new Professional Development Officer, whose focus will be proactive staff development, training plan design, and delivering structured individual career development. In addition, Kylie Morse was promoted to Senior Staff Development Specialist.

Andrew Clark has rejoined the First Citizens staff as manager of our Troy and Gillett offices. Andrew returns to First Citizens after working as a High School Mathematics Teacher in Florida and a Mortgage Originator at Fidelity

Funding Mortgage Corp.

John Sullivan, Sayre Market Business Development Officer, will now also be responsible for managing our Sayre Elmira Office and assisting the staff in achieving their growth, customer service and community outreach goals.

Jamie Lutz brings 15 years' banking experience as manager of the new Fivepointville branch. In the past, Jamie worked for Residential Mortgage Services in Lancaster, Susquehanna Bank and was the Training Officer at Community Banks.



Putting the Unity in Community

First Citizens Community Bank recently invested \$1 Million in the Community First Funds General Loan Fund. The investment will be used to fund lending opportunities in the Lebanon and Lancaster markets for minority and low-income applicants and businesses who would not qualify for traditional financing.

Knowing our investment will assist low-income community members fits our mission as a community bank and our vision of exhibiting social responsibility and good citizenship.

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

Jessie Schwalm, our South Central Mortgage Manager, has been helping first time homebuyers take their first steps toward home ownership. Jessie has been collaborating with The Affordable Housing Council of Lebanon County. At these

classes, she uses her 10+ years of experience in real estate lending to help attendees understand the steps involved in the mortgage process and review the financial options available for their circumstances.

As one of the top Ag Lending Banks in the nation, we can't forget about Fair Season! In addition to our employees helping in a variety of ways at the fairs, we also supported local 4-H clubs with donations totaling \$17,000!



How to Ensure Your Estate Plan Is in Order

BY: FLORENCE L. PROUGH
TRUST & ESTATE PLANNING OFFICER AT FIRST CITIZENS COMMUNITY BANK

- 1 Review your will, financial power of attorney, healthcare power of attorney and living wills.
 - Are you missing any of these essential estate planning documents? No matter the size of your net worth, it is important to have these documents in place.
 - Do you need to make any changes to current documents?
 - Are they in a safe but accessible place?
- 2 Review the titling of your assets and beneficiary designations and make sure you understand how they will affect your estate plan.
- 3 Consider sitting down with loved ones to clearly explain your wishes and expectations BEFORE a crisis occurs.
- 4 Consider adding a trust to your estate plan, particularly if you are concerned about asset protection or ways to reduce taxes. First Citizens has the expertise needed to help you determine your estate planning objectives and address the issues that are most important to you. That might require the use of a trust. Trusts are flexible tools often utilized in estate planning. By placing your
- 5 Consider naming First Citizens Community Bank as Executor, Agent, or Trustee under your estate plan. Our Trust Officers at First Citizens Community Bank have the knowledge and experience to make sure your assets are managed and distributed fairly and in accordance with your wishes.



Great Stuff

The holidays are here! What a wonderful time of year for giving and receiving. So, we've a challenge for all of our readers. If 100 of you search the link below and read about the great things the Salvation Army does for our Veterans, we'll donate to the Salvation Army. Do it by December 31st and we'll send them a check just in time for the New Year! www.firstcitizensbank.com/christmascheer

YOU'VE BEEN ASKING

Q1 WHAT ARE THE HOURS FOR THE CUSTOMER CONTACT CENTER?

A1 Our Contact Center staff are available to answer questions or assist with your banking needs Monday-Wednesday 8 AM – 5 PM, Thursday & Friday 8 AM – 6 PM, and Saturdays 8 AM – 12 PM. **You can reach them by calling 800.326.9486.**

Q2 WHY AM I ASKED FOR A CALLER ID CODE WHEN I CALL THE CUSTOMER CONTACT CENTER OR AN OFFICE?

A2 A customer contact code helps our staff verify your identity so an imposter cannot call and obtain your personal information or transact business on your behalf.