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The CAPTAIN'S LOG

FIRST EDITION 2019

President's Message

At First Citizens, strategy development doesn't happen just once a year.

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President's Message

Success is very dependent on how you plan and adapt. Many businesses use the New Year to prepare by reviewing past results, setting new goals, identifying strengths and weaknesses, and making a list of things to do.

I agree the New Year is a great time to reenergize, but at First Citizens, strategy development doesn't happen just once a year. It's not an event, but an ongoing process that allows us to act effectively on new opportunities, changes in the local or national economy, new regulations, and changing consumer and business needs. It allows us to adapt, and I believe that makes us different.

Our attention to continuous strategy evaluation and execution has led to another financially strong year for First Citizens. We have much to be grateful for. Loyal customers and dedicated, innovative employees are paramount to our past performance,

and will continue to be the foundation of our success in 2019 as we expand into new markets, introduce new technology and find new ways to take care of our customers and our communities.

In closing, I'd like to extend my personal thanks to Rudy van der Heil, who will be retiring from our board after 44 years of service. In my role as CEO and President, he has been a mentor, role model and most importantly a dear friend to me for over 15 years. Rudy, you'll be missed and you'll always have a home here at First Citizens!

Wishing all of our First Citizens family and friends a healthy and peaceful 2019. **- RANDY**

What's NEWS



MEET OUR FIVEPOINTVILLE STAFF!

The Fivepointville staff is hired and we're in the process of training the branch employees. We anticipate opening the doors to this new full-service office in February. Jamie Lutz, the branch manager of our Fivepointville office, brings 15 years' banking experience to the market. Assisting Jamie in the branch

are Heather Myers and Emalyn Showalter.

Jeff Bollinger and Ronita Swenson round out the team. They have been serving the commercial loan needs of businesses and farmers from our Narvon Loan Office until they moved to the Fivepointville location in December. Jeff has worked as a business lender in the area for more than 19 years and is excited to offer his loan customers the benefits of a full-service branch!



Anti SCAM

Did I write that check?

A call we receive all too often is one from a distressed customer who just received their account statement and discovered checks were paid that they didn't write. If this happens to you, call us immediately at (800) 326-9486. We'll research the transactions and assist you in the completion of proper documentation to report the forged items. Then, we'll open a new account, and while you wait for your new check order, we'll provide you with temporary checks. We can also redirect outstanding checks, automatic withdrawals and direct deposits to the new account. Most importantly, if you report the fraud in a timely manner, we will refund the forged amount into your new account. It's important to keep an eye on your account - check your statements monthly or verify your account information via online banking.

It's Tax Scam Time of Year!

The IRS does not initiate contact with taxpayers by email, text messages or social media channels to request personal or financial information. Recognize the telltale signs of a scam by checking out the article "How to know it's really the IRS calling or knocking on your door" found at www.irs.gov.





Here's HOW

SAVE TIME & MONEY WITH ONLINE BILL PAY

We recently upgraded our Online Bill Pay Service (PowerPay) to make paying bills easier and more convenient. You can still pay your bills all in one place and establish recurring payments to save time and money, but we've added new features. Check out what's new.

- 1 Make person-to-person payments via email or text, or directly to the recipient's bank account.
- 2 Make gift payments for special occasions like birthdays, graduations, and holidays.
- 3 View a payment calendar.
- 4 Receive bills electronically with participating vendors.
- 5 Set up email or text payment reminders.
- 6 Set up alerts to notify you of payment activity.

Reduce paper clutter and save the cost of mailing your payments. It's convenient, secure and easy! To learn more, or to enroll today, please visit: www.FirstCitizensBank.com/online-bill-pay.html

Employee HIGHLIGHTS

BIDDING ADIEU TO A FEW OF OUR BEST AS WE WELCOME A NEW MEMBER TO OUR BOARD



Rudy van der Hiel, current Vice Chairman of Citizens Financial Services, Inc., and director of First Citizens Community Bank, will retire in April after 44 years' with our company. During his tenure, Rudy has seen our company grow from 4 offices to 28, establish a holding company, exceed \$1 million in assets, change leadership and advance technology. "One of the greatest honors and privileges of my life has been serving on these boards. I have seen the Bank attain unbelievable growth and success over the years. I know I am leaving our organization and its shareholders in very capable, dedicated, and ethical hands."



Christopher Kunes joined First Citizens as a new member of our board. Chris is the owner and partner of many businesses throughout the Centre County area, and has extensive experience in real estate development, commercial contracting, building management, land holdings, farming, and mechanical engineering. He resides in Spring Mills, Centre County, and volunteers at a number of not-for-profit organizations, and planning and housing commissions.

Another long-time loyal family member will leave us this year as well. For more than 41 years, Margie Wesneski did her part in making First Citizens one of the top community banks in the nation, and we could not be more grateful! For the last 14 years, she served the customers of our Blossburg branch with a warm smile and dedicated attitude. We wish her all the best in retirement and thank her for her dedication to First Citizens!

Putting the Unity in Community



We recently donated \$248,000 to schools and educational programs throughout our region to enrich the education, values and cultural experiences of students. Pictured above are some folks eagerly accepting funds for the Dutchmen Foundation, whose mission is to supplement the academic, cultural, and extra-curricular programs of the Annville-Cleona School District.

Our Northern Tier branches recently pooled funds and gathered much-needed items to help

the local chapters of The American Red Cross and Salvation Army.

Our Towanda branch decided to forgo their Christmas gift exchange, instead buying gifts for Bradford County Children and Youth. Our customers thought it was a great idea and decided to participate as well.

Bryan Bailey and Matt Lundgren are seen here loading fresh produce from the PA Food Bank which is distributed at the Mansfield YMCA to Tioga County residents in need.



Common Mistakes Executors Make

When writing a will, people typically name someone they trust as executor of their estate. Executors have a legal responsibility to ensure all debts are paid and to distribute the remaining property according to the wishes of the deceased. Although you may feel honored to be selected as executor for a family member or friend, you should fully understand the responsibilities and the personal liability should you make a mistake. Here are a few common mistakes to avoid.

PAYING BILLS TOO QUICKLY – There is a priority in which debt is to be repaid and paying bills such as credit cards before other priority classes of creditors are paid is a breach of fiduciary duty. Executors should consult with a trust and estate attorney to clearly understand the priority of payments.

PLAYING THE MARKET – Executors may be tempted to invest estate assets during the settlement process, which can result in a lawsuit and personal liability for market losses. Executors generally have a fiduciary obligation to conserve estate assets, not increase their value.

MISHANDLING REAL ESTATE – Managing real estate can be one of an executor's biggest challenges as different beneficiaries may have different wishes for the house. In addition, the executor must obtain appraisals, decide on a listing price, and maintain the property until it is sold, which may require an executor to decide whether to spend estate assets to make property improvements.

FAILURE TO SECURE ESTATE ASSETS – As of the deceased's date of death, all tangible and intangible assets become the property of the estate. It is the responsibility of the executor to

locate these assets and secure them while the estate is settled. Many times, relatives enter the family home and remove valuable assets.

If someone asks you to be their executor, consider getting assistance to avoid making these and other common mistakes.



Great Stuff

Save the Date! Our Annual Shareholder Meeting will take place on April 16, 2019 at Noon at the Tioga County Fair Grounds in Whitneyville. We hope to see you there! In the meantime, please vote your proxy on our website, Firstcitizensbank.com between March 7th and April 15th. Voting information will be sent to you shortly. **If you have questions, please call Gina Boor at 800-326-9486.**

YOU'VE BEEN ASKING

Q1 HOW DO I RESET MY NETTELLER ONLINE BANKING PASSWORD IF I FORGOT IT AND GET LOCKED OUT?

A1 There are two easy options to reset your password - reset it on your own, or call **800.326.9486** (Monday – Wednesday 8 AM – 5 PM, Thursday & Friday 8 AM – 6 PM, and Saturdays 8 AM – 12 PM.)

TO RESET YOUR PASSWORD ON YOUR OWN, FOLLOW THESE EASY STEPS:

- 1 Log into *NetTeller*
- 2 Click the *Options Tab*
- 3 Under *Modify Personal Settings*, enter a Password Reset Question and Answer. If you get locked out in the future, you will be prompted to answer the question you created. **For more detailed information about resetting a forgotten NetTeller password, please visit our website at FirstCitizensBank.com, select Services & Tools, and then select Digital Banking.**