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The CAPTAIN'S LOG

FOURTH EDITION
2019

President's Message

Our TEAM is growing!

What's NEWS

See you soon, Delaware!

Here's HOW

Protect your money as you age.

Employee HIGHLIGHTS

Promotions, awards and recognition of our TEAM.

Putting the Unity in Community

Our 20th Annual Cancer Classic reaches a new high.

Feature Story:

Ask before investing.

YOU'VE BEEN ASKING

Windows 7 is leaving in 2020.
How might this affect you?

Great Stuff

Mobile Banking is here!

Anti SCAM

Who's calling?

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President's Message

By now you may have heard that on September 18, 2019, we announced our intention to acquire MidCoast Community Bank.

We're excited to expand into Delaware's New Castle and Kent County markets as they are robust with economic growth and favorable demographics. And as a leader in Ag Banking, we're eager to enter the Kent County market to continue to diversify our expertise in Agriculture and grow that arm of our organization.

The acquisition and conversion will take place in the 2nd quarter of 2020 at which time we'll be adding some very talented individuals from MidCoast to our TEAM. We believe their experience and energy, combined with our depth of products and

services, will provide positive results right from the start. In addition, MidCoast does not offer consumer loans which will be a priority in expanding consumer relationships.

The level of customer service you've come to expect from First Citizens will not change during this acquisition. We appreciate the continued trust you place in us. Your loyalty provides us with the opportunity to make strategic decisions that result in energized employees, healthy communities and improved shareholder value. -Randy

What's NEWS First Citizens will soon be serving Delaware!



We're expanding into Delaware next year with the acquisition of MidCoast Community Bank, and we couldn't be more excited! MidCoast operates 3 offices in the state — two in Wilmington and one in Dover. So, you may be asking yourself, "Why the stretch to Delaware?"

We're committed to remaining a financially strong community bank, which means regularly evaluating new markets that can provide profitable growth and make sense from a strategic perspective. MidCoast is in a thriving market just 45 miles from our

Fivepointville Office in Lancaster County, and the geography in between is filled with potential. Remember, before December 15, 2015, our offices were all north of Interstate 80. Since then, through acquisitions and the opening of new offices, we've taken up residence in Lebanon, Lancaster, Schuylkill, Berks, Union and Centre counties.

We have a lot to learn about the new market but that doesn't scare us. We've inherited a strong team and have a history of making new markets work for us. Stay tuned!

Anti SCAM

Who's Calling?

You may be thinking we sound like a broken record, because once again we're talking about avoiding scams. But it's only because we know that **scammers never sleep!** It's our job to ensure you don't let your guard down.

One scam we're particularly concerned about, and with good reason, is when our customers give personal information to someone claiming to be us. We will not call you and ask for your social security number, birthdate or account number. Why? Because we already have that information! We may call to ensure you received your new debit card or your new checks, but we won't call to ask for information we already have. That should be your first clue that it's a scam.

Scammers can also make it look like they are calling from your bank's phone number, so your safest move is to hang up and call us. A legitimate First Citizens employee will not have an issue with you calling back.

This same safety practice should be used in the event you receive a call from someone claiming your First Citizens account has been compromised. Do not panic and do not share any account details. Just give us a call at (800) 326-9486. You'll feel better you did.



Employee HIGHLIGHTS



Here's HOW

How to safeguard your money as you age

We often think that managing our own finances, like our ability to drive, is a measure of our independence. But as we age, sometimes we lose the ability to manage our own money and property. It's a tough subject but something worth planning for.

The Consumer Financial Protection Bureau and the Securities and Exchange Commission are working to create a Consumer Advisory and Investor Bulletin to assist with this important yet sensitive issue. To learn more, visit www.ConsumerFinance.gov, click on Consumer Tools, then select Frauds & Scams.

If you haven't reached the age where this is a concern for you, this advisory bulletin is still useful, as it can help you help your parents or other loved ones.

Working together across generations can help older Americans have a safe and secure financial future.

Source: ConsumerFinance.gov



Sabrina Bubeck was recently promoted to Branch Operations Officer in our Wellsboro office. Sabrina has been a member of the First Citizens team for over 5 years serving in Loan Operations and as Assistant Manager of our Mansfield Branch.

Kelly Watkins has been promoted to Deposit Operations Supervisor. Kelly has 30 years of banking experience and came to FCCB through the Sovereign Bank acquisition in 2000.

Heather Sargent, our Public Relations Coordinator, received the Change Agent Award, a Statewide Banking Award from the Pennsylvania Bankers Association. The Change Agent Award recognizes a professional who is likely to initiate new ways of doing things to further the organization.



As part of the "Friends of the Fair" recognition program, the PA Department of Agriculture honors volunteers who demonstrate leadership, community engagement and dedication to local fairs. **Lori Hamblin**, a member of our Wellsboro branch, was honored with the PA Department of Agriculture's Friend of the Fair award by the House and Senate for her years of dedication to the Tioga County Fair.

Putting the Unity in Community



This year marked the 20th Anniversary of the First Citizens Cancer Classic golf tournament.

This event raised a record high \$20,600 for the American Cancer Society. Since its inception, we've donated over \$200,000 to cancer research.

Here's what else we've been up to...

The Central Pennsylvania Food Bank was able to provide 9,216 meals thanks to the generosity of our employees. This food bank serves many of our markets, so employees didn't hesitate to reach into their pockets to help their neighbors.



Professional Development Officer, **Vanessa Cornell**, presented banking and financial management concepts to participants in the Fit4Work program. Fit4Work assists individuals with barriers such as a criminal background, poor work history, and substance abuse.

The **Blossburg & Mansfield offices** teamed up to clean Bloss Mountain Road in Blossburg as part Pennsylvania's Adopt-A-Highway program. They clean this stretch twice each year.

Ask Questions...

it's your hard earned money at stake.

The U.S. Securities and Exchange Commission has some great advice for investing wisely.

"A good investment professional will welcome your questions, no matter how basic. They know that an educated client is an asset, not a liability." On their website, Investors.gov, they offer a brochure called **Questions you should ask about your Investments**, providing insight on what you should ask about investment products, the people who sell them, the people who provide advice, how to monitor your investments and handle any problems. Below are just a few of the tips you'll find.

- Find out all you can about the financial professional or firm you plan to work with. Do they have a history of complaints or problems with regulators? You can verify your investment professional's disciplinary history by visiting Investor.gov. Find contact information for your state securities regulator at www.nasaa.org.
- Ask about investment liquidity. How easy would it be to sell if you needed money right away?
- Fees, and ways to reduce them, are key to the overall return on your investment. What are the total investment fees? After all of the fees are paid, how much does this investment have to increase in value before you break even?



- Know the risks associated with this investment. What will be the effect of changing interest rates, economic recession, high competition, or stock market ups and downs?
- Learn about past performance of the investment being recommended. How has it performed over the long run? Where can you find an independent evaluation of the investment?

It pays to be an educated investor. You don't have to do it alone, but you should do your part.

Great Stuff

Make purchases with your debit card...without your debit card.

It's amazing the number of things we can do with our iPads and smart phones, and now we're adding one more. Mobile Wallet is here and it's free. A Mobile Wallet is an app on your mobile device that stores payment information from your debit card and then allows you to use your device to make purchases. Let's face it — our phones are in our hands more often than we'd like to admit, which makes Mobile Wallet a better option than digging for your debit card. Just open the app and touch your phone to the reader at the register.

To get started, visit www.firstcitizensbank.com, click on Services and Tools and select Digital Banking.



YOU'VE BEEN ASKING

Q1 How will Microsoft's end of Windows 7 support impact me when it occurs in January?

A1 Security updates will no longer be available, and continuing to run Windows 7 will leave your PC open to viruses and hackers. The recommended action is to either: i) replace your Windows 7 PC with a Windows 10 PC, ii) upgrade your Windows 7 PC to Windows 10 if hardware permits, or iii) replace your Windows 7 PC with a non-Microsoft system.