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Zerick Cook Joins First Citizens Community Bank as Chief Credit Officer



MANSFIELD, PA (November 2019) — First Citizens Community Bank would like to welcome Zerick Cook to their team as the new Chief Credit Officer. Cook joined First Citizens after the Bank’s current Chief Credit Officer, Terry Osborne, announced his plans to retire after 45-years of dedicated service. Osborne plans to officially retire on January 31, 2020.

Cook began his career in banking as a Credit Analyst Intern for Somerset Trust Company. Throughout his career, he’s held a number of positions with multiple organizations, including Director of Corporate and Industrial Lending, Senior Vice President of Business Services, and Regional Executive in the State College market. These roles focused primarily on business lending and leading business lender teams. At First Citizens, Cook will be responsible for the credit quality of the Bank’s portfolio of business loans, including commercial, industrial, small business, agricultural, and commercial real estate loans. He graduated from the University of Pittsburgh and received his MBA from Penn State University. Cook is a former member of the Risk Management Association (RMA) and The Association of Corporate Growth (ACG).

“Zerick’s extensive experience in business lending will help ensure customers are not impacted by the retirement of Terry Osborne,” stated Randall E. Black, CEO and President. “Although it’s never easy to replace the knowledge, experience and loyalty of someone who has spent 45 years serving our customers, we believe Zerick will be a strong Chief Credit Officer who brings tremendous talent to the position.”

First Citizens Community Bank is headquartered in Mansfield, Pennsylvania. They currently operate 28 offices throughout Tioga, Bradford, Potter, Clinton, Centre, Union, Lebanon, Lancaster, Schuylkill and Berks counties in Pennsylvania and Allegany County New York. They recently announced the acquisition of MidCoast Bank with offices located in Kent and New Castle counties. For more information about First Citizens, visit www.firstcitizensbank.com, or find them on Facebook.

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