



****PRESS RELEASE****

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Citizens Financial Services, Inc. Changes Time of Day of Annual Meeting of Shareholders

Mansfield, PA – March 19, 2020. Citizens Financial Services, Inc. (the “Company”) (OTCPink: CZFS), the holding company for First Citizens Community Bank, announced today that its Annual Meeting of Shareholders will be held at 10:00 a.m., local time, rather than 12 Noon, local time, on Tuesday, April 21, 2020 at the Tioga County Fairgrounds Main Building, 2258 Charleston Road, Wellsboro, Pennsylvania. The date and place of the meeting are unchanged.

Special Notice Regarding In Person Attendance at Annual Meeting – In light of the ongoing health concerns relating to the **COVID-19** coronavirus pandemic and to best protect the health and welfare of the Company’s employees, shareholders and community, the Company urges that shareholders **DO NOT ATTEND** the Annual Meeting in person this year. Food and drink will not be served as in past years. Shareholders are nevertheless urged to vote their proxies by mail or by Internet by following the instructions on the proxy card or vote authorization.

About Citizens Financial Services, Inc.

Citizens Financial Services, Inc. is the bank holding company for First Citizens Community Bank, a Pennsylvania-chartered commercial bank. First Citizens operates 27 full-service offices in Pennsylvania and New York. For more information about Citizens Financial Services, Inc. and First Citizens Community Bank, visit its website at www.firstcitizensbank.com.

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