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First Citizens Community Bank Helps Customers through the Financial Impact of the Coronavirus

Mansfield, Pennsylvania (March 2020) — Banks are considered an Essential Critical Infrastructure Sector by the Department of Homeland Security and, therefore, are being asked to find ways to continue serving their communities while considering the safety of employees and customers.

According to Randall E. Black, CEO and President of First Citizens Community Bank, “First and foremost, the health and well-being of our employees, customers and their families are driving our daily decisions. Adjusting our normal business operations to protect our Team while making sure our customers’ needs are still being met has been a balancing act, and one that is keeping us on our toes each and every day since the coronavirus became a pandemic. During times like these, you find out how strong your TEAM is; and I will tell you I wouldn’t want to go to battle with anybody else! It’s not just about keeping the doors open” Black says, “but how to do it while protecting employees and customers. It’s about cleaning and sanitizing and sneeze guards and gloves. It’s about when to stay open and how to ensure staff, if infected or under self-quarantine, have replacements to keep the bank running.” He emphasized the fact that there is more that banks can do. “People have enough to worry about right now trying to keep their families safe and healthy; they shouldn’t have to lose sleep over their finances. The real proof of any bank’s integrity during this incredibly difficult time for our country is how we help our customers get through it.”

Helping those who find themselves in financial distress due to a job loss from the Coronavirus is critical to the welfare of our communities and banks must do their part. First Citizens has created the FCCB COVID-19 Payment Relief Program for their business and consumer loan customers. This program offers fee waivers for late payments and the ability to apply for interest only payments and payment deferral options. They also have a Home Equity Line of Credit rate special for their existing mortgage and home equity customers who may need additional funds due to a job loss. The bank is waiving other fees to help customers manage costs and will allow customers to withdraw from a CD, without a fee, if they need funds for living expenses. Visit www.myfccb.com or call 800-326-9486 to learn about how First Citizens is working with customers to help them take back control of their finances.

CEO and President Black had a final closing comment, “Be sure to sign up and use your bank’s electronic banking channels. Online Banking, Mobile Deposits, Bank-by-Phone, ATMs and drive-through banking are all great ways to conduct routine banking while practicing social distancing. Stay safe and strong, we will get through this together.”

First Citizens Community Bank is headquartered in Mansfield, Pennsylvania. They currently operate 27 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 Community Bank with offices located in Kent and New Castle counties in Delaware. For more information about First Citizens, visit www.firstcitizensbank.com, or find them on Facebook.