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FCCB Issues Loans to Support Small Businesses

MANSFIELD, PA (May 2020) On March 27th, Congress passed the CARES Act, providing financial relief and support to the economy. The Act included funding for the Small Business Association's Paycheck Protection Program (PPP) to cover payroll costs so workers are not displaced. The responsibility of processing these loans landed on the nation's banks, and FCCB answered the call.

"If small businesses were to permanently shut their doors it would have such a damaging ripple effect on the communities we serve and their residents," said Randall E. Black, CEO and President. "We knew our critical role in getting PPP forgivable loan funds into the hands of small businesses."

To date, FCCB has processed 573 PPP loans totaling over \$53,000,000, saving almost 8,000 paychecks for local workers. "As always, our TEAM stepped up to the plate and hit a home run. They worked into the night for weeks. I am proud, but not surprised, by what they have been able to accomplish in a short period of time."

The Bank's efforts to support the community during the pandemic focused on more than just the Paycheck Protection Program. The FCCB COVID-19 Relief Program was created to help customers who are experiencing financial hardships during the pandemic. FCCB is waiving consumer and business loan payment late fees and offering payment deferral options, waiving CD early withdrawal fees so funds are available to those in need, and offering a low interest Home Equity Line of Credit to their current mortgage and home equity customers. For more information on this program, visit www.myfccb.com.

First Citizens Community Bank is headquartered in Mansfield, Pennsylvania. They currently operate 30 offices throughout Tioga, Bradford, Potter, Clinton, Centre, Union, Lebanon, Lancaster, Schuylkill and Berks counties in Pennsylvania, Allegany County, New York, and New Castle and Kent Counties in Delaware. For more information about First Citizens, visit www.myfccb.com or find them on Facebook.

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