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FCCB Ranks as a Top Bank in the Nation

MANSFIELD, PA (2020) When the *American Bankers Association* recently announced the top-performing community banks in the nation, First Citizens Community Bank made the list once again, ranking 59th, up seventeen places from the previous year. They ranked 3rd for banks in the state of Pennsylvania where they are headquartered. FCCB has been recognized by the ABA for their financial performance for thirteen consecutive years. Rankings are based on a three-year average Return on Equity (ROE). According to the ABA, the two key factors that contributed to the performance of the top banks were profitable lending and effectively managing expenses.

FCCB has always had a strong commercial, agricultural and mortgage lending arm, and has experienced significant growth since their transition into the Union, Lebanon, Lancaster and Centre County markets. The Bank has continued to identify opportunities for loan and deposit growth with their recent move into Kent and New Castle counties in Delaware with the acquisition of MidCoast Community Bank in April.

When asked about their recent performance ranking, President and CEO Randall E. Black said, "Our team is our real strength! It's great to see our hard work pay off, but the end result is why we do what we do, which is the opportunity to reward our shareholders, our employees, our customers and our communities."

FCCB has received other accolades for their performance as well, including being named one of the top Ag Lenders in the nation, and one of the top Ag and Small Business lenders in the northern tier of Pennsylvania. They also consistently receive a 5-star rating from Bauer Financial, a firm that evaluates and reports on the financial condition of the nation's banks. But for FCCB, the ultimate recognition comes from their customers, who for the last two years, ranked the Bank number one in Pennsylvania for satisfaction and trust in a Forbes nationwide customer survey.

"If you're doing risk management, responsible spending, and smart investing, then strong customer satisfaction leads to strong financial performance, which we believe is the case for FCCB," commented Black. "It's how our team effectively balances what's good for the Bank with what's good for the customer that makes the difference."

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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