

# Anti **SCAM**

## FBI Sees Rise in Fraud Schemes Related to the Coronavirus

Scammers are leveraging the Coronavirus pandemic to steal your money, your personal information, or both. **Don't let them.** The FBI advises you to be on the lookout for the following:

- Emails claiming to be from the Centers for Disease Control and Prevention (CDC) or other organizations claiming to offer information on the virus
- Phishing emails asking you to verify your personal information in order to receive an economic stimulus check from the government
- Anyone selling products that claim to prevent, treat, diagnose, or cure COVID-19

The best sources for authoritative information on COVID-19 are [cdc.gov](https://www.cdc.gov) and [coronavirus.gov](https://www.coronavirus.gov). The FBI is reminding you to always use good security measures and adhere to the following tips:

- Do not open attachments or click links within emails from senders you don't recognize.
- Do not provide your username, password, date of birth, social security number, financial data, or other personal information in response to an email or robocall.
- Always verify the web address of legitimate websites and manually type them into your browser.
- Check for misspellings or wrong domains within a link (for example, an address that should end in a ".gov" ends in ".com" instead).

If you believe you are the victim of an internet scam or cyber-crime, or if you want to report suspicious activity, please visit the FBI's Internet Crime Complaint Center at [ic3.gov](https://www.ic3.gov).



SECOND EDITION 2020

## President's Message

Honoring Those Who Make it Happen.

### What's **NEW**

Keeping Employees Safe while Serving Our Customers.

### Employee **HIGHLIGHTS**

Celebrating Our Employees.

### Putting the *Unity* in Community

Volunteer of the Year plus More Community Involvement.

### Feature Story

Loyal Employees Reap Rewards and Key Position Changes are Made.

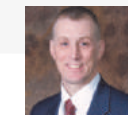
## ANNUAL SHAREHOLDER MEETING

### Great **Stuff**

New look - Same Great Service!

### Anti **SCAM**

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## President's Message

Honoring Those Who Make it Happen.

Each spring, this newsletter has focused on the annual employee recognition event we hold on Presidents' Day to celebrate our accomplishments as a family. This year however, we must also address the Coronavirus. The article below, What's New, provides details on what we're doing to keep employees and customers safe along with actions we are taking to provide customers with financial relief.

Our employees continue to amaze me. No words can effectively express my admiration and appreciation for how they

have stepped up to serve our customers during some of the most stressful times. They are the reason for our success which is why we build our annual recognition day around them! It's a great way to show our appreciation for their support in making your Company one of the top-performing in the nation and one consistently ranked #1 for satisfaction and trust by our customers. We hope you agree and enjoy reading about some of the fun we had at our event.

We hope and pray that you and your family stay safe and healthy.

*Randy*

## What's **NEW**

In response to the Coronavirus, First Citizens has adjusted office operating hours, provided safety tools like gloves, masks and sneeze guards to our offices, and increased the cleaning of all heavy traffic areas. Employees who can work from home are doing so, and all others are working on different teams on alternating days. We've begun calling customers to see how they are doing, to address concerns and to discuss the importance of using our electronic banking channels.

All deposits with an FDIC-insured bank are protected up to at least \$250,000. Please visit [fdic.gov](https://www.fdic.gov) or call 877-275-3342

## KEEPING EMPLOYEES SAFE WHILE SERVING OUR CUSTOMERS

for more information. Your currency needs will continue to be met by the Federal Reserve System and we will continue to ensure you have access to funds, either directly or electronically.

Our FCCB COVID-19 Payment Relief Program includes late payment fee waivers, and interest only or deferred payment options for FCCB consumer and business loan customers. In addition, we are waiving CD Early Withdrawal penalties until May 1, 2020.

Please reach out to your First Citizens banker with questions and stay safe.



# Employee HIGHLIGHTS



## Kumi Smalanskas to Lead FCCB South Central PA Region

*Kumi has extensive experience developing strategic initiatives in a regional capacity, leading teams to achieve growth and profitability.*

She brings more than twenty years of leadership experience to the organization, and throughout her career has built numerous customer service and training programs to strengthen her divisions. Her former roles range from Investment Services Regional Manager, to Wealth Management Program Manager.

In her new role, Kumi will be responsible for the profitable growth of the offices in the Lebanon and Lancaster markets, the development of staff, the support of the bank's brand, and identifying opportunities for potential growth.

## Congratulations to Heidi Monro and Dora Rodgers, Our 2019 Employees of the Year

It's a tough job only naming two Employees of the Year because we have so many talented, loyal, high performers on our TEAM. But, we think we've made two pretty good choices again this year!



Heidi joined FCCB in 2004 as a teller in Canton, but her potential as a star performer was quickly evident. She's experienced several promotions since that time and continues to demonstrate energy and leadership in her office. We receive many comments from her customers about her enthusiasm, positive attitude and her dedication to service.

Dora came to FCCB when we acquired The First National Bank of Fredericksburg in 2015. The Mt. Aetna market is lucky to have her and so are we. She is a jack of all trades and master of many...coaching and mentoring co-workers, opening new accounts and lending, and she is one of our very best trainers. Her concern for helping customers and co-workers is genuine and contributes to our success.

## Putting the Unity in Community



### Veronica Seymour Named Employee Volunteer of the Year

Communities depend on the giving nature of volunteers. That's why we added this recognition to our annual awards, because we are part of every community we serve. FCCB will donate \$500 to the non-profit of Veronica's choice in honor of her work with organizations

such as the Lions Club, Christian Counsel, Chamber of Commerce, and the local food pantry. Well done Veronica!

### Look what else we've been up to...

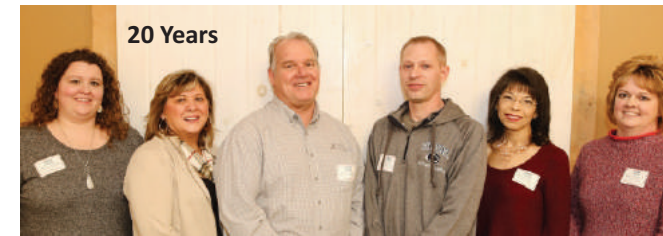
Each year, at our Employee Recognition Day, we separate into teams to build something for the community. One year it was bikes. This year, we built 64 four-wheeled walkers that have been donated to organizations throughout our market.



30 years – Donna Williammee and Abbie Pritchard

## Loyal Employees Reap Rewards

Each year, when an employee reaches a certain employment milestone, they receive extra vacation days and shares of Citizens Financial Services, Inc. stock. The longer the loyalty, the more they are rewarded! This year, we awarded 84 bonus vacation days and 204 shares of stock.



20 Years  
Melissa Cowles, Jeanie Seeley, Rob Fitzgerald, Corey Dean, Tonya Coursey, Sylvia Thompson



15 Years  
Pam Munford, Mick Jones, Heidi Monro



10 Years  
Erica Yeager, Roy Zeafla, Dave Morris, Steve Guillaume



5 Years  
Front Row – Amy Augustine, Cindy Stone, Chris Howe;  
Back Row – Becky Probst, Allison Schanbacher, Sabrina Bubeck, Sherri Kramm, Donna Eastabrook, Peg Shaffer.  
Missing is Kylie Morse.

## FCCB makes Key Position Changes to Prepare for Additional Growth

Dwight Rohrer, SVP and Senior Lender, has accepted the position of Senior Regional Credit Officer where he will help FCCB manage our growing commercial loan portfolio in Southern PA and our new Delaware Market.

Sean McKinney, who was previously the Ag Team leader in the South Central market, has been promoted to SVP and Senior Lender.

Having an experienced team who share our values and our vision is essential to our success as we expand into new growth markets. When we strengthen our team, it benefits our customers, our shareholders and our communities.

## Great Stuff New Look Same Great Service!

By now, you may have seen our new logo. Having the words First and Citizens in a bank name is pretty common. Customer confusion in new markets and online search engines like Google have created a need for us to change. We don't want anyone confusing our great service with another bank name or even worse, confusing another bank's bad service with our name.

Many customers already refer to us as FCCB so it's a naturally occurring transition. The icon depicts a journey, the one Captain Williamson took to open up northern PA, the one that we ourselves are on, exploring new ways to serve our customers and navigating into new markets, and the journey we share with you, helping you and your families along your path to financial success.

It's going to take a while to transition our logo. We may be getting a new look, but it won't change who we are —one of the top performing banks in the nation, who will still call you by name, ask about your family and help you achieve your financial goals. **We'll still be your hometown community bank!**



## ANNUAL SHAREHOLDER MEETING

Citizens Financial Service, Inc. will hold its annual Shareholder Meeting at 10am on Tuesday, April 21, 2020 at our corporate headquarters, 15 S. Main St., Mansfield. In light of the ongoing health concerns relating to the Coronavirus pandemic and to best protect the health and welfare of the Company's employees, shareholders and community, we are urging shareholders **DO NOT ATTEND** the Annual Meeting in person this year. Lunch 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.