

## We did it **AGAIN**

*When the American Bankers Association recently announced the top-performing community banks in the nation, we were delighted to see we made the list again, ranking 59<sup>th</sup>, up seventeen places from last year. For 13 consecutive years we've been ranked as one of the top Community Banks in the nation based on a 3-year Average ROE.*

And a recent evaluation of the 135 banks headquartered in PA, completed by Performance Trust Capital Partners, revealed additional good news for our company. First Citizens was ranked 5<sup>th</sup> for overall performance which is based on an unweighted average of Net Interest margin, Noninterest Income, Total Overhead, Asset Quality and ROAE. This ranking is especially significant as the evaluation included PA banks of all sizes. Check out the other community banks in our markets who joined us in the top 50 ranking. Community Banks rock!

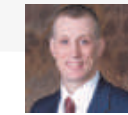
- PSBank, Wyalusing – 4<sup>th</sup>
- First Citizens Community Bank, Mansfield – 5<sup>th</sup>
- Ephrata National Bank, Ephrata – 19<sup>th</sup>
- Jersey Shore State Bank, Williamsport – 30<sup>th</sup>
- Citizens and Northern Bank, Wellsboro – 34<sup>th</sup>
- Mid Penn Bank, Millersburg – 39<sup>th</sup>
- Jonestown Bank and Trust, Jonestown – 47<sup>th</sup>

Our performance says it all — **we are one of the top regional Banks in our markets.**



# The CAPTAIN'S LOG

THIRD EDITION 2020



## President's Message

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**Randy Black** - Our TEAM will help us get through this together

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## We did it **AGAIN**

Together we can only hope this will be the last time I have to talk about COVID-19. But I would be remiss if I didn't tell you how your Bank, and our employees, responded so exceptionally to help our customers and communities.

Our branches continued to serve customers with a smile, which I believe can be seen behind a mask. Our lending teams were put to the test with payment deferrals, refinancing due to dropping interest rates, and the SBA's Payment Protection Loan program which sent all banks into overdrive. During all of this, we also closed on and converted our

Delaware initiative, MidCoast Community Bank. I couldn't be prouder of our TEAM who stepped up and shined bright while being dealt a whole new deck of cards!

We also made some significant monetary donations during this time. Organizations who are fighting to help others shouldn't have to spend their time worrying about where the money to do so will come from.

I hope the road to the new normal is paved with good health and prosperity for you and your family.

*Randy*

## What's NEW

### FCCB HELPS KEEP DOORS OPEN FOR SMALL BUSINESSES

When Congress passed the CARES Act in late March, our employees stepped up to the plate to process loans for the SBA Paycheck Protection Program (PPP). We knew that if small businesses were to permanently shut their doors, it would have a damaging ripple effect on the communities we serve. Our role was critical in getting forgivable loan funds into the hands of small businesses.

Our TEAM worked into the night for weeks to understand the rules, develop a process, communicate and guide business owners during the application process,

complete and submit applications, and fund the loans. **During this short period of time, we processed 575 PPP loans totaling over \$54,000,000, saving almost 8,000 paychecks for local workers.**

We also offered payment deferrals for our loan customers, and with rates decreasing many customers were refinancing their loans — which all meant more work for this very tired group of employees. Challenging? Yes. But our employees are up for any challenge that turns a difficult situation into a win for our customers.

# Employee HIGHLIGHTS



## Adam White Joins FCCB as Professional Development Officer

Please join us in welcoming Adam White, our new Professional Development Officer! Adam brings over 20 years of corporate learning and development experience to our TEAM. He's worked in variety of industries, including financial and telecommunications, where he took employee development to a new and more effective level through the use of technology. He has experience implementing virtual classrooms and designing mentoring and micro-learning programs. In his new role, Adam will concentrate on improving staff development through the use of technology, and preparing employees for career advancement within the company. We are looking forward to the innovative ways Adam will promote learning at FCCB!



## TWO EMPLOYEES WITH OVER 59 YEARS IN BANKING RETIRE

**Wendy Dorsey**, Information Systems Administrator in our south-central market joined us when we acquired The Fredericksburg National Bank. **Sharon Noble** has been the lead teller in both our Mansfield and State Line branches. Enjoy your retirement ladies. You'll certainly be missed!

Welcome **Alecia Kelsey**, who brings 14 years of banking experience as the new manager of our Fredericksburg and Mount Aetna offices. Alecia volunteers at the Central PA Food Bank, Ronald McDonald House, Hershey Food Bank, Children's Miracle Network, Lebanon Heart Walk, and the Salvation Army Angel Tree program.

### Check out our recent promotions!

- **Zerick Cook**, Chief Credit Officer, to Executive Vice President
- **Sean McKinney** to Senior Vice President, South Central Region Senior Lender.
- **Abbie Pritchard** to Western PA/NY Market Leader
- **Beth Weiskopff** to Market Leader of Blossburg and Mansfield
- **Melissa Cowles**, Credit Administration Manager to Vice President
- **Alex Meyers**, Business Development Officer to Assistant Vice President
- **Zachary Smith**, Contact Center Manager to Assistant Vice President



## Putting the Unity in Community

### FCCB Answers the Call to Support Families in Need

The Pandemic certainly put a strain on the pocketbooks of many organizations who support our communities. What better time for us to step up and help them carry on their important work!

In April, FCCB contributed over \$50,000 to 17 medical and community organizations across our markets who were helping in the fight against the pandemic.

With many Americans out of work, feeding families became a struggle too. FCCB answered the call, donating \$25,000 to the Central PA Food Bank, which supports all of the PA markets we serve, and our employees donated their time packing hundreds of pounds of food for distribution. Members of our Bradford County TEAM participated in Dairy Drive-Thru events that provided fresh milk, cheese and butter to thousands of families.



## Enhancing our Franchise Value

On April 17<sup>th</sup>, we successfully completed the acquisition of MidCoast Community Bank in Delaware. An acquisition is one of the largest and most challenging projects we undertake. It involves a large number of employees for many, many months. But completing one that is 250 miles away, in the midst of a global pandemic, where travel is restricted, with many of our own employees working remotely, is not something anyone plans for. In typical FCCB fashion, our TEAM made it happen – and we learned a few things about improvising along the way.

Now that the dust has settled, we've spoken to customers to ensure the conversion went smoothly, and are working to introduce them to great products and services that were not available before the conversion. As restrictions related to the pandemic continue to ease, we'll work on outreach activities to communicate our brand to the market, building new business.

This acquisition added \$250 million in assets and 3 branches to our network. Most importantly, it's allowed us to extend our footprint beyond Lancaster County to the nearby market of Wilmington, providing opportunities for growth, future expansion, and talent acquisition.

## Great Stuff

### Internet Banking is Back in the Spotlight

Internet Banking has been around for decades and makes routine banking convenient for consumers and businesses. But its importance rose to new heights during the pandemic when people were encouraged to stay at home. So, for those who haven't become believers, here's a quick summary of what you're missing.

- Check balances and transactions
- Transfer funds between accounts
- Make loan payments
- Pay bills online – no envelopes, stamps or trips to the post office
- Deposit checks with your smart phone
- Send money to individuals, and more.

Plus, our secure online banking platform is user-friendly and safe to use. Create alerts to help you monitor your account with our 24-7 fraud monitoring services. To enroll in online banking, simply download and complete the application on our website by visiting **Services & Tools > Digital Banking > Online Banking & Bill Pay**.

## YOU'VE BEEN ASKING

**Q1** WHAT'S DIFFERENT ABOUT A FCCB CREDIT CARD?

**A1** With our Visa Platinum credit card you get hometown convenience, worldwide acceptance, and great benefits – no annual fees, cash back options, points for travel and merchandise, fraud monitoring, zero fraud liability, and identity theft assistance. An introductory rate of 0% APR\* for the first 12 billing cycles means you can transfer your other card balances and save on interest. Visit our website at [myfccb.com](http://myfccb.com) for more details and apply today.

\*APR=Annual Percentage Rate. Rates subject to change. Conditions apply.