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Do I Need an *Estate Plan*?

We make decisions to protect our family and our property every day. Isn't it wise to ensure they are taken care of if we are no longer able to do so? If you own property of any kind, such as investments, bank accounts, insurance policies, a home or other personal property, an estate plan can help ensure that your heirs are taken care of and your property is distributed as you wish when you pass. An estate plan can also help reduce administrative costs and tax liabilities.

If you don't make decisions and designations while you are alive and able, state law and probate courts will make them for you after you are gone, and the results may not reflect your desires or suit your family's needs.

Being prepared for your passing is smart. No matter your age or wealth, a well-thought-out estate plan helps ensure your family is taken care of. Check out our newest video series about starting an estate plan by visiting MyFCCB.com > clicking Trust & Investments > and then clicking Estate Planning. Or call our Trust and Estate Planning Officer, Florence Prough at (800) 223-4070. She'd be glad to help!



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THIRD EDITION 2021

President's Message

Hard work pays off!

What's **NEW**

Welcoming Two New
Business Lenders to the Team

Dave Morris Begins **a New Journey**

Employee **HIGHLIGHTS**

Congratulations FCCB Employees of
the Year!

Putting the Unity *in Community*

Celebrating Great Educators

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Do I Need an *Estate Plan?*



President's Message

"The only place where success comes before work is in the dictionary."
- Vidal Sassoon

That quote certainly defines our experience here at FCCB. We've enjoyed significant success and received many accolades over the years thanks to the hard work of our TEAM. And once again, we've been recognized for our efforts. For the 14th consecutive year, Citizens Financial Services, Inc. has been ranked as one of the nation's top-performing community banks by the American Bankers Association. Based upon our 2020 performance, we ranked 2nd for banks headquartered in the state

of Pennsylvania, and 44th overall – up 15 places from last year. In this addition of *Our Journey*, you'll meet several employees who were critical to our success in 2020 who have been named Employees of the Year for their efforts. You'll also meet talented Business Bankers and Wealth Advisors who are new to our team, and some teachers we think are pretty special, too.

Hoping your summer is filled with good health and good times with your family.

Randy

What's **NEW**

MEET TWO OF OUR NEWEST BUSINESS BANKERS!



Oscar Orozco brings 20 years of banking experience to our Small Business Banking Team, serving Lancaster and Lebanon Counties. He will assist our outreach to Hispanic business owners and help Hispanic residents make homeownership a reality. Before joining FCCB, Oscar worked for Fulton Bank as a Financial Center Manager and at BB&T as a Market Leader. He graduated from Millersville University with a degree in International Business.



Roderick Ward brings 23 years of financial services experience to the commercial lending team in our Delaware region. Prior to FCCB Roderick was a VP, Commercial Real Estate Officer for Bryn Mawr Trust in West Chester, PA. He graduated from Muhlenberg College with a Bachelor's degree in Business and Economics. He is a board member for Chester County's Children, Inc., board member and treasurer of Phoenixville Area Soccer Club, the developer of the first privately financed LEED multifamily mid-rise project in West Philadelphia, and a member of Green Building United.

Oscar and Roderick have a proven history of helping businesses achieve more, making them a great fit for our team!

Congratulations,
**Dave
Morris!**



Dave Morris, a Business Development Officer in our northern PA region, retired after a 42-year banking career. Since joining FCCB in 2009, Dave has been supporting farmers throughout northern Pennsylvania and in Allegany and Steuben Counties, NY.

When asked about his favorite part of the job, Dave replied, “Visiting my customers and customizing loans that meet their needs and help improve their well-being. Over the years, I have enjoyed seeing family operations passed on, having worked with multiple generations, and thinking that maybe in a small way, I helped contribute to their success.”

Dave has played a significant role in our success and we would like to thank him and wish him a long and very happy retirement!

Employee **HIGHLIGHTS**

The pandemic brought an entirely new set of challenges in 2020, but our employees had an agile response and remained committed to their customers and our success. Although it’s difficult to select just three to honor with the title of Employee of the Year, the following members of our Team helped make 2020 one of our best years yet. Join us as we congratulate them for all of their hard work!



Diane Wilson, Mortgage Lending Sales Manager, spearheaded our 2020 mortgage lending efforts. FCCB processed 460 mortgages totaling \$88 million – an all-time high. She originated over \$17 million of mortgage loans herself! She joined the Bank in 2012 as the Manager of our Wellsboro Office, and was promoted to VP, Mortgage Lending Sales Manager in 2015.



Alison Broughton, Loan Central Manager, was recognized for her leadership skills during a year when the number of commercial and consumer loans processed by the Bank was higher than ever due to PPP Small Business Loans and mortgage activity. As Manager of the loan support areas, she ensures the processing of loans is efficient and error free, which was especially challenging with staff working remotely due to the pandemic.



Keith Sampsell, Technology Infrastructure Manager, played a key role in the conversion of MidCoast Community Bank in April and has implemented various improvements in technology at FCCB. He led our technical efforts in response to the pandemic, ensuring all employees had the equipment required to work remotely.

Putting the **Unity in Community**



Educating our youth became a significant challenge in 2020, but many great teachers found a way. We asked our Facebook followers to tell us about an inspiring teacher and we selected 3 winners, who were awarded \$500 each for National Teacher Appreciation Day. Congratulations!

Nichole Ambruch received multiple submissions. “She set the foundation for how an educational experience should be,” wrote one participant. “She even FaceTimed with my son at 10 PM because he was upset that school was closed,” said another.

Charissa Mascho was said to “...drive around on Sundays delivering the week’s supplies, assignments, and new books to all of her remote students.”

Susie Cornell was nominated for her reputation of going above and beyond to help students acquire their G.E.D. One submission read, “She makes every student feel worthy, and becomes a lifelong emotional support to many!”



**Welcome Aboard,
Joseph Garrity and Jake Wiles**

FCCB Wealth Advisors located at First Citizens Community Bank (FCCB) recently expanded their team of Wealth Advisors with the addition of Joseph Garrity and Jake Wiles.



Joseph will serve the Delaware and Kennett Square, PA markets. For the past 9 years, he has worked with clients in the Centre Valley, Doylestown, and King of Prussia markets delivering insurance, wealth management, and investment planning solutions. He earned a BA in Business Management from the Smeal College of Business at Penn State University, as well as a BA in Economics. He holds Series 6, 7, 63, and 65 Securities registrations with LPL Financial, and various insurance licenses.



Jake will serve clients throughout Lebanon and Lancaster Counties in PA. He joined the FCCB Wealth Advisors team to provide consumers and business owners with fact-based advice on retirement planning, investment management, estate planning, cash management, insurance needs, and tax planning.

“We are committed to helping people achieve their financial goals throughout their lifetimes,” stated Robert Mosso, SVP, FCCB Wealth Advisors Program Manager. “Joseph and Jake share that commitment and will provide the necessary resources to help educate and guide their clients toward more sustainable financial futures.”

When should you start to take Social Security?
Every situation is unique and has to be viewed that way.

It is true the longer you wait to begin receiving social security benefits the larger the monthly payment will be; however, your decision to take social security should be based on multiple factors. For example, your (or spouse’s) anticipated retirement date, estimated retirement savings, personal or family medical history, and whether you plan to work part-time after you retire are all important factors to consider.

To learn more, visit www.FCCBWealthAdvisors.com.

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