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Our Journey

FIRST EDITION 2022

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President's Message

"Get excited about the future. The past won't mind." – Hillary DePiano

One of the most exciting things about 2022 is that it's the year we mark our sesquicentennial anniversary! This milestone is a celebration of a century and a half of passion for building better communities. In the last five years alone, we've donated over \$5 million to organizations throughout our markets.

And our growth over the last seven years, as a result of an incredibly hard-working team, is noteworthy to say the least. It all started when we expanded into South Central Pennsylvania with the acquisition of the First National Bank of Fredericksburg in 2015. Since then, we've created highly-experienced and well-respected Ag Banking, Cash Management and Commercial Lending teams, opened five new branches in 4 new counties, and acquired MidCoast Bancorp located in Delaware. We now operate 31 branches in 14 counties in three states. And we're not done yet! We plan to open our newest full-service office in Ephrata, PA this spring.

In honor of our special anniversary, the year will be filled with celebratory activities for our employees, customers and communities. Stay tuned in on our website, social media channels and our newsletter over the coming months. We also felt this achievement needed something extra special, so we're rolling out a new logo in commemoration. You'll be seeing a lot of it throughout the year.

As we look forward to the future with excitement, it is important to acknowledge that our industry is at a crossroads. Customer expectations are changing as we all embrace new trends, habits and lifestyles. We are responding by sharpening our focus on innovation, building new capabilities from the inside out, and continuing to deliver the sustainable and profitable growth you've come to expect from FCCB. The new year is filled with the promise of new opportunities for continued success and growth.

As I close, it is with great sadness that I inform you of the passing of my dear friend and mentor, and your Chairman of the Board, R. Lowell Coolidge. He was a pillar of this organization for over 37 years and he will be truly missed.

Stay warm and stay healthy!

Randy



We put the *Unity* in *Community*

We recently donated \$350,000 to 47 different educational programs across the state of Pennsylvania including theatre education, a travelling math lab, counseling and addiction prevention for children, and classroom grants.



The Community Arts Center

The arts bring us together, bring joy to the community and open up exciting possibilities to local youth.



The Falcon Foundation & Keystone Central Foundation.

We also donated to the Falcon Foundation in the Cornwall-Lebanon School district and the Keystone Central School District Foundation, both organizations are committed to connecting the community, students, and families of the district through the funding of educational enrichment opportunities.



Welcome to the Team, LeeAnn Gephart

FCCB warmly welcomes LeeAnn Gephart to the FCCB Team! She will serve as SVP, Chief Consumer Banking Officer, and comes to us with over 15 years of experience within the banking industry. LeeAnn will provide leadership in corporate development execution, our Customer Contact Center, our Mortgage Division, and will work with retail leadership to develop consumer deposit and loan efficiencies.



LeeAnn is a graduate of Bloomsburg University with a major in Finance and a minor in Legal Studies. She is an alumna of the ABA Bank Marketing and Management School and the PA Bankers Executive Leadership Institute. LeeAnn volunteers her time to numerous non-profit organizations including K's for Cancer of Lycoming County, the Central PA Food Bank, the Agency Engagement Committee, the PA Bankers Public Relations Committee, and as a Board Member at L.I.F.E. Child Care Learning Center.



In Memoriam

R. Lowell Coolidge became a lawyer in 1970 and founded the legal firm of Walrath & Coolidge in 1972 with Thomas A. Walrath Sr. His love of Tioga County led to leadership positions in numerous organizations throughout his life in Wellsboro. He served on the Wellsboro Area School District School Board, the Wellsboro Chapter of the Red Cross, the Deane Center, Growth Resources of Wellsboro (GROW), the Tioga County Historical Society, and the Wellsboro Area High School Alumni Association.

His legal expertise combined with his involvement in business and civic organizations in the communities we serve allowed Lowell to provide invaluable insight to our organization. We are all extremely grateful for Lowell's dedication to FCCB

and our communities. He will be truly missed!

It is also with great sadness that we communicate the loss of Carol A. Tama, retired Vice Chair of the Board who recently passed away. Carol served on our board for 25 years. She will always be remembered for her long-time dedication to our organization and for her volunteerism and community support.



And finally, we share the loss of Jeff Bollinger, a valuable member of our FCCB Team who passed away in January. He was a great Ag Banker and a genuinely kind man. He will be greatly missed by his customers and his FCCB family.

Our Board Continues to Evolve



We are proud to announce the appointment of R. Joseph Landy as our new Chairman of the Board. Joe is an Attorney with the firm Landy & Rossettie, PLLC, located in Sayre, PA. He has been a member of our Board of Directors since 2001 and he understands and fully supports our mission, our culture, and our strategic direction. This, combined with his legal expertise and business acumen are essential qualities for this leadership role.



We would also like to welcome Janie Hilfiger, President & CEO of UPMC Susquehanna Soldiers & Sailors in Wellsboro, PA and UPMC Cole, in Coudersport, PA, to the Board of Directors of the Company. With the overall concern regarding health and personal well-being, we sought out expertise to help guide and educate our Board's decisions. We are confident that Janie's background, experience and understanding of our northern tier markets will add great value to our organization.

Retirement - You Might Be More Prepared Than You Think!

This handy checklist of ten crucial steps can help you visualize how far you've come.

- ✓ **Retirement Budget** - Understand what your income will be and how you can confidently spend the money you have accumulated for retirement.
- ✓ **Emergency Savings** - Prepare for emergencies by saving at least 3 months' living expenses, and have that money easily available to you.
- ✓ **Tax Strategy** - Have a sound tax strategy to guide you through the process of spending money from both taxable and tax-deferred accounts.
- ✓ **Lifestyle & Location** - Consider where you'll live, both short- and long-term. Have a plan for funding a move and understand the timing involved.
- ✓ **401(k) Strategy** - Have a strategy for your 401(k) plan and determine the best time for you to access the money, based on your goals.¹
- ✓ **Bucket List** - Write down your personal goals for your retirement years. Explore your dreams, priorities and values.
- ✓ **Extended Care** - Make arrangements in the event that you or a loved one encounters a health issue requiring full-time care.
- ✓ **Estate Strategy** - Develop an estate approach that includes how you want your assets to be allocated, and who will handle your estate.
- ✓ **Health Insurance** - Understand your options with Medicare and define a strategy for covering health care expenses for the long haul.
- ✓ **Social Security Strategy** - Have a sound tax strategy to guide you through the process of spending money from both taxable and tax-deferred accounts.

Not Quite Ready?

If you're not as prepared for retirement as you'd like to be, just reach out! Together, we can fine-tune these strategies so you can finish your checklist and get started on that bucket list.

¹ Distributions from 401(k) plans and most other employer-sponsored retirement plans are taxed as ordinary income and, if taken before age 59½, may be subject to a 10% federal income tax penalty. Generally, once you reach age 70½, you must begin taking required minimum distributions.

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