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FCCB

Our Journey

THIRD EDITION 2022

President's Message

Recognized for our performance again!

What's News

Announcing a new office in Delaware

Congratulations, Randy Black!

Bidding Adieu

Three long term employees retire from FCCB

Providing Financial Literacy Resources to Local Students and Community Members

Celebrating our 150th Anniversary

We Put the Unity in Community



President's Message

We are so proud to announce that for the 15th consecutive year, FCCB has been recognized by *American Banker* as one of the top performing community banks, ranking first in the state of Pennsylvania where we are headquartered, and 55th in the nation. For over 150 years, we've built our reputation on being there for our customers and our communities, in good times and in bad. That has created tremendous customer loyalty which in turn provides the financial stability to expand into new markets, offer an extensive line of services for consumers and businesses, and implement the technology necessary to remain efficient and relevant. To be continuously ranked as a top-performing community bank is a testament to our values, to our ability to execute on a well-defined strategic plan, and to the incredibly hard work of our team.

Thank you for choosing FCCB!

What's News

FCCB to Open a Full-Service Branch in Greenville, Delaware



We are very excited to announce that we're opening a brand-new full-service branch at 3840 Kennett Pike Drive in the town of Greenville, DE, which we plan to open in late September of this year. With the addition of this office, our branch locations will have expanded to 33, three of which are located in New Castle County, Delaware. We are excited for the opportunity to expand the FCCB community banking brand deeper into the Delaware region. Our specialty product offerings will include agricultural lending, commercial lending, cash management, and retail products and services all local businesses and residents.

Our continued growth and expansion would simply not be possible without our TEAM of employees, who are dedicated to this company and our success. We all look forward to making our mark on the community of Greenville!

We Put the *Unity* in *Community*



Carl Hackman, Jeffrey Rae, and Mariel Torres-Lopez had a great time attending the 39th annual Hispanic Festival in Downtown Lancaster. The festival includes food, music, and activities from different Hispanic countries such as Mexico, Puerto Rico, Dominican Republic, Columbia, and Ecuador. Funds raised from the Festival are used for operation costs and community programs that help children and families in the community.

Congratulations to Alecia Kelsey from our Fredericksburg branch, the recipient of the Office of the Secretary of Defense Employer Support of the Guard and Reserve Award – the highest recognition given by the U.S. Government to employers for their outstanding support of employees serving in the Guard and Reserve!



Members of the FCCB South Central Team partnered with the United Way, where they packed 150 Bookbags with supplies for Schuylkill County Stuff A Bus in honor of our 150th anniversary.



Congratulations, Randy Black

Randy Black Elected to PA Bankers Association Board of Directors

Randall E. Black, CEO & President of Citizens Financial Services, Inc. and First Citizens Community Bank, was recently elected to the Pennsylvania Bankers Association's Board of Directors in the role of second vice chair. As such, Randy will serve on the PA Bankers' Personnel Committee and its Audit Budget and Finance Committee, as well as attend banking industry and state bankers association meetings throughout the U.S., representing the PA Bankers association at various events.

He officially became second vice chair on July 1, 2022, and will continue to serve as an officer in the association for the next four years. He has long been a supporter of the PA Bankers Association, serving as past Chairman for their Group 4 District, two terms on the PA Bankers Board of Directors, and as a member of their Agricultural Committee. As an officer of the board, Randy will help oversee the association's strategic direction, policies, professional development offerings, member services and advocacy efforts.

Bidding Adieu to Some Long-Term Employees



Rob Fitzgerald, long-time Business Development Officer for First Citizens Community Bank in Tioga County has retired after a 23-year Banking career. In retirement, Rob is looking forward to spending more time with family and friends, as well as putting more miles on his Harley Davidson and playing a bit more golf.

Kevin Hyatt, who worked in our Information Technology Department as the Network Administrator, retired from FCCB after 22 years of service. In his retirement, Kevin is looking forward to spending more time making music and building guitars.

Cathy Pientka, Bradford County Mortgage Manager, plans to retire from FCCB in September after a 37-year banking career. We appreciate the contribution that Cathy has made to the FCCB team and to our customers.



Rob, Kevin and Cathy have played a significant role in our success during their tenure. We appreciate the contribution that they've made to our customers and our co-workers over the years. Their friends at First Citizens would like to wish each a long and happy retirement!

Providing Financial Literacy Resources to Local Students and Community Members



As part of our ongoing commitment to building better communities we recently announced the introduction of FCCB Academy. This new online Financial Literacy program is part of our partnership with Banzai, a provider of an award-winning online content library, which allows users to practice real-world finance from the safety of their home or classroom using any internet-enabled device. Students and residents of the community have free, 24-7 access.

Through online courses, students try out managing a budget, saving for a goal, and dealing with unexpected financial pitfalls. To date, FCCB is reaching over 1,000 students across nine counties in Pennsylvania, including: Bradford, Chester, Clinton, Lancaster, Lebanon, Potter, Schuylkill, Tioga and Union.

For the not so young in years, but young at heart, visit myFCCB.com and click the FCCB Academy Button. Here, users have access to many resources, including articles, calculators, and personalized "Coach" sessions. These explain everything from the basics of filing your taxes to how health insurance works. There is information about buying your first home, saving for retirement, budgeting and so much more.

Celebrating our 150th Anniversary!



On Friday, July 22nd all FCCB employees and their customers spent the day celebrating our milestone 150th anniversary. At the beginning of the day, every FCCB TEAM posed with a 150th anniversary cake. Throughout the day, each office celebrated differently. Some offices had grand prizes for their customers, others had face-painting and games for kids, some had food trucks from local businesses, ice cream, picnic food and of course some FCCB swag! While we can't include every awesome photo we received that day, here are just a few of our favorites!



Deposit Operations - Front row: Kayla Lattimer, Melinda Kilburn, Kim Holdren, Renee Davis, and Kelly Watkins. Back Row: Jayanna Teeter, Beth Pflieger, Katie Everdean and Emily Pellicano.



The Mount Joy Branch - (Left to right back) Rick Hart, Belle Frey, Jeffrey Rae, Adam Brandt, Alex Belanger, Jason Landis, Joe Santacroce



The Dover Branch - Myra Garcia, Aigne Williams, and Moira Tomford



The Stateline Branch - Dylan Robinson, Jeanie Seeley, Amber Sargent, and Tammi Smith-Cersoli



The Wellsboro Branch - Sarah Lampman, Autumn Morgan, Patrick Prough, Alexandria Keck, Lisa Wilson, Matthew Stroup, Lori Hamblin, Sherri Kramm, Kristie Saunders, Kaiti Piquadio and Stephanie Yungwirth.



The Friedensburg Branch - Jennifer Reinhart, Cheyann Buehrer, Beth Reed, Kim Buchinsky and Darlene Fegley