

Enhancing a Child's World

Our employees recently held a book and toy drive to collect items for kids who may struggle to have something special to call their own.



The drive resulted in the collection of over 125 books, dozens of stuffed animals and numerous games, toys and puzzles that were distributed throughout our markets.

Way to go Team FCCB!

FCCB

Our Journey

SECOND EDITION 2022

President's Message

We're Joining Nasdaq

What's News

Congratulations, Christina Summa!

Celebrating our Employees

Employees of the Year and 2022 Promotions Announced

Building Boards For Regional Success

We put the 'Unity in Community

Helping Communities Thrive for 150 Years



President's Message

I have some exciting news to share - Citizens Financial Services, Inc. stock began trading on Nasdaq effective June 3, 2022!

Uplisting to Nasdaq represents a significant milestone that builds on our demonstrated growth and will improve the liquidity of our stock, provide us with better access to capital, and ultimately enhance long-term shareholder value. I think it's very fitting that this milestone coincides with our 150th year anniversary, and the achievement of several financial milestones in 2021 including reaching \$2.1 billion in assets, record deposits of \$1.8 billion, record Net Income of \$29.1 million, and record Earnings Per Share of \$7.38 as compared to \$6.53 for the year ended December 31, 2020.

We attribute a significant portion of our success to positioning ourselves in the right markets, with the right products and services, the right technology, and most importantly the right people. Without our TEAM, none of these achievements would have been possible. I greatly appreciate their dedication to making FCCB one of the top performing banks in the nation!

Randy

What's News

Christina Summa Appointed to The Committee of 100 in Delaware

Congratulations to Christina Summa, a Business Development Officer serving our Delaware market, on her recent appointment to The Committee of 100. The Committee of 100 is a non-profit association of Delaware business leaders that works to promote responsible economic development and address issues that affect Delaware's economic health.



Christina has over 10 years' experience in Commercial Banking. Before joining FCCB, she worked for WSFS Bank in Wilmington, DE as a Credit Analyst, Portfolio Manager and VP, Relationship Manager. Christina earned her BS in Business Administration from Newmann University and is a graduate of the Risk Management Association's Commercial Lending School.

Christina sits on the Board of Directors for PAWS for People, the Delaware Real Estate Women, and the Foundation of E.A.G.L.E.S.

Celebrating Our Employees



The 2021 Employee of the Year Awards were awarded to **Jami Tomczuk**, Cash Management Supervisor, and **Kelly Watkins**, Deposit Operations Supervisor. Both Jami and Kelly are strategic thinkers, innovative, and action oriented.



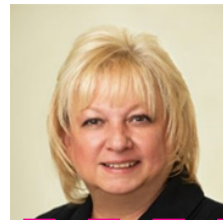
Deb Donnelly, manager of our LeRaysville and Rome offices, received the President's Award for the way she embodies FCCB's culture and core values.



Ronita Swenson, Administrative Assistant in Fivepointville, was honored with the Outstanding Service Award for acting as a mentor for other credit administration assistants including onboarding those new to the role.



Heather Sargent, PR and Marketing Coordinator, received the Superior Team Spirit Award for her willingness to step up and energize the Marketing Team to take projects to the next level.



Christine Menser, from our Delaware Market, was named Employee Volunteer of the Year. In 2021 and 2022, Christine was also chosen as the Delaware Small Business Chamber Member/Ambassador of the Year.

In addition, 30 employees were honored for their years of service, receiving extra vacation days and shares of Citizens Financial Services, Inc. (CZFS) stock. Some of the long-timers include five employees who were honored for 20 years of service - **Kathleen Campbell**, Marketing Director, **Jeff Carr**, Chief Retail Banking Officer, **Lauri Nelson**, Compensation and Benefits Administrator, **Marie Ackley**, Genesee Senior Universal Associate and **Kristie Saunders**, Wellsboro Universal Associate II. **Chris Landis**, Senior Lending Officer was honored for 25 years of service, **Gina Boor**, Executive Administrator and Shareholder Service Officer and **Wendy Southard**, Information Security Officer were honored for 30 years of service, and **Pam King** was honored for an incredible 35 years of serving the Ulysses market.

Building our Regional Boards for Success

We would like to welcome the following new regional board members to the FCCB TEAM. The important role our Regional Board members play in our success cannot be understated. They are a direct connection to our markets, communicating our brand to potential customers while keeping us informed of market needs and opportunities.

Southcentral Regional Board

Jose Lopez - President of the Spanish American Civic Association and its Development Corporation in Lancaster.
Jamie Yocum - President and co-owner of G.F. Bowman, a plumbing, heating cooling company located in Harrisburg.
John Zimmerman - John formed Zimmerman Law Office in 2016 with his son Caleb, where he still works today.
John Hess - Owner of Hess Auction Group in Manheim, PA.

East Regional Board - T. Thompson - VP of Economic Development for PA Central Bradford Progress Authority.

Central Regional Board - Bill Miller - Owner of Bills Happy Camper RV in Mill Hall, PA.

Delaware Regional Board - Bill Lattanzio - Previously SVP, Chief Banking Officer at FCCB. He led the Commercial Lending Team of MidCoast Community Bank prior to its acquisition by FCCB.

We Put the *Unity* in Community

FCCB recently donated 3,000 COVID test kits to two non-profit organizations in our local communities. Lebanon Volunteers in Medicine, whose mission is to provide free, compassionate quality care and education to underserved members of their community, received 2,000 of the kits. And 1,000 kits went to Bradford-Tioga Head Start who for over 35 years has been empowering children and families to grow and thrive.



Pictured are Lori Fessler (Health Coordinator), Amber Weightman (Human Resources), Jody Thomas (Executive Director), Randy Black (FCCB President & CEO), Mick Jones (Chief Operating Officer), and Wendy Swingle (Assistant Executive Director)

The Susquehanna Health Foundation received a \$20,000 pledge from FCCB support hospitals in North-Central Pennsylvania, including facilities in Wellsboro, Williamsport, Lock Haven and Muncy. Every dollar of this pledge will stay local to serve the residents in the markets we serve. (Pictured are Stephanie Steinbacher (Major Gifts Officer) and FCCB President & CEO Randy Black.)



FCCB also contributed \$25,000 to the Blaise Alexander Family Dealerships' Raise the Region online fundraising event, which helps raise funds for non-profit organizations throughout Tioga County. This donation was made in honor of our past Board Chair Lowell Coolidge and his wife Lynne for their dedication to helping non-profit organizations throughout the county.

Celebrating 150 Years

As part of our 150th Anniversary year-long celebrations, our Ag Team presented a check for \$1,500 to the Central PA Food Bank, Tioga County employees presented two local nursing homes with 150 bunches of daffodils, Lura Taub, manager of our Kirkwood Office, handed out 150 piggy banks as part of her Teach Kids to Save school visits and our Bradford County team donated 150 trees in honor of Arbor Day to a local school and other organizations

