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First Citizens National Bank Visits Local Schools to Teach Youth the Importance of Financial Responsibility

First Citizens National Bank has always displayed a true commitment to the youth in our area, with a strong emphasis on education. Each year, employees from the community offices visit the local schools and talk to students about many different aspects of financial responsibility covering topics from good savings habit to the importance of good credit.

Students of the New Covenant Academy in Mansfield, Bright Beginnings Preschool in LeRaysville, W.R. Croman Elementary School in Troy, Westfield Elementary, and Mosherville Elementary received lessons on money and savings. Topics such as Banking Technology, The Importance of Good Credit, The Cost of Borrowing Money, Saving for Retirement and Financial Scams were delivered to high schools students at Williamson, Towanda, Northern Potter, North Penn and Whitesville.

In addition, this year First Citizens made available to customers books called *My Savings Book and Journal*. These workbooks encourage customers to participate in the financial education of their children and grandchildren.

First Citizens also donates to organizations throughout their market who focus on creating educational opportunities for our youth. A few organizations who have been fortunate to receive financial support from First Citizens include the Potter County Educational Council in support of their Innovative Leadership Program; the 2010 Epiphany Gala, which raises money to provide scholarships for the Epiphany School in Sayre; and the Bradford-Tioga Head Start to help them participate in their fifth year of the Pennsylvania “One Book” Campaign. In addition, First Citizens continues to support the First Citizens WATS Scholarship Challenge, an academic competition between the top students from numerous schools in Pennsylvania and New York.

“Typically, the last thing on a student’s mind is building good savings habits, getting a loan or least of all, saving for retirement,” stated Randall E. Black, CEO and President. “We believe however, that the earlier good financial habits are learned and put into practice, the more effective the transition is from

youth to an adult in the working world. These young people are our future — we must ensure they get the support they need to become productive and contributing adults in our communities.”

First Citizens National Bank, headquartered in Mansfield, has offices in Blossburg, Ulysses, Genesee, Sayre, Wellsboro, Troy, Canton, Gillett, StateLine, LeRaysville, Towanda, and Wellsville, New York. For more information on First Citizens National Bank, contact the community office nearest you or visit www.firstcitizensbank.com.