



FOR IMMEDIATE RELEASE

For more information contact:
Kathleen Campbell
Director of Marketing
First Citizens Community Bank
15 South Main Street
Mansfield, PA 16933
570-662-0422 (v)
570-662-8512 (f)

First Citizens Community Bank Strengthens Focus on Farmers

(MANSFIELD PA – March 2016) First Citizens Community Bank, one of the top 10 community banks in the Nation, is a leader in Agriculture in northern Pennsylvania and southern New York. In 2015, the bank made a strategic decision to capitalize on one of their core competencies in Ag lending by intensifying their focus and expanding their geographic footprint. The acquisition of The First National Bank of Fredericksburg in December expanded the bank's presence into the Lebanon Valley which is rich in agriculture.

On Monday, March 7, 2016, First Citizens announced the completion of the next step in their expansion strategy with the addition of an experienced Ag Team to serve farmers throughout central Pennsylvania. Blaine Fessler, a former Vice President of Agricultural Lending with Susquehanna Bank will lead this new team which will be located in Winfield, PA. Fessler, who has his BS in Agronomy from Penn State University, has been in Ag Banking for over 35 years. Prior to his role at Susquehanna Bank, Fessler was VP of Ag Lending at Wachovia Bank and was a manager with Keystone Farm Credit. He is retired from the US Army Reserves with 30-years of service and an active duty tour in Iraq where he was awarded the Bronze Star Medal.

Joining Fessler on the team will be Francis Strause, Kimberly Henninger and Dora Walter. Strause has 43 years experience with production agriculture and dairy, swine and poultry. He has a BS in Agricultural Business Management from Penn State University and spent the last 10 years as an Ag Lender at Susquehanna Bank. Prior to Susquehanna, Strause was a lender with Ag Choice. He and his wife operate a farm in Northumberland County and currently produce broilers for Sullivan Poultry of Monroe, NY.

Kimberly Henninger, with a BS in Business Administration from Bloomsburg University, will be the group's Ag Loan Credit Analyst, a position she previously held at Susquehanna Bank. She was also a Credit Analyst for AgChoice Farm Credit for over 5 years. Dora Walter will support the team in an administrative and customer service capacity. Walter was with Susquehanna Bank in commercial sales and worked for Keystone Financial Services, Inc. for over 18 years.

"Agricultural is in our blood, as evidenced by our ongoing commitment to our customers and the industry as a whole through the good times and the bad," stated Randall E. Black, CEO and President. "Our consistently strong financial performance provides us the opportunity to expand our Ag commitment and expertise to additional markets. The hiring of such an experienced team will provide immediate benefits to farmers in Central PA and tremendous growth potential for our organization."

First Citizens has been and remains the number one Ag lender in Bradford, Tioga and Potter counties. The bank provides more loans to farmers than all of the other banks in those markets combined. But there is more to their support of the Ag industry than just lending. First Citizens utilizes an Ag Advisory Board with representatives from all areas of agriculture to stay informed about what's going on in the industry, both nationally and locally. The 4th Annual First Citizens Ag Forum was held on March 8, 2016 in Troy PA. These forums bring high quality education from industry experts from across the country directly to our Ag community. Attendance continues to be strong, attracting over 150 this year. First Citizens also offers an Ag Scholarship as part of the bank's goal to ensure the next generation has the opportunity to make a difference and help keep the Ag industry strong. This scholarship provides financial assistance to a local high school senior who is pursuing a degree in Agriculture. Applications can be found on the bank's website at www.firstcitizensbank.com and are due each year by March 15th.

First Citizens Community Bank, Member FDIC, is headquartered in Mansfield, Pennsylvania and currently operates 24 offices in Tioga, Bradford, Potter, Clinton, Lebanon, Berks, and Schuylkill Counties in PA, and Alleghany County, NY. For more information on First Citizens Community Bank, visit www.firstcitizensbank.com or find them on Facebook.

###