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The Captain's Log

Our Vision

To ensure our long-term survival as a highly successful community bank by consistently exceeding customer expectations, cultivating effective employees, delivering superior shareholder value and exhibiting social responsibility and good citizenship.

A Message From Our President

Dear Friends,

The first quarter of the year has already come and gone and I'm pleased to say that last year's geographic expansion and human resource investments continue to pay off. We're growing our market presence in the south central Region and our momentum for business and Ag lending remains strong. In short, we've put our strategic plan in motion — and it's working thanks to our dedicated staff.

The first quarter of each year is also a time when we pull our employees together for a day of rest and relaxation.



We also heard from Scott Shirley. Many of you may recognize Scott from his Penn State Football days but today, he is co-founder of Uplifting Athletes, an organization that raises

funds for rare diseases. Scott shared his story about how his father's cancer motivated him to take a whole other direction in life. As the saying goes, you could have heard a pin drop.

During the first quarter, we also announced the

"No company, small or large, can win without energized employees who believe in the mission and understand how to achieve it."

- Jack Welch, General Electric

retirement of 4 long-time employees who together have worked for our organization for over 112 years. It's tough to say

At our In-service Day, all employees were bussed to a central location for some good food and fellowship. We celebrated our accomplishments from 2016, honored top performers, and hopefully got motivated for another great year.

goodbye to such loyalty but they have certainly earned a happy retirement and we wish them all the very best.

As always, thank you for your continued support of First Citizens.

Randy



We Did It Again!

For ten consecutive years, *American Banker* magazine has recognized Citizens Financial Services, Inc. as one of the top performing Community Banks in the nation with assets under \$2 billion. We placed 51st for our 2016 performance. We also once again secured the number one spot for Small Business and Agricultural lending in Tioga, Bradford and Potter Counties according to the FFIEC. Congrats to our employees and management team!

We Go All Out for Ag!

In March, we held our **5th Annual Ag Forum** in both our north and south central markets bringing local farmers together for an educational experience. Ron Hanson spoke to the crowds about the need for effective farm succession planning, an important topic all family farms must face. Hanson has more than 40 years' experience counseling farm families, and helping them resolve issues involved with the transfer of management control between farming generations. For more information on Hanson's engaging piece, visit firstcitizensbank.com/agriculture-banking.



During **National Ag Week**, many of our branches celebrated with fun activities, locally grown snacks and even some furry visitors!

Our Fredericksburg Office embraced the Swine and Stella the Cow made an appearance at our Wellsville Office.



We Welcome the Following Employees to Our Team!

- **Christine Miller**
LV Mall Teller
- **Nancy Kindler**
Isabel Teller
- **Leah Sanger**
Fredericksburg Teller
- **Casey Reed**
Wellsville Sales Rep.
- **Hilary Machmer**
WalMart Sales Rep.
- **Patricia Doud**
Mansfield Teller
- **Charity Dunbar**
LeRaysville & Rome Teller
- **Colleen Swarhout**
Troy & Gillett Teller
- **Patti Freeman**
Friedensburg Teller
- **Kendra Benjamin**
Stateline Teller

Your Success is Our Mission



First Citizens Employees Enjoy Comradery and Celebrate Success!

Each year, First Citizens gathers our staff together for a day of fun and rejuvenation. It's a great way to celebrate the previous year's accomplishments, honor each others hard work and to get geared up for the year to come.

Meacham and Farrer Named 2016 Employees of the Year

Deb Meacham started her career with First Citizens in 2001 and has become one of our most experienced lenders. Her dedication, professional attitude, and genuine concern for our customers is something to be recognized — and her customers agree. Deb regularly receives notes from customers who are grateful she was able to make a complicated situation worry free. Deb is a graduate of the Central Atlantic Advanced School of Banking. She is a co-chair for the Tioga County Relay for Life and a 15-year committee member. She also serves as board member for Hamilton Gibson and the Tioga County Partnership Committee.



Kristen Farrer joined First Citizens in 2006 as a File Maintenance Clerk. The Bank quickly recognized her potential and promoted her to a variety of positions in a short period. Today, she oversees a variety of essential loan processes for service quality and regulatory compliance. Kristen is a great team-player and sticks with a problem until it is resolved. She too, receives thank you notes from her customers, who are our lenders, for efficiently providing them with the materials they need to better serve their customers. Kristen is involved in a Philanthropic Education Organization that provides grants and scholarships to women to further their education.

Moving Up the Ladder

First Citizens has a long history of hiring the best and the brightest and preparing them for growth in the company. In the first quarter of 2017, we announced the promotion of 3 employees in our Bradford County market.

•**Debbie Casey** and **Sara Antonetti** have been promoted to Branch Operations Managers in Sayre. Debbie will lead the sales and service efforts of our Lockhart Street Office and Sara our Elmira Street Office. They will also handle the day-to-day management and professional development of their staff and will continue to provide mortgage and home equity loans to their customers.

•**Vicky Sickler** was recently promoted to a Customer Service Representative II role in our Rome office where she will now serve customers who need personal loans, mortgages and home equities.



Welcome, Jamie Frees!

In April, we welcomed **Jamie Frees** as a Business Development Officer in our south central region. Jamie will put his 25 years of experience in banking to work serving businesses in the eastern Lancaster County market. Jamie most recently held the position of VP, Commercial Lender for Ephrata National Bank located in northern Lancaster County. He earned his BS in Business Administration from West Virginia University.

First Citizens, the Employer of Choice for Many

As a service organization, we understand the value customers place on trusting the employees who care for them. So employee longevity is important, something to be nurtured and celebrated. We're proud that a large number of our employees choose to stay with First Citizens and we celebrate those who reach milestones by awarding extra vacation days and shares of CZFS stock. This year's recipients are pictured below.



Susan Asbury, Meghan Graham, Valerie Clark, Patrick Prough and Shelly Bird



(front) Lynn Mack, Joanne Tarbox, Jenelle Roupp, Melissa Lewis, Kristen Farrer (back) Matt Geer, Laurie Evans, Chad Elwell, Kevin Green



(front) Marie Ackley, Kristie Saunders, Deb Meacham (back) Lauri Nelson, Jeff Carr, Kathleen Campbell



Allan Reed, Pam King, Wendy Southard, Gina Boor, Eileen Page, and Chris Landis (not pictured: Nancy Oldroyd)

But we know that even the most satisfied employees will get bitten by the retirement bug. And this year, we've had 4 long-time employees announce their retirement. As this chapter ends and a new one begins, we thank them for their loyalty and wish them a happy and healthy retirement. They will be greatly missed by their customers and their co-workers.

Brenda Beardslee began as a teller at the First Bank of Troy in 1986, and became part of our First Citizens family when we acquired that office after it had become Sovereign Bank. She has been a pleasure behind the teller line for over 30 years.

Nancy Oldroyd also began her banking career with the First Bank of Troy in their Gillett office in 1985. She has spent her 31-year career in Gillett to the delight of her customers.

Shawn Russell has been a banker since 1988 and retires from First Citizens after serving Rome and LeRaysville customers for almost 30 years. Shawn made a big impact on this small but important market.

Donna Snook serves our Mt. Aetna Office since joining The First National Bank of Fredericksburg in 1996. For over 20 years, she's been key to that branch's success.