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## **First Citizens Earns Recognition for Performance**

MANSFIELD, PA (May 2017) First Citizens continues to attract attention for their financial successes from a number of organizations who monitor and track bank performance. Their consistent record of accomplishment is impressive, and it does not seem to be slowing.

For **ten consecutive years**, *American Banker* magazine has recognized Citizens Financial Services, Inc. as one of the top performing Community Banks in the nation. These results are based on a three-year average Return on Equity (ROE), a measure used to determine a company's financial health. In 2016, First Citizens ranked 51<sup>st</sup> out of all Community Banks nationwide with assets under \$2 billion.

Another well-recognized organization, Bauer Financial, Inc., has again awarded First Citizens their highest ranking of five-stars. Bauer, who has been analyzing the financial condition of the nation's banks since 1983, reviews data for historical consistency before assigning a grade. A star rating is assigned based on a scale of zero to five stars.

"We attribute our solid financial performance to our constant focus in key areas — sustainable growth and shareholder return, customer service, and community support," stated First Citizens CEO and President Randall E. Black. "It starts with outstanding employees who understand our plan and what it takes to be successful. As a team, we appreciate being recognized by such well respected organizations."

A significant part of any bank's success is directly tied to their ability to lend, which is becoming increasingly more complicated due to the frequent addition of new government regulations. Nevertheless, the history and experience of the lending team at First Citizens means they can adjust and not just perform, but also out-perform. This fact was recently supported by the FFIEC, an agency responsible for developing uniform reporting systems for federally supervised financial institutions. They recently ranked First Citizens as the top lender among their market competitors in Tioga, Bradford and Potter counties for both Small Business and Agriculture. In fact, in all three counties, First Citizens helped more farmers than their local competitors combined.

Jeff Wilson, the bank's Chief Lending officer commented on how business lending not only keeps banks healthy, but communities as well. "Putting customer deposits to work as loans for small businesses and farmers means communities can continue to grow and remain attractive places for families to live, work and play."

The First Citizens Community Bank headquarters is located in Mansfield, Pennsylvania. They currently operate 26 offices throughout Pennsylvania and New York. For more information about First Citizens, visit [www.firstcitizensbank.com](http://www.firstcitizensbank.com), or find them on Facebook.

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