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First Citizens Community Bank Receives Top Ranking

MANSFIELD, PA (May 2018) First Citizens Community Bank continues to attract attention from a variety of organizations who report on the performance of banks across the country.

The American Banker Magazine, who evaluates the Nation's community banks each year based on a 3-year average Return on Equity, has ranked Citizens Financial Services, Inc., holding company for First Citizens Community Bank, in the top 200 once again. Citizens Financial (CZFS) placed 51st in the Nation for their 2017 performance and has made this list for eleven consecutive years. Bauer Financial, who has been reporting on and analyzing the performance of U.S. banks since 1983 has also recognized First Citizens for their performance by again assigning them a 5-star rating.

Another area First Citizens is garnering attention is their support of the Agricultural Community. The American Bankers Association recently announced the top Agricultural Lending banks in the nation. First Citizens was listed at 81 and was one of only two banks on the list who are headquartered in the State of Pennsylvania. First Citizens has always had a strong Ag lending arm but has seen significant growth since moving into the Union, Lebanon and Lancaster markets.

In December of 2015, the Bank began the expansion of their geographic footprint when they acquired The First National Bank of Fredericksburg branches in south central Pennsylvania, including Lebanon, Berks and Schuylkill Counties. In 2016, they opened a loan production office in Winfield, PA followed by their first full-service branch in Lancaster County located in Mount Joy. Since then, First Citizens has opened a second loan production office in Narvon, Lancaster County and in December of 2017, moved into the State College market through the acquisition of an S&T Branch in State College.

First Citizens lending arm stays strong in part because they consistently rank as the number one lender in small business and agriculture loans in Tioga, Bradford and Potter counties. This is according to the Federal Financial Institution Examination Council (FFIEC) who requires banks to report their small business and Ag lending activities for tracking and reporting.

"These recognitions demonstrate our ability to leverage our strengths," commented CEO and President Randall E. Black. "Our focus on recruiting and developing skilled long-term employees, understanding industry trends and customer needs, and managing risk and return have always been key drivers that translate nicely to our growth. In the end, it's the hard work of our family who make the difference and as a team, we are all honored to consistently be recognized by such prominent organizations."

The First Citizens Community Bank headquarters is located in Mansfield, Pennsylvania. They currently operate 28 offices throughout Pennsylvania and New York. For more information about First Citizens, visit firstcitizensbank.com, or find them on Facebook.

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