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Sayre, PA
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The Captain's Log

April 2016
Volume 3
Issue 1

Did
You
Know?

Among U.S. adults ages 18 to 34, just over half are paying their bills on time and 44% of high school students don't know what a credit score measures, according to a Consumer Federation of America study.

Read more on page 3 about what we're doing to educate students in our local high schools in an effort to reverse that trend...

Stay informed! Go to <http://bit.ly/CaptnLog> and sign up to receive The Captain's Log direct to your inbox. You can also text "CAPTLOG" to 22828 to get started.



A MESSAGE FROM THE PRESIDENT

First Citizens Steps Up Focus on Agriculture

Focusing on your strengths is a key factor for success – as an individual and as an organization. I have always said that our strength lies in our employees. They have led us to the top in customer service, mortgages and small business lending. And for decades, our highly skilled Ag Banking Team and our increased focus on Agriculture has made us the number one lender to the Agribusinesses in our markets.

These strengths play a significant role in our expansion decisions as was the case with our 2015 acquisition of The First National Bank of Fredericksburg, an area rich in Agriculture. And in March, we continued our commitment to Ag Banking with the addition of an experienced team who will serve farmers in 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. 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. He and his wife currently operate a poultry farm in Northumberland County.

Kimberly Henninger will be the group's Ag Loan Credit Analyst, a position she previously held at Susquehanna Bank and AgChoice Farm Credit. Dora Walter will support the team in an administrative and customer service capacity. She too was with Susquehanna Bank in commercial sales.

We've certainly been busy over the last six months building our First Citizens team to support future growth. But we also work hard to retain, advance and honor the employees who have been the reason for our success for so many years. I hope you enjoy reading about more of our employee successes in this edition of **The Captain's Log**.

Randy

4th Annual Ag Forum a Success!

Over 130 attended the 4th Annual Ag Forum held at the Troy Fire Hall on March 8th!



The Young / Beginner Producer panel (pictured left) was a favorite, with each panel member sharing their operations' successes and struggles. In addition to the panel, Organic Valley, Country View Family Farms, and Handsome Brook Farm discussed organic milk, hog, and poultry opportunities, respectively.

Wellsville Office Manager Has A Heart for Animals



Abbie Pritchard, Wellsville, NY office manager cares for animals so much so that in addition to serving as treasurer for the Allegany County SPCA Board of Directors, she volunteers her time to help clean and groom animals that have been rescued, a few of which are pictured at left. Our Wellsville office serves as a collection point for shelter donations of blankets, animal food, shampoo, and money to help the organization reach its goal of a \$2 million dollar new state-of-the-art building project (pictured above) where they anticipate a partnership with Alfred State College Vet Tech program. The facility will have a classroom and will allow the students to perform spay and neutering operations on the animals at their new facility. Way to go Abbie for your compassion and care for animals!



Your Success is Our Mission

WELCOME

We welcome the following employees to our family:

- **Meredith Lamprinos**, Customer Contact Center
- **Tracey Nudd**, WalMart
- **Susie Cummings**, Mansfield
- **Sara Cole**, Towanda
- **Nora Saile**, Wellsboro
- **Rich Young**, Data Processing
- **Laura Johnston**, Wellsville
- **Kayla Gilbert**, Millerton



Margie and Lisa are pictured receiving their awards from Randall E. Black, CEO and President.

Wesneski & Banik Named 2015 Employees of the Year

Margie Wesneski began her career at First Citizens in 1977 as a teller and after several promotions, is the Senior Customer Service Representative in our Blossburg office. Much has changed since Margie started with the bank 39 years ago, but her willingness to go above and beyond for her customers has not. She has earned their loyalty which contributes greatly to the success of the Blossburg office.

Lisa Banik joined the WalMart office of First Citizens in 2002. She too has been promoted multiple times most recently leaving her position as Marketing Analyst for the position of BSA / AML / OFAC / CIP Compliance Officer. Lisa was selected for the First Citizens Honors Program and TCDC's Community Leadership Program. She is also one of our most experienced trainers, dedicating significant time in 2015 to training employees of The First National Bank of Fredericksburg as part of our acquisition.

Margie and Lisa are both active in their communities – supporting First Citizens vision of good citizenship.

BOARD SPOTLIGHT

We'd like to thank our Towanda Board for keeping us informed of the business and civic needs in their community, and for ensuring we deliver quality service to our customers.



Anthony Ventello – Executive Director, Central Bradford Progress Authority

Mark Gannon – CEO of Gannon Associates

Ray DePaola – Attorney at Griffin, Dawsey, DePaola and Jones

Roger Brown – Bail Bondsman, Private Investigator and Landlord

Watkins, Long, Cram, and Brown Join Our Team!



- **Kathy Watkins**, Troy Office Manager, has 35 years experience in banking. Prior to joining First Citizens, she managed the Sayre office of Citizens & Northern Bank, and the Towanda office of Corporate America Federal Credit Union.
- **Eric Long**, VP, Southcentral Business Development Officer, has been in the financial services industry over 36 years, most recently as Vice President of Business Banking for Susquehanna Bank.
- **Deb Cram**, Wellsboro Office Manager, has 23 years experience in banking, the majority of which have been in Branch Management and Business Development.
- **Trevor Brown**, Southcentral Business Development Officer, excels in growing revenue, reducing expenses and developing effective business teams for a variety of financial organizations. He has worked for several banks in the Washington, D.C. area.



Supporting Education... Our Civic Duty



With budget cuts and the recent state budget impasse impacting public schools and community outreach programs, First Citizens continues to recognize opportunities to provide monetary contributions and financial education. Earlier this year, we donated a total of \$30,000 in support of educational programs in our new Southcentral region. Recipients included the Cedar Foundation, Falcon Foundation, the Eastern Lebanon County Education Foundation, Northern Lebanon Education Foundation, and the Sexual Assault Resource and Counseling Center (SARCC) of Lebanon and Schuylkill Counties. Monies will be used to provide scholarships, summer programs, innovative classroom programs, and social, cultural and athletic enrichment opportunities to local students.



*April is National
Financial
Literacy Month!*

We also fund a financial education literacy program in many of our schools through our partnership with EverFi who provides web-based course using video, animations, 3-D gaming, avatars and social networking to bring financial concepts to life for today's digital generation. The EverFi Financial Literacy Program reaches over 1,900 students in Tioga, Bradford and Potter Counties in Pennsylvania. Students take the course as a required part of their curriculum and learn about key financial topics such as saving and budgeting, financing higher education, identity protection, credit scores, and more. First Citizens employees also volunteer in the classroom throughout the school year to reinforce these financial concepts. The EverFi Financial Literacy Program has had a big impact on students' knowledge, attitudes, and behaviors. According to pre- and post-assessment surveys, students' knowledge of key financial topics rose by an average of 75%. We're incredibly proud to be spurring this kind of change and helping teach the next generation of students these valuable skills!