

CITIZENS

FINANCIAL SERVICES

INCORPORATED

**INVESTING
IN OUR FUTURE**



2015
Year in Review

Letter from the CEO and President	1 - 3
Employee Recognition	4-5
Stock Performance	6
Consolidated Balance Sheet	7
Five Year Summary of Operations	8
Consolidated Quarterly Data	9
Trust and Investment Services	10
Funds Under Management	
Company and Shareholder Information	11
Board of Directors, Officers and Community Office Information	12-13

Investing In Our Future

Letter from: Randall E. Black • Chief Executive Officer and President

“Growth is never by mere chance; it is the result of forces working together.”

- James Cash Penney Jr., Founder of JCPenney

Welcome Fellow Shareholders, Customers, Employees & Friends,

This past year can be characterized by one word - dedication. The year 2015 will forever be remembered as the year Citizens decided to take our philosophy of banking beyond our borders to what we now call our Southcentral Region, the Lebanon Valley Region of Pennsylvania. As a result of the merger of The First National Bank of Fredericksburg (FNB), headquartered in Fredericksburg, Pennsylvania on December 11, 2015, First Citizens added \$241 million in assets and seven offices located in three distinct markets. These new markets will provide fresh opportunities for carrying out one of our core competencies, agricultural lending, as well as business development opportunities in our first metropolitan statistical area (MSA), Lebanon, Pennsylvania. Citizens’ strategy and history has been to grow organically in our markets while expanding beyond our borders with quality



bankers to create a de novo presence in areas we feel fit our core competencies. This merger provides an opportunity to take our strengths to a new and exciting region, that we feel will benefit the customers, communities, employees and shareholders of the combined organization. This merger would not have been possible without the *dedication* of time and effort by both the FNB and Citizens boards, management teams, shareholders and **especially** the employees, who have given so much of their own personal time in to making the conversion a success. I cannot be more proud of our family!

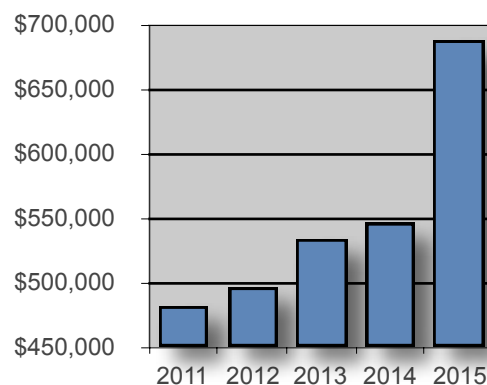
10-YEAR GROWTH SUMMARY		
	2006 - 2015	Growth
Total Assets	\$634 Million	+120%
Deposits	\$558 Million	+130%
Net Loans	\$309 Million	+81%
Shareholders Equity	\$78 Million	+188%

We are excited about our potential for growth within this new region— from being able to provide the existing customer base with additional products and services, to having our newly formed business development team hitting the ground running, establishing new customer relationships and delivering our community banking philosophy to our new markets. Even though this transaction provided instantaneous growth, it’s the potential growth that has us so excited. Rest assured our commitment and *dedication* to the customers, communities, employees and shareholders of both our new region and our existing markets remains our top priority!

Although the merger took a lot of our time and energy, we did not lose focus on who we are. In 2015, excluding the acquired assets and liabilities, loans for Citizens grew 4.6%, while deposits declined slightly by 1.4%, primarily as a result of the lack of a budget being passed by the Commonwealth of Pennsylvania, which significantly impacted the funding status of our local school districts and municipalities. Our core earnings remain strong, with even greater opportunities for growth as a result of the merger.

Earnings for 2015 were positive with the merger costs included. Citizens return on average equity was 11.20%, return on average assets was 1.22% and basic earnings per share were \$3.84. Excluding merger costs, Citizens return on average equity, return on average assets and earnings per share were 12.03%, 1.31% and \$4.12, respectively. We expect the impact of the merger to be accretive in 2016.

NET LOANS (Dollars in Thousands)

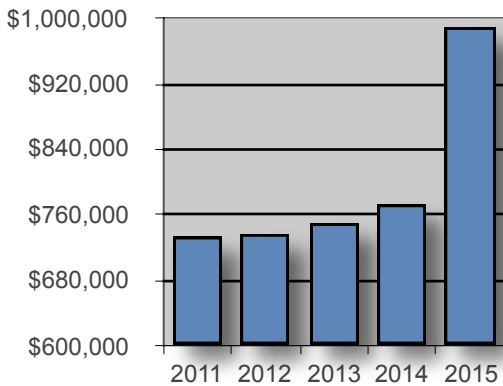


continued on next page

Investing In Our Future

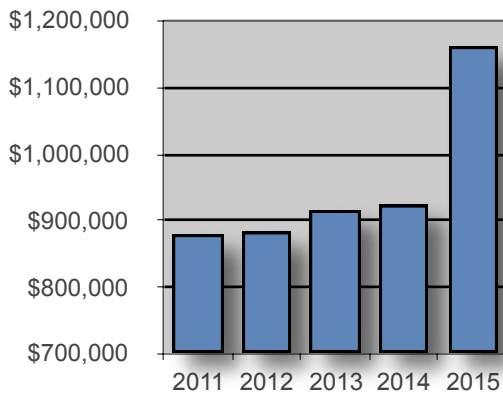
continued from previous page

DEPOSITS (Dollars in Thousands)



With the addition of our new family and region, your company has crossed over the billion dollar threshold with total assets of \$1.163 billion, loans of nearly \$700 million, deposits of nearly \$1 billion and 24 offices serving seven counties in Pennsylvania and one in New York. Even with this growth, our focus and commitment remains the same, continuing to provide second to none service and products to our customers, while continuing our partnership with the communities we serve, while delivering total returns to you, our shareholders.

TOTAL ASSETS (Dollars in Thousands)



Asset quality is a key focus for all financial companies and Citizens has a long history of high asset quality, with loan metrics continuing to be strong. Our non-performing assets as of December 31, 2015 totaled \$8.5 million compared to \$9.2 million at December 31, 2014. The ratio of non-performing assets to total loans was 1.22% at December 31, 2015 compared to 1.67% as of December 31, 2014. This decrease can be attributed to the overall decrease in non-performing assets, as well as the increase in total loans from the FNB acquisition and organic growth during 2015. Annualized net charge-offs as a percent of average loans remains very low at .03%. The loan portfolio mix of Commercial & Industrial, Commercial & Agricultural Real Estate and Residential Real Estate provides good diversity within the portfolio. With the addition of the new markets, the lending portfolio diversification will also be further enhanced by a greater geographical region.

The merger with FNB was our major highlight for 2015; however it was not our only significant event. On February 2, 2015, after having a loan production office in the market for three years, we officially opened our 18th branch in Mill Hall, PA. The Mill Hall market has provided us with an opportunity to expand our agricultural initiative into the Sugar and Nittany Valley regions

of central Pennsylvania through new relationships, including the Amish communities. Again, I must thank our *dedicated* employees for their hard work throughout the year. Without them none of this would have been possible.

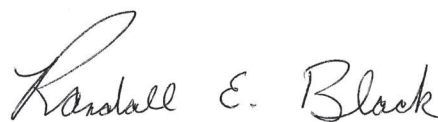
Citizens continues to perform successfully and was once again named one of the top 200 community banks in the country by *American Banker Magazine*, as it has been for the last 8 years, with assets less than \$2 billion, for financial performance based upon the three-year average return on equity. Citizens has been ranked in the top ten for the last five years placing eighth for our 2014 performance. In addition, First Citizens again earned a maximum 5-star rating from Bauer Financial, Inc., which analyzes and reports on the financial condition of the nation's banks. And finally, we were once again ranked the #1 lender to small businesses and the agricultural community by the Federal Financial Institutions Examination Council (FFIEC) for Tioga, Bradford and Potter counties. We hope to have the same impact as we build momentum in Clinton County and our new Southcentral region. We are both honored and humbled to be continuously recognized by our industry for our performance.

With our goal to remain independent and among one of the strongest performing financial institutions, we must continue to challenge ourselves to balance efficiency with growth, while understanding and managing risk in an ever changing environment. On December 16, 2015 the Federal Reserve finally increased the Fed Funds rate by 25 basis points – marking seven years to the day since the rate reached 0%. However, as we entered into the early part of 2016, the world economies continue to have financial struggles and in turn have had a negative impact on our national economy, as evidenced by the

recent decline in the US stock indices as of the date this letter was penned. The result has been a continuing flattening of the yield curve as the 10-year Treasury has fallen to 1.70% and lower. So the challenge remains to maximize our growth opportunities to help offset declining margins throughout this prolonged rate cycle.

As you may recall, over the last few years I have been communicating our strategy of building capacity in preparation of future growth. The year 2015 will leave its mark in our history books as the year we were able to put in motion the growth component of our strategic plan. We now must take these new markets and fully execute our community banking model in order to generate additional organic growth for your company. Rest assured your team of *dedicated* board members, management and employees will continue to focus on sustainability, with profitable growth being a key driver for future returns.

I again must thank our *dedicated* team for all their hard work in making Citizens the outstanding company it is today. Citizens Board, advisory boards, management, and employees look forward to serving you throughout 2016. We thank you for your trust and investment in Citizens— your confidence in us remains a real strength for our company.



Randall E. Black - Chief Executive Officer and President

MARK DALTON RETIRES AFTER 18 YEARS OF SERVICE

Mark L. Dalton joined the First Citizens Community Bank Board of Directors in 1997 and became a director of Citizens Financial Services, Inc. in 1998. When he joined First Citizens, he was principal owner of Robert E. Dalton General Insurance in Blossburg. He is well known and well respected in the area which, combined with his years of business experience, allowed him to effectively participate in guiding our organization. While on the board, Mark chaired the Governance and Nominating Committee. We'd like to thank Mark for his years of service and wish him a happy and healthy retirement with his family.



FIRST CITIZENS COMMUNITY BANK APPOINTS ALLETTA SCHADLER TO CORPORATE BOARD

Alletta Schadler was named to The First National Bank of Fredericksburg (FNB) Board of Directors in 1993 and was appointed to the Corporate Board of Directors for First Citizens and Citizens Financial Services in December 2015 after First Citizens acquisition of FNB.

Alletta served as Home Economist, Family Living Agent and County Extension Director with Penn State Extension in Lebanon County from 1969 through 1999. She was the first female County Extension Director in Pennsylvania. Her main program focus was food and nutrition, food safety and food preservation, but she also worked in the areas of leadership development, textiles and clothing, and home management. Her background and commitment to the community create a strong connection with local residents which is invaluable to us as we focus on growing our new Southcentral market.

Employee Corner

First Citizens employees held a company-wide meeting on Presidents Day 2016. It was a casual and fun day of celebration, and many employees were honored for their performance achievements, their forward thinking, and their loyalty.

WESNESKI AND BANIK NAMED EMPLOYEES OF THE YEAR



*Randall E. Black, CEO and President
With Margie Wesneski (Left) and
Lisa Banik (Right)*

Margie Wesneski, Senior Customer Service Counselor

After earning her BS in Home Economics Education from Mansfield State College, Margie was hired in 1977 as a part-time teller, and received several promotions before accepting her current position of Senior Customer Service Counselor in our Blossburg community office.

Margie is a key player in helping the office meet their goals each year by simply doing what she does best – going above and beyond to serve her customers. However, her service doesn't stop at the office – Margie is an active member of numerous community organizations and willingly donates her time and resources to many community causes. Much has changed since Margie started with the bank 39 years ago, but her compassion for her customers has not.

Lisa Banik, BSA/AML/OFAC/CIP Compliance Officer

Lisa began her career at First Citizens in 2002 as a part-time sales teller in our WalMart office, and has since worked in new accounts, head teller, and marketing positions until she was promoted to her current position of BSA/AML/OFAC/CIP Compliance Officer in 2016.

Lisa's potential was identified early in her career, and she was selected for the First Citizens Honors Program and TCDC's Community Leadership Program. Lisa is a First Citizens trainer, and has also been credited for thinking beyond system capabilities to achieve the bank's goals. She consistently receives thank you notes from her coworkers for her dedication and her willingness to help out in any capacity. Lisa graduated from Mansfield University with a BS in Business Administration, Accounting Emphasis, and from the University of Pittsburgh with a BA in Germanic Languages and Literature.



Lori with her husband Doug.

IN MEMORIAM

First Citizens recently lost a treasured member of our family, Lori Quaintance, who passed away in February of this year. Lori joined First Citizens in 2010 and quickly became a key member of our Loan Operations team.

When her fellow employees were recently asked to say a few words about Lori, they used phrases like "kind-hearted with a little sass," "good listener," and "wonderful mother, grandmother and wife." Her family was her world as were the animals she rescued, many that weren't necessarily easy to love. But that was just one example of the size of her heart. Her favorite phrase was "anything for you" and she lent a sincere ear and sage guidance to many of her co-workers. Someone like that doesn't come along every day, and we at First Citizens are honored to call her our "friend."

HONORED FOR THEIR YEARS OF SERVICE

In gratitude for their loyalty, each year, First Citizens provides Service Honorees with extra vacation days to be used in 2016 and shares of Citizens Financial Services, Inc. stock. This year, 152 total bonus vacation days were awarded and 372 shares of stock.

5-Year Service Awards



5-Year Recipients:

Jennifer Kerstetter, Halley Walters, Danielle Russell, Erin Cole, Bob Williams, Ashley Petrowski, Tanya Decker and Samantha Roupp.

Not pictured – *Brady Connolly and Jayanna Cavanaugh-Teeter.*

10-Year Service Awards



10-Year Recipients:

Lori Hamblin, Nicole Simonds, Samantha Congdon, Kristen D'Angelo and Kirsten Tellgren.

15-Year Service Awards



15-Year Recipients:

Standing – *Janet Holmes, Lisa Alexander, Deb Donnelly, Kathy Webster, Debbie Casey, Brenda Beardslee, Deb Castle, Marsha Wills, Cindy Chapdelaine, Kathy Wolstenholme and Matt Lundgren.*

Seated – *Karla Howland, Vicky Sickler, Kelly Watkins and Beth Weiskopff.*

Not pictured – *Pam Beers, Cathy Pientka, Shawn Russell, Kevin Hyatt and Patty Vlajic*

20, 25, 35 and 40-Year Service Awards



20 - 25 - 35 - 40-Year Recipients:

Phil Vaughn, Sandra Smith, Kristina Bogaczyk, Deb Johnson, Paula Johnson and Terry Osborne.

Not pictured – *Beth Pfleegor.*

Stock Performance

COMMON STOCK

The Company's stock is not listed on any stock exchange, but it is quoted on the OTC Bulletin Board under the trading symbol CZFS. Prices presented in the table below are bid prices between broker-dealers published by the OTC Bulletin Board and the Pink Sheets Electronic Quotation Service. The prices do not include retail markups or markdowns or any commission to the broker-dealer. The bid prices do not necessarily reflect prices in actual transactions. Cash dividends are declared on a quarterly basis.

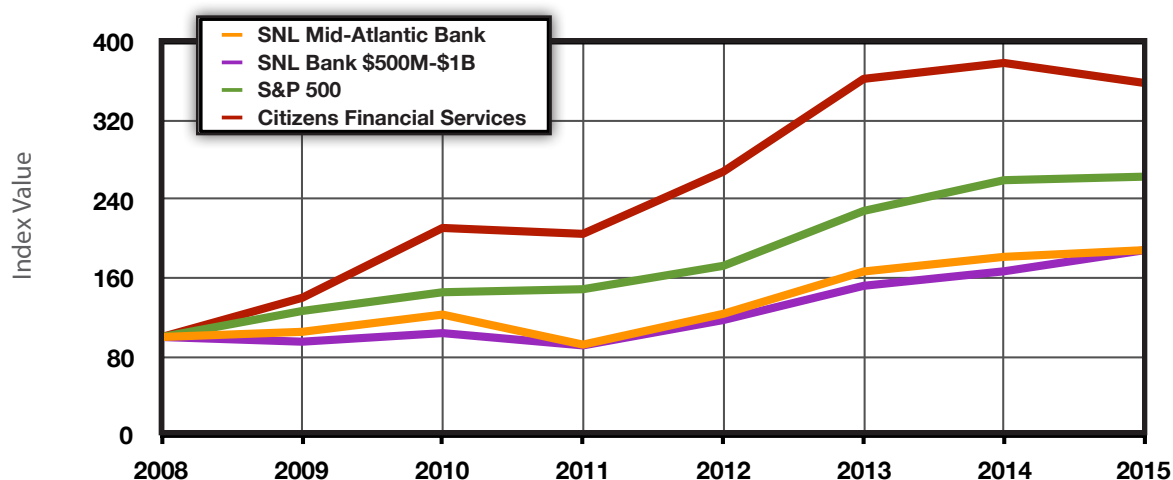
A copy of the Company's Annual Report on Form 10-K for the year ended December 31, 2015, as required to be filed with the Securities and Exchange Commission, will be furnished without charge upon written request to the Company's Treasurer at the principal office at 15 South Main Street, Mansfield, PA 16933. The information is also available through the Company's website at www.firstcitizensbank.com and at the website of the Securities and Exchange Commission at www.sec.gov.

STOCK PERFORMANCE

	High	Low	Dividends Declared per share
2015			
First quarter	\$53.63	\$49.39	\$0.405
Second quarter	\$50.14	\$48.00	\$0.405
Third quarter	\$49.89	\$45.50	\$0.510
Fourth quarter	\$49.22	\$45.50	\$0.410
2014			
First quarter	\$52.56	\$47.00	\$0.385
Second quarter	\$53.56	\$50.02	\$0.385
Third quarter	\$52.59	\$50.86	\$1.000
Fourth quarter	\$53.34	\$51.51	\$0.400

TOTAL RETURN PERFORMANCE

(Periods Ending 12/31/08 - 12/31/15)



This chart illustrates the cumulative investment return to shareholders based on the assumption that a \$100 investment was made on December 31, 2008 and compares the results against the performance of other indices.

Selected Financial Data

CONSOLIDATED BALANCE SHEET

(In Thousands)

(As of December 31)	2015	2014	2013	2012	2011
ASSETS:					
Cash and cash equivalents					
Noninterest-bearing	\$ 14,088	\$ 10,091	\$ 8,899	\$ 12,307	\$ 9,960
Interest-bearing	10,296	1,332	1,184	14,026	20,472
Total cash and cash equivalents:	24,384	11,423	10,083	26,333	30,432
Interest bearing time deposits with other banks	7,696	5,960	2,480	-	-
Available-for-sale securities	359,737	306,146	317,301	310,252	318,823
Loans held for sale	603	497	278	1,458	-
Net Loans	687,925	547,290	533,514	495,679	481,022
Premises and equipment	17,263	12,357	11,105	11,521	11,702
Accrued interest receivable	4,211	3,644	3,728	3,816	3,621
Goodwill	21,089	10,256	10,256	10,256	10,256
Bank owned life insurance	25,535	20,309	14,679	14,177	13,669
Other assets	14,541	7,166	11,510	8,935	9,042
TOTAL ASSETS	\$ 1,162,984	\$ 925,048	\$ 914,934	\$ 882,427	\$ 878,567
LIABILITIES:					
Deposits:					
Noninterest-bearing	\$ 150,960	\$ 95,526	\$ 85,585	\$ 89,494	\$ 85,605
Interest-bearing	837,071	678,407	662,731	647,602	648,388
Total deposits	988,031	773,933	748,316	737,096	733,993
Borrowed funds	41,631	41,799	66,932	46,126	53,882
Accrued interest payable	734	756	895	1,143	1,512
Other liabilities	12,828	8,032	6,735	8,587	7,712
TOTAL LIABILITIES	1,043,224	824,520	822,878	792,952	797,099
STOCKHOLDERS' EQUITY:					
Common stock	3,672	3,335	3,306	3,161	3,133
Additional paid-in capital	40,715	25,150	23,562	16,468	15,313
Retained earnings	85,790	79,512	74,325	71,813	63,337
Accumulated other comprehensive (loss) income	(236)	767	(1,225)	4,631	4,949
Treasury stock, at cost	(10,181)	(8,236)	(7,912)	(6,598)	(5,264)
TOTAL STOCKHOLDERS' EQUITY	119,760	100,528	92,056	89,475	81,468
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	\$ 1,162,984	\$ 925,048	\$ 914,934	\$ 882,427	\$ 878,567

Selected Financial Data

FIVE YEAR SUMMARY OF OPERATIONS

(In Thousands, Except Share Data)

	2015	2014	2013	2012	2011
Interest income	\$ 35,653	\$ 35,291	\$ 36,234	\$ 38,085	\$ 38,293
Interest expense	4,820	4,953	6,315	7,659	9,683
Net interest income	30,833	30,338	29,919	30,426	28,610
Provision for loan losses	480	585	405	420	675
Net interest income after provision					
for loan losses	30,353	29,753	29,514	30,006	27,935
Non-interest income	6,994	6,740	6,982	7,364	6,625
Investment securities gains, net	429	616	441	604	334
Non-interest expenses	23,429	20,165	19,810	19,428	18,452
Income before provision for income taxes	14,347	16,944	17,127	18,546	16,442
Provision for income taxes	2,721	3,559	3,752	4,331	3,610
Net income	\$ 11,626	\$ 13,385	\$ 13,375	\$ 14,215	\$ 12,832
Per share data:					
Net income - Basic (1)	\$ 3.84	\$ 4.41	\$ 4.38	\$ 4.61	\$ 4.12
Net income - Diluted (1)	3.83	4.40	4.38	4.60	4.12
Cash dividends declared (1)	1.73	2.17	1.21	1.49	1.08
Stock dividend	-	1%	5%	1%	1%
Book value (1) (2)	35.97	32.83	30.64	27.62	24.64
Financial Ratios and Data:					
Return on average stockholders' equity, excluding accumulated other comprehensive income	11.20%	13.73%	14.89%	17.48%	17.86%
Return on average assets	1.22%	1.48%	1.51%	1.62%	1.52%
Dividends as a percent of net income	46.00%	49.32%	27.63%	32.37%	26.30%
Equity to asset ratio	10.91%	10.74%	10.13%	9.26%	8.49%
Loan Quality (dollars in thousands):					
Non-performing assets	\$ 8,508	\$ 9,227	\$ 10,154	\$ 9,189	\$ 10,300
Non-performing loans	\$ 7,154	\$ 7,435	\$ 8,794	\$ 8,573	\$ 9,440
Non-performing assets as a percent of loans, net of unearned income	1.22%	1.67%	1.88%	1.83%	2.11%
Non-performing loans as a percent of loans, net of unearned income	1.03%	1.34%	1.63%	1.71%	1.94%
Year-end allowance for loan losses	\$ 7,106	\$ 6,815	\$ 7,098	\$ 6,784	\$ 6,487
Year-end allowance to total loans	1.02%	1.23%	1.31%	1.35%	1.33%
Year-end allowance to total non-performing loans	99.33%	91.66%	80.71%	79.13%	68.72%

(1) Amounts were adjusted to reflect stock dividends. (2) Calculation excludes accumulated other comprehensive income.

Selected Financial Data

CONSOLIDATED QUARTERLY DATA

(In Thousands, Except Share Data)

2015	Three Months Ended			
	Mar 31	Jun 30	Sep 30	Dec 31
Interest income	\$ 8,771	\$ 8,768	\$ 8,863	\$ 9,251
Interest expense	1,184	1,207	1,218	1,211
Net interest income	7,587	7,561	7,645	8,040
Provision for loan losses	120	120	120	120
Non-interest income	1,602	1,780	1,736	1,876
Investment securities gains (losses), net	126	175	129	(1)
Non-interest expenses	5,335	5,428	5,852	6,814
Income before provision for income taxes	3,860	3,968	3,538	2,981
Provision for income taxes	740	779	681	521
Net income	\$ 3,120	\$ 3,189	\$ 2,857	\$ 2,460
Earnings Per Share - Basic (1)	\$ 1.03	\$ 1.06	\$ 0.95	\$ 0.80
Earnings Per Share - Diluted (1)	\$ 1.03	\$ 1.06	\$ 0.95	\$ 0.79
	Three Months Ended			
2014	Mar 31	Jun 30	Sep 30	Dec 31
Interest income	\$ 8,781	\$ 8,889	\$ 8,808	\$ 8,813
Interest expense	1,269	1,239	1,234	1,211
Net interest income	7,512	7,650	7,574	7,602
Provision for loan losses	180	150	150	105
Non-interest income	1,616	1,680	1,682	1,762
Investment securities gains, net	171	75	242	128
Non-interest expenses	5,091	5,000	5,067	5,007
Income before provision for income taxes	4,028	4,255	4,281	4,380
Provision for income taxes	852	890	913	904
Net income	\$ 3,176	\$ 3,365	\$ 3,368	\$ 3,476
Earnings Per Share - Basic (1)	\$ 1.05	\$ 1.11	\$ 1.11	\$ 1.14
Earnings Per Share - Diluted (1)	\$ 1.04	\$ 1.11	\$ 1.11	\$ 1.14

(1) Amounts were adjusted to reflect stock dividends.

Selected Financial Data

TRUST AND INVESTMENT SERVICES FUNDS UNDER MANAGEMENT

(Market Values In Thousands)

	2015	2014	2013	2012	2011
INVESTMENTS:					
Bonds	\$ 16,425	\$ 15,558	\$ 15,729	\$ 18,848	\$ 20,688
Stocks	18,574	17,925	16,893	23,811	21,500
Savings and Money Market Funds	12,437	12,395	13,959	15,521	18,411
Mutual Funds	58,644	53,456	51,591	46,106	32,780
Mineral Interests	2,781	0	0	0	0
Mortgages	686	701	562	558	723
Real Estate	565	637	645	670	570
Cash and Miscellaneous	68	49	56	40	0
TOTAL	\$ 110,180	\$ 100,721	\$ 99,435	\$ 105,554	\$ 94,672
ACCOUNTS:					
Trusts	\$ 26,746	\$ 21,268	\$ 20,866	\$ 27,313	\$ 27,485
Guardianships	1,274	1,684	226	982	648
Employee Benefits	46,888	41,289	39,819	37,588	33,022
Investment Management	35,268	36,478	38,510	39,647	30,623
Custodial	4	2	14	24	2,894
TOTAL	\$ 110,180	\$ 100,721	\$ 99,435	\$ 105,554	\$ 94,672

Company and Shareholder Information

ANNUAL MEETING

The annual meeting and luncheon for the shareholders of Citizens Financial Services, Inc. will be held at the Tioga County Fairgrounds Youth Building in Whitneyville, PA on April 19, 2016 at 12:00 noon.

FORM 10-K

The Annual Report on Form 10-K will be made available upon request or is available through the company's website, www.firstcitizensbank.com.

CONTACT

Mickey L. Jones, Treasurer, CPA
Citizens Financial Services, Inc.
15 South Main Street
Mansfield, PA 16933

INVESTOR INFORMATION

Stock Listing:

Citizens Financial Services, Inc. common stock is listed on the OTC Pink and is traded under the symbol CZFS. For assistance regarding a change in registration of stock certificates, replacing lost certificates/dividend checks, or address changes, please contact Shareholder Services or the Transfer Agent listed below.

Shareholder Services:

First Citizens Community Bank
Attn: Gina Marie Boor, AVP
15 South Main Street
Mansfield, PA 16933
Toll free: 800-326-9486
Telephone: 570-662-2121
Website: www.firstcitizensbank.com
E-mail: fccb@firstcitizensbank.com

Transfer Agent:

Broadridge Corporate Issuer Solutions, Inc.
1717 Arch Street, Suite 1300
Philadelphia, PA 19103
Phone: 877-830-4936
Fax: 215-553-5402
E-mail: shareholder@broadridge.com

MARKET MAKERS

Boenning & Scattergood Inc.
610-832-1212 and NASDAQ Trading:
800-842-8928

Knight Capital Group, Inc.
800-544-7508

Citadel LLC
312-395-2100

Monroe Securities, Inc.
800-766-5560

For additional Market Makers, please contact Gina Boor, Shareholder Services, 800-326-9486.

Company Information



Board of Directors

FCCB & CFSI

R. Lowell Coolidge, Esquire, Chairman of the Board

Randall E. Black, CEO & President

Rudolph J. van der Hiel, Esquire, Vice Chairman

Rinaldo A. DePaola, Esquire

Robert W. Chappell, Esquire

Thomas E. Freeman

Roger C. Graham, Jr.

E. Gene Kosa

R. Joseph Landy, Esquire

Alletta M. Schadler

Board of Directors Directors Emeriti - CFSI

Robert E. Dalton

Larry J. Croft

Robert J. Landy, Esquire

Mark L. Dalton

John E. Novak

John M. Thomas, MD

Richard E. Wilber

Carol J. Tama

CFSI Officers

Randall E. Black, CEO & President

Terry B. Osborne, Secretary

Robert W. Chappell, Asst. Secretary

Mickey L. Jones, Treasurer, CPA

Agriculture Board

Glen Gorrell, East Smithfield

Dale Hoffman, Shinglehouse

Dean Jackson, Troy

Gene Kosa, Ulysses

Phil Rockwell, Canton

Tim Webster, Wellsboro

Martha Young, LeRaysville

Executive Office

Randall E. Black, CEO & President

Gina M. Boor, AVP, Shareholder Services

Investments & Trust

Robert B. Mosso, SVP

Matthew G. Geer, VP

Christopher W. Lynch, VP

Robert D. Williams, Jr., VP

Florence L. Prough, AVP

Courtney M. Steckiel, AVP

Kristen D. D'Angelo, AVP

Matthew M. Lundgren, AVP

Matthew A. Stroup, AVP

Sylvia R. Thompson, AVP

Finance

Mickey L. Jones, EVP, COO/CFO

Stephen J. Guillaume, VP

Pamela Munford, Asst. Controller, AVP

Retail Banking Services

Jeffrey B. Carr, SVP

Diane K. Wilson, VP

Robin K. Carleton, VP

Janet E. Holmes, AVP

Shari L. Johnson, AVP, MO

Cathy C. Pientka, AVP, MO

Sara A. Fenstermaker, MO

Administrative Services

Cynthia T. Pazzaglia, SVP

Laura L. Nelson, AVP

Marketing

Kathleen M. Campbell, SVP

Wendy L. Southard, AVP

Training

Misti L. Machmer, AVP

Commercial Services

Jeffrey L. Wilson, SVP

Erin M. Cole, VP

Robert P. Fitzgerald, VP

Christopher S. Landis, VP

David G. Morris, VP

Thomas C. Thompson III, VP

Kevin J. Green, AVP

Patrick E. Prough, AVP

Kiera N. Meyer

Chester L. Reed

J.B. Sullivan

Operations

Terry B. Osborne, EVP

Gregory J. Anna, SVP

Allan K. Reed, VP

Patricia T. Vlajic, VP

Melissa A. Cowles, AVP

Renée P. Davis, AVP

Rob DeWater, AVP

Wendy E. Dorsey, AVP

Michele E. Litzelman, AVP

Douglas N. Smith, AVP

Alison S. Broughton, AVP

Office Locations

Mansfield

15 South Main Street

570-662-2121

Kristina M. Bogaczyk, AVP

Local Board

Gary R. Butters

Christopher D. Jones

William J. Waldman

Amy C. Wood

Kristina M. Bogaczyk

Blossburg

300 Main Street

570-638-2115

Beth A. Weiskopff, AVP

Local Board

Samuel H. Knipe

George D. Lloyd

Shane Nickerson

Susan M. Signor

Beth A. Weiskopff

Towanda

111 Main Street

570-265-6137

Lorraine F. Brown, AVP

Local Board

Roger L. Brown

Mark Gannon

Anthony J. Ventello

Lorraine F. Brown

Millerton

7352 Route 328

570-537-2203

Kathy S. Webster, AVP

Local Board (see Troy listing)

Company Information

Sayre

306 W. Lockhart Street
570-888-6602
Timothy M. Hickey, AVP
Local Board
Angelo M. Sisto
Thomas J. McDonald, Jr., MD
Stephen J. Novak
Michael J. Yanuzzi
Bruce E. Boughton
Timothy M. Hickey

Sayre

1778 Elmira Street
570-888-4900
Bruce E. Boughton II, AVP
Local Board (see previous Sayre listing)

Canton

53 West Main Street
570-673-3103
Janet E. Holmes, AVP
Local Board
Randy L. Castle
Lester E. Hilfiger
Philip C. Rockwell
Janet E. Holmes

Troy

1133 West Main Street
570-297-2131
Kathy G. Watkins
Local Board
Glenn D. Gorrell
Rick Hoover
John L. Huntington
Gregory S. Jones
Betsy L. Seeley
Byron Wright
Kathy G. Watkins
Bruce E. Boughton II
Kathy S. Webster

Gillett

PO Box 125, 33178 Route 14
570-596-2679
Bruce E. Boughton II, AVP
Local Board (see Troy listing)

Ulysses

502 Main Street
814-848-7572
Phillip D. Vaughn, AVP
Local Board
Victor O. Brown, DMD PC
Jerry R. McCaslin
Phillip D. Vaughn

LeRaysville

960 Main Street
570-744-2431
Debra S. Donnelly, AVP
Local Board
Louis C. Ugliuzza
Gerald A. Histan
Richard R. Jones
Martha D. Young
Debra S. Donnelly

Rome

847 Main Street
570-247-5100
Debra S. Donnelly, AVP
Local Board (see LeRaysville listing)

Mill Hall

39 King Arthur Drive
570-748-6072
Margaret J. Shaffer, AVP
Local Board
Jay B. Alexander
Steven J. Bason
Robert A. Maguire
James Harbach
Margaret J. Shaffer

Wellsboro

1 Pearl Street
570-724-2600
Deborah A. Cram
Local Board
Timothy J. Gooch, CPA
James K. Stager
Benjamin Largey
Christopher Lantz
Deborah A. Cram

Wal-Mart

2 WalMart Plaza (Mansfield)
570-662-8520
Kristina M. Bogaczyk, AVP

Wellsville, NY

10 S. Main Street
585-593-7290
L. Abbie Pritchard, AVP
Local Board
Mary Kate Cole
Michael Finn
Kevin LaForge
Carl B. Long
Gary H. Ransom
Randy H. Shayler
L. Abbie Pritchard
Alaina F. Knisely

Genesee

391 Main Street
814-228-3201
Alaina F. Knisely, AVP
Local Board (see Wellsville listing)

Southcentral Region

James A. Rovito – SVP, Regional President
Michael R. Groff, VP, Commercial Banking
Eric T. Long, VP, Commercial Banking
Cynthia A. Zumbrunnen, VP, Business Banking
Trevor R. Brown, Commercial Banking
Darryl S. Bush, Mortgage Originator
Regional Board
Paul Kilgore
Eugene Kreitzer, Sr.
Alletta Schadler
Rodney Seidel
Wilmer Stoner
Robert Walborn

Offices:

Fredericksburg
306 S. Pine Grove St.
717-202-2255
Jennifer A. Farnham, VP

Lebanon - Sunset
1690 North 7th St.
717-202-2252
Dawn M. Miele, AVP

Lebanon Valley Mall
2217 W. Cumberland St.
717-202-3969
Dawn M. Miele, AVP

Lebanon - Isabel Drive
450 Isabel Drive
717-202-3978
David S. Leggat

Mt. Aetna
7635 Lancaster Avenue
717-202-2239
Randy L. Brandt, AVP

Schuylkill Haven
45 West Main St.
866-779-4102
Debra A. Parobek

Friedensburg
1549 Long Run Road
866-779-4113
Ashley N. Fisher

CITIZENS

FINANCIAL SERVICES

I N C O R P O R A T E D

Citizens Financial Services, Inc.
15 South Main Street
Mansfield, Pennsylvania 16933
570-662-2121
800-326-9486
www.firstcitizensbank.com

©2016 Citizens Financial Services, Inc.,
All rights reserved. Printed in U.S.A.