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Ease Into Retirement

Matthew A. Stroup, VP/MBA/CPA | CERTIFIED FINANCIAL PLANNER™



Many of you are already out of the workforce and enjoying the benefits of being retired. For others, retirement is right around the corner and you've worked for over 30 years to save all you could. The question is — will it be enough — and the time to find out is now.

You've probably been kicking around ideas about what age you'd like to retire, where you'll live, the places you'd like to go and the things you'll do. An effective retirement plan addresses both the lifestyle and financial aspects of retiring. How will you fund these expectations?

- What type of lifestyle do I expect to enjoy?
- Is downsizing or relocating part of my plans?
- How will I pay for Health Care until Medicare kicks in at the age of 65?
- How will my spouse be taken care of upon my death?
- Where will my retirement income come from?
- Are my assets enough to meet my expectations?
- Are my assets allocated appropriately during my final years of employment?
- Should I delay social security income or take it immediately upon retirement?

Formalizing your lifestyle wishes and evaluating how you anticipate paying for them is key to planning a happy retirement. But don't do it alone. Talk with your spouse, your family members and a professional.

“Good fortune is what happens when opportunity meets with planning.” - Thomas Edison

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Your Success is Our Mission



The Captain's Log

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WELCOME

We welcome the following employees to our family:

- Shannon Langham, Fredericksburg
- Hannah Kees, Sunset
- Karen McNett, Canton
- Sean McKinney, Ag Lender
- Jeff Bollinger, Ag Lender
- Sylvia Beamesderfer, Administrative Assistant
- Jennifer Greenawalt, Ag Credit Analyst

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A Message from the President



Dear Friends,

In the July/August issue of the Captain's Log, I announced plans to expand our footprint further into the Lancaster market with the opening of our 26th office in Mount Joy, Pennsylvania. We opened our doors on September 6th and we already feel like part of the neighborhood. Building an experienced, well known sales staff to drive our success in this market was essential. You can learn a little more about this impressive group on pages 3 and 4.

Having a strong, local, dedicated staff has always been at the heart of our success in all of our markets. They are our strongest asset and fostering their growth and appreciating their hard work builds loyalty. In this issue of the Captains Log, you'll read about how this philosophy enables us to promote existing employees to new positions and about a few who have chosen to retire after spending many years as members of our family.

Speaking of retirement, check out the article on page 4, written for you by Matt Stroup, one of our Certified Financial Planners, who says if you're having conversations about retirement, it's probably time to do more than talk.

In closing, I'd like to ask that you remember our men and women in uniform. Because of their sacrifice, we have the pleasure of enjoying the holidays with family and friends, something many of them won't experience this year. May the gifts of peace, good health, and happiness be with you and your families throughout this holiday season.

Randy



Captain Williams Rides Again

Rob Carleton, a Regional Manager for First Citizens, dressed as Captain Williams and rode his trusty steed down Main Street at the annual 1890s parade in Mansfield. Our logo, the Patriot rider, is dedicated to Captain Williams, who led the effort over 200 years ago to build the first roadway through the rugged Twin Tiers frontier to provide safe passage to freedom for thousands who would later settle here.

Exciting Changes to a Great Staff

At First Citizens, our success depends on having employees who know how to balance what's right for the customer with what's right for the bank. We get how powerful this is. So we offer our employees the training and the opportunity to progress. The results? Employee longevity and a pool of highly talented individuals to keep us on top. So, as we bid a fond farewell to three long-time employees, we celebrate many more who are moving into new and exciting roles.



Patty Vlajic spent 35 years in banking, joining First Citizens in 2000 as Branch Administrator as a result of the Sovereign Bank acquisition. During her tenure, Patty provided an exceptional level of branch compliance and security oversight, and guidance to our employees and customers.

Mike Groff, Business Development Officer, joined First Citizens as a result of our First National Bank of Fredericksburg acquisition in 2015. In his 43-year banking career, Mike managed the Sunset office and loan department, and was named Sr. Loan Officer in 1986.



Kathy Wolstenholme, Commercial Administrative Assistant, has been in banking for 39 ½ years and joined First Citizens in 2000 as part of the Sovereign Bank acquisition. Kathy has done an excellent job providing the Commercial Services Department and our customers with a high level of professionalism and support.

Moving On Up...



- **Kristina Bogaczyk**, who has been with First Citizens for over 26 years and was named Employee of the Year on two separate occasions, recently accepted the position of Mortgage Originator for Tioga County.
- **Wendy Southard**, who spent 25 years with First Citizens in Marketing, was promoted to Professional Development Officer. Wendy was named employee of the year in 2012.
- **Heather Sargent** joined First Citizens in 2013 as Credit Administration Representative, and is now our Public Relations and Communications Coordinator.
- **Kylie Morse** recently accepted the position of Training Assistant. She was previously a Sales Representative in the Wellsboro office.
- **Sam Roupp**, a three-year sales representative in our Blossburg office, was promoted to Deposit Operations Representative.
- **Lori Faller**, who was previously a head teller in Fredericksburg, was promoted to consumer lender.
- **Brandi Mays** accepted a head teller position in the Fredericksburg office.
- **Misti Machmer**, who previously managed our Troy Office and worked as the Professional Development Officer, has transferred to Canton, her hometown, to manage the office there.
- **Randy Owen** was promoted to Credit Analyst. He was a Sales Representative in our Mansfield Walmart Office.

Meet Our Mount Joy Team

Mary Alice Bitner, Manager and Loan Officer, has 27 years in banking, most recently as AVP and Market Leader for BB&T in Mount Joy.

Deborah Chu, Deposits and Consumer Loans, spent the last nine years of her 27-year banking career at the National Penn Bank Mount Joy location that has now become First Citizens.

Vickie Hooper, Customer Service, has 19 years in banking, most recently as the Head Teller at the National Penn Bank Mount Joy office.

Hope Settle, Customer Service, was a Teller at the Mount Joy office of BB&T.



Dwight Rohrer, SVP, Commercial and Agricultural Business Team Leader, who previously held the position of VP and Ag Team Leader for National Penn Bank, has over 30 years experience, working with small businesses and farmers in the Lancaster Market.

Jeffrey Rae, VP, Commercial Lender, has over 26 years in banking, most recently as Commercial Lender and Team Leader with Ephrata National Bank.

Jason Landis, VP, Ag Banker, was previously an Agricultural Loan Officer for Ephrata National Bank.

Sharon Ebersole, Commercial / Ag Administrative Assistant, has 30 years as Loan Administrator, most recently with National Penn Bank.