



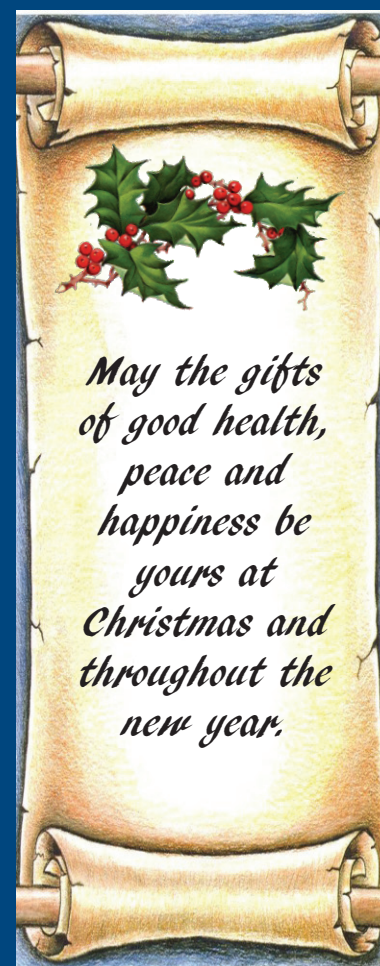
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A MESSAGE FROM THE PRESIDENT

The First National Bank of Fredericksburg will become First Citizens on December 11, 2015

In our last newsletter, we announced our intention to acquire The First National Bank of Fredericksburg who operates seven offices in the Lebanon Valley and Schuylkill County areas of Pennsylvania. Since then, a lot has happened. The conversion date for all offices of The First National Bank of Fredericksburg (FNB) to become First Citizens Community Bank has been set for Friday, December 11, 2015. We've received all regulatory approvals and the approval of their shareholders. The support staff at both banks has been working hard to ensure all products, technology and branch functions will be effectively transferred on December 11th with as minimal impact on their customers as possible. FNB customers have received communications from First Citizens to ensure they understand the benefits of joining our organization, are aware of changes to products and services, and are prepared for what will happen over the conversion weekend.

In addition to the regulatory and operational conversion issues, we've also been focused on the FNB staff, training the existing staff on products, systems and our customer service culture — and recruiting in the areas of leadership and business development.

In October, we hired Jim Rovito (pictured far right) as the President of our new Southcentral Region. As Regional President, Jim will be responsible for the region's overall performance and future strategic direction. He will provide leadership in the areas of goal

establishment, commercial and consumer business development, staff advancement and customer service excellence. Prior to joining First Citizens, Jim was Vice President and Retail Market Manager in the Harrisburg East and West regions and Lancaster region of Metro Bank where he oversaw 11 branches with over \$900 million in deposits. Prior to acquiring the position at Metro, Jim was Vice President and Regional Area Manager for M&T Bank in the Carlisle and West Shore markets. From 1999 to 2006, he was owner, head coach and defensive coordinator for the Central Penn Piranha NFL Minor League Football Team and was inducted into the Minor League Football Hall of Fame. Jim received his BA in International Business from Lehigh University in 1986 after which he was signed as a free agent by the Seattle Seahawks of the National Football League.

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First Citizens Employees Raise Funds for the National Breast Cancer Foundation

October is National Breast Cancer Awareness Month, so First Citizens employees dressed in costume on Friday, October 30th to raise funds for donation to the National Breast Cancer Foundation, an organization which encourages early detection, and provides funding for mammograms to women in need. Employees raised funds to honor our customers, co-workers and friends who have been diagnosed with breast cancer.

In the spirit of Halloween, several offices hosted trick-or-treaters from local day cares and schools that same day, making it a treat for employees and customers alike!



Your Success is Our Mission

WELCOME

First Citizens welcomes the following employees to our family:

- Madeline Lucas, Wellsboro
- Michele Romania, Wellsboro
- Kayleigh Lane, Mansfield
- Krista Kendell, Towanda
- Kathy Watkins, Troy



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Our second addition to the Southcentral Region is Cynthia Zumbrunnen (pictured left) who will focus on growing our business development efforts in the Lebanon Valley markets. Cynthia has 44 years of consumer and business banking experience in sales, performance management, and communications. Prior to joining First Citizens she was a business development officer for Metro Bank where she consistently grew deposits and commercial loans for the

organization. Cynthia is known as "the face of Lebanon County" as she is involved in, and has held leadership positions in many community organizations such as the Boy Scouts of America, The Council of the Arts, the Chamber, United Way, Rotary, Leadership Lebanon, Potential Reentry Opportunities in Business and Education, and CIRCLES of Palmyra, a group that aims to help the working poor move forward.

We're excited to welcome Jim and Cynthia to our team and are confident they will provide the leadership and energy needed to drive success in the Southcentral Region.

I would be remiss if I didn't take this opportunity to thank the employees of First Citizens and FNB. Words can't express how grateful I am for their dedication and loyalty to this conversion. What you may not understand is that those working on the conversion are also still busy running these two banks. Many are sacrificing personal family time to travel between banks for training and many are working an unheard number of hours each week – all to ensure a smooth conversion without disrupting the service quality we deliver to our customers.

I'm proud to work with such loyal and hard working individuals.

Randy

First Citizens and FNB Employees Hard at Work



First Citizens kicked off the acquisition on Columbus Day with an orientation session designed to welcome FNB employees to the First Citizens family. Since then, First Citizens employees have been hard at work delivering job-specific training to FNB employees after hours and on weekends. Pictured top left is the FNB lending group; bottom left is the teller group, and pictured bottom right are FNB employees receiving security training.



Two Retire from First Citizens After 30 Years of Combined Service



Paula Bennett (top left) and **Jen Ayers** (bottom right), who both retired in October, joined First Citizens in October of 2000 as part of our acquisition of several Sovereign Bank offices.

Paula, who began as the head teller in our Millerton Office, was promoted to Commercial Deposits Business Development Officer in 2013. Jen was a Customer

Service Counselor in our Towanda office.

We're pretty sure that their customers miss them as much as we do! In retirement, both Paula and Jen plan to spend more time with their families. Congratulations and best wishes to both Paula and Jen for a happy and healthy retirement!



Four Employees Promoted



- **Diane Wilson**, VP, (top left) has been promoted to Mortgage Lending Sales Manager. Di joined First Citizens in 2012 as Wellsboro Office Manager, and has 27 years' banking experience.
- **Kristina Bogaczyk**, AVP, (top right) has been promoted to Mansfield Office Manager. Kristina joined First Citizens in 1988 as a loan secretary, and was promoted to a residential lending position in 1993. She has consistently been one of the bank's top lenders.
- **Halley Walters** (bottom left) has been promoted to Assistant Manager of the Canton Office. Halley joined First Citizens in January 2010 as a Marketing Intern, and then upon graduating from Mansfield University, worked in lending support positions until transferring to a residential lending position in her hometown of Canton.
- **Kevin Green**, AVP, (bottom right) has been promoted to Business Development Officer, serving Mansfield and surrounding communities. Kevin joined First Citizens in 2006 as Mansfield Office Manager, and has shown a great passion for working with businesses.

BOARD SPOTLIGHT

We rely on local boards to be our eyes and ears in their community. They live, work and donate their time there which helps them keep us informed of business and civic needs in the community. And they are our brand ambassadors who ensure we continue to deliver quality service to our customers.

We plan to highlight these very important folks in future newsletters and send our thanks to the Blossburg Board in this issue.

Shane Nickerson – Blossburg Mayor and Owner of Nickerson Construction

Sue Signor – Signor Brothers Contracting, Arnot

George Lloyd – Blossburg Borough Manager

Samuel Knipe – Owner, Sammy's Fresh Meats - Liberty