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The Captain's Log

September 2015
Volume 2
Issue 3



Learn what you can do to protect yourself from card fraud - Read more on page 4!

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A MESSAGE FROM THE PRESIDENT



Big News for First Citizens Community Bank!

On Tuesday, June 30, 2015, First Citizens Community Bank announced the acquisition of The First National Bank of Fredericksburg (FNB). FNB, whose asset size is \$232 million, currently operates 7 offices in three counties in southern Pennsylvania. After the merger, First Citizens Community Bank will be \$1.1 billion in assets with 25 offices serving 8 counties.

You may be wondering why we chose to enter a new market. Expanding into the Lebanon Valley is the result of the execution of our strategic plan – a plan that leverages our strengths, our understanding of customer needs and our commitment to our shareholders and the communities we serve.

If we are to remain one of the top performing banks in the country, we need to find additional growth opportunities to invest in.

We currently serve a significant portion of consumers and businesses in our current markets and have been looking for that one right market to partner with. We believe that our strengths — #1 Mortgage Lender, #1 Small Business Lender and #1 Agricultural Lender — are ideal for the Lebanon Valley.

The acquisition of FNB is far more cost effective than opening new branches in the market. Our plan is to operate the FNB market as a separate and distinct market of First Citizens, with local decision making and oversight. We take great pride in understanding the needs of our customers throughout all our markets and look forward to providing this new region with the support and assistance it needs to continue to grow.

Someone once said, "the best way to predict the future is to design it" and I believe that is what we have been able to do with our strategic plan and the support of our loyal customers and shareholders. We're now redesigning our future with this acquisition for what we believe will be an even better First Citizens Community Bank!

Thank you for being a part of our success. We simply couldn't do it without you.

Randy

- **Lebanon Branches:**
1690 North 7th Street | 450 Isabel Drive | 2217 W. Cumberland Street
- **Mt. Aetna & Fredericksburg Branches:**
7635 Lancaster Avenue, Mt. Aetna | 3016 Pine Grove Street, Fredericksburg
- **Friedensburg Branch:**
1549 Long Run Road
- **Schuylkill Haven Branch:**
45 West Main Street

Protect Yourself from Fraudsters



Despite our best efforts, becoming a victim of fraud is still a possibility. Criminals continue to find ways to illegally obtain card information. Fortunately, by staying informed and aware, you can protect yourself.

Keep your contact information current. If we notice a suspicious charge, and your phone number or e-mail address isn't current, we can't ask you about it if we can't reach you. That being said, we would never call you and ask you to verify your debit card number over the phone, so hang up if you get a call asking you to provide any account information.

Stay vigilant when using your card at an ATM or at a merchant point-of-sale terminal. Avoid using machines that appear dirty or in disrepair, or that have unusual signage that tells you to enter your pin twice, for example. These all could signal trouble if you proceed because they point to the possibility that the machine could be illegitimate, or could have been tampered with, or that a skimming device, which captures the information stored on your card's magnetic strip, has been installed. Also avoid using these machines if suspicious individuals are standing by, and always cover the keypad with your hand to block anyone, or a hidden camera, from capturing your card information and pin as you type.

Review account charges regularly - as often as once a day. With NetTeller, Mobile Banking or Bank-by-Phone, you can quickly and easily review your accounts as often as you want for free. Quickly notifying the bank of suspicious transactions is key to protecting your account, so take advantage of these tools.

Your Success is Our Mission

EMPLOYEE NEWS

Great Internship Opportunities!

We offer year-round Paid or For-Credit Internships with flexible scheduling, and you can be sure that an intern at First Citizens will do more than get coffee, make copies and file. In fact, each intern is given special projects to complete based on areas of interest, which they can then list on their resume. This summer, three local students completed internships at First Citizens:

Hannah Wilkinson, International Business and Spanish major at Lock Haven University completed an internship in our Marketing department.

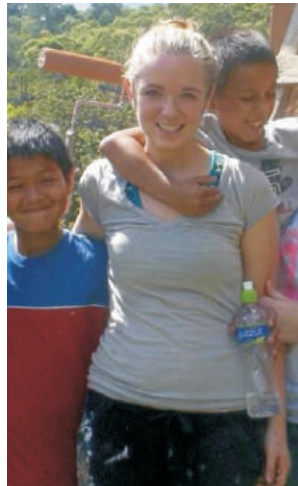
Colin Craig, a Business Administration major at Geneva College, interned in our Credit Administration department.

Kyle Graham, a Business Administration major at Elmira College, completed his internship in our Finance and Trust departments in August.

For more information on internship opportunities, contact Misti Machmer, P.D.O., at 570-662-8536.

First Citizens welcomes the following employees to our family:

- **Clare Ritter**, Wellsboro
- **Susan Shedden**, Canton
- **Karen Watson**, Troy
- **Alyson Smith**, Commercial Services / Finance
- **Kiera Meyer**, Mill Hall
- **Shandi Rockwell**, Troy



Chelsey and other Beautiful You volunteers are pictured (right) with the village girls in Honduras who participated in the session there.

Employees Making a Difference

Jamie Martin, pictured left, and **Chelsey Smith** traveled to Honduras with Why Not You ministries on several occasions to improve the lives of the residents there. Why Not You is a non-profit organization that Jamie's parents, Bob and Sandy Martin of Morris Run, started locally to help those in need, and expanded to help the poverty-stricken residents of Honduras improve their quality of life. Along with many other Why Not You volunteers, Jamie and Chelsey have improved the lives of local villagers by remodeling a local orphanage, concreting dirt floors, and helping to bring running water to the center of the villages. Chelsey has also started her own non-profit organization which teaches girls 8-18 about self-esteem, modesty, and true beauty. Beautiful You is a one-day program where



volunteers come and encourage girls spiritually and pamper them so they understand their true value. Through Why Not You, Beautiful You expanded into Honduras, spreading their message of hope and self-worth. The program's success eventually led Chelsey and other

representatives from Why Not You to share their organization's vision and future business plans with Vice President Ricardo Alvarez of Honduras (pictured above right). We are proud of Jamie and Chelsey for making our world a better place!



A Honduran woman cries tears of joy after her home's dirt floors are solidified by concrete.

Congratulations to this Year's \$1,000 Scholarship Recipients!



- **Brooke Ostrander**, Troy, (far left) was awarded the First Citizens Agricultural Scholarship for her involvement in the Troy FFA chapter, the Bradford County Dairy Promotion, and the Chemung County 4-H. Brooke is the reigning Bradford County Dairy Princess, and prepares and sells locally grown food and dairy products at Milky Way Farms. She is a 2015 graduate of Troy Jr. Sr. High School, and plans to study Agricultural Extension and Education at Penn State.
- **Patricia Minnich**, Mansfield, (center) a Nursing major at Mansfield University was awarded the First Citizens / Mansfield University scholarship. She is the daughter of Robert and Jennifer Minnich. Patricia's volunteerism includes altar server and Sunday school teacher at Holy Child Parish. She also assists with their Vacation Bible School and fundraising dinners. Patricia is involved with Special Olympics and is treasurer for the Kayak Club.
- **Alyssa Zeafla**, Liberty, (right) was awarded an MU Scholarship that is offered to an employee or dependent of an employee. She is the daughter of Roy and Debra Zeafla. Alyssa is majoring in Business with a concentration in Accounting. She also volunteers for Holy Child Parish fundraising events and is a member of the Liberty Community 4-H.

Machmer, Holmes and Haas Promoted



- **Misti Machmer**, AVP (left) has been promoted to Professional Development Officer. Prior to her promotion, Misti managed the Troy office. She joined First Citizens in 2003, and has held various branch positions in the Canton and WalMart offices.
- **Janet Holmes**, AVP (center) manager of the Canton Office, has been promoted to Regional Manager. In her new role, Janet will provide leadership to Bradford County office managers, as she continues to manage the day-to-day operations of the Canton office. Janet joined First Citizens in 2000 as a lender in Canton.
- **Katie Haas** (right) has been promoted to manager of the Customer Contact Center. Katie joined the company in 2012 as a lender in the Blossburg office after graduating Magna Cum Laude from Mansfield University.

COMMUNITY NEWS



First Citizens raised \$11,200 for cancer research at the 16th annual Cancer Classic held at Corey Creek Golf Club on May 27th. Shown above is the winning team, consisting of Bill Miller, Mark Gannon, Jerry May, and Greg McClure.

Thank You for Being Such Loyal Customers!

Stop by for some food, fun and prizes at our upcoming customer appreciation days!

- Wellsboro - September 25th
- Ulysses - October 1st and 2nd
- Blossburg - October 16th
- Weis - October 31st