

First Citizens Community Bank Invests \$1 Million in Lebanon and Lancaster Communities

MANSFIELD, PA (September 2018) First Citizens Community Bank recently invested \$1 million in Lebanon and Lancaster County communities via the Community First Funds General Loan Fund. The investment will be used to fund lending opportunities for minority and low-income applicants and businesses who would not qualify for traditional financing.

Community First Fund is a private, independent non-profit Community Development Financial Institution whose mission is to provide capital in places where it is not usually available. They seek to create positive change in communities by providing entrepreneurs with access to business development loans for projects that generate jobs, create affordable housing and help revitalize communities. Community First Funds helps low wealth communities and individuals, especially People of Color and women, by financing projects that benefit low to moderate income communities. The Community First Funds approach to poverty elimination includes increasing development of affordable and market rate housing units, turning blighted and vacant buildings into community assets, creating educational opportunities for children, youth and adults, and providing the resources necessary for job-creating businesses to start up and grow.

First Citizens views social responsibility as a cornerstone of their vision. This investment is part of First Citizens Community Reinvestment efforts to assist in improving the health of the communities they serve.

"We want to help make homeownership a reality for those who are struggling to get started," commented Jim Rovito, CRA and Fair Lending Officer for First Citizens. "And helping give small businesses a leg up has always been part of our culture and our commitment."

First Citizens Community Bank is headquartered in Mansfield, Pennsylvania. They currently operate 28 offices throughout Tioga, Bradford, Potter, Clinton, Union, Centre, Lebanon, Lancaster, Schuylkill and Berks counties in Pennsylvania and Allegany County New York. For more information about First Citizens, visit <u>FirstCitizensBank.com</u>, or find them on Facebook.



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Left to Right: Jim Rovito (CRA, Fair Lending Officer, First Citizens), Lydia Walker (Director of Development, Community First Funds), Daniel Betancourt (President and CEO, Community First Funds), and Jeffery Rae (Business Development Officer, First Citizens).