



FOR IMMEDIATE RELEASE

For more information contact:
Kathleen Campbell
Director of Marketing
First Citizens Community Bank
15 South Main Street
Mansfield, PA 16933
570-662-0422 (v)
570-662-8512 (f)

First Citizens Bank Appoints Deborah Cram to Manager of Wellsboro Office

MANSFIELD, PA (March 2016)... Jeff Carr, SVP, Chief Retail Banking Officer at First Citizens Community Bank, has announced the appointment of Deborah Cram to the position of manager of the Wellsboro Community Office. In her position as Office Manager, Cram will be responsible for developing partnerships with small businesses and consumers in the market as well as ensuring her office continues to provide quality service to their customers.

Cram has 23 years experience in the banking industry, the majority of which have been in Branch Manager and Business Development roles. First Citizens is pleased that she will be rejoining their bank where she worked in their Wellsboro office for 7 years before relocating to New Hampshire. While in New Hampshire, Deb worked for Fleet Bank, Citizens Bank, and TD Bank North in the areas of business development and sales management, and when she returned to the area, she worked as Branch Manager for Chemung Canal Trust Company and at Tioga Publishing Company as Retail Ad Sales Director.

Deb is a graduate of the Center for Financial Studies, where she earned diplomas in General and Advanced Financial Management, Consumer Lending, and Commercial Lending, and earned Certificates in Credit Analysis and Human Resources.

“Deb returns to First Citizens with a great deal of sales management experience,” stated Jeff Carr, Chief Retail Banking Officer. “This experience and her knowledge of the Wellsboro community are a great combination for growing this very important market.”

Deb and her husband, Jeff, reside in Wellsboro.

First Citizens Community Bank is headquartered in Mansfield, Pennsylvania and currently operates 24 offices in Tioga, Bradford, Potter, Clinton, Lebanon, Berks, and Schuylkill Counties in PA, and Alleghany County, NY. For more information on First Citizens Community Bank, visit www.firstcitizensbank.com or find them on Facebook.

###