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First Citizens Community Bank Bolsters South Central Agricultural Team

MANSFIELD, PA (July 2016)...First Citizens Community Bank, the number one lender to Agribusinesses throughout Tioga, Potter and Bradford counties in Pennsylvania, added another group of experienced Agricultural Bankers to their team. This addition is the latest in a series of tactical moves completed by the bank to strengthen their Ag focus in Central and South Central Pennsylvania.

On June 30, 2016, First Citizens added 3 Agricultural lenders and 2 Agricultural support specialists to their South Central team serving the Lebanon and Lancaster markets. Sean McKinney, who previously worked as VP and Agricultural Loan Manager for Ephrata Bank, brings 30 years of Ag Banking experience. At Ephrata, he managed a team of Agricultural Lenders and personally developed over 350 agricultural relationships with over \$87 million in loans. His portfolio was very diverse consisting of dairy, swine, beef and poultry producers. Prior to joining Ephrata Bank, McKinney was VP and Agricultural Lending officer for Fulton Bank and Lebanon Valley National Bank. He is a graduate of the Cornell University Northeast School of Agricultural Lending. He currently serves as Board Secretary for the Lebanon Valley Exposition Corporation and is a member of the Keystone Livestock Swine Committee and the Lancaster County Project for the Needy.

Joining McKinney is Jeffrey Bollinger and Jason Landis, both of whom were prior Vice Presidents and Agricultural Loan Officers for Ephrata Bank. Bollinger has 18 years Agricultural Banking experience and held the same position at National Penn Bank for 6 years before joining Ephrata Bank. He also served as Agricultural Loan Officer at Fulton Bank for 11 years. Bollinger is a graduate of Penn State University with a BS in Dairy and Animal Science and Production Management. He is involved in many Ag related organizations such as the Pennsylvania Suffolk Sheep Association, Lancaster County 4-H, Ephrata Fair Sheep Committee, Keystone International Livestock Exposition Sheep Committee, and the Pennsylvania Farm Show Sheep Committee. Bollinger currently owns and operates Blue Spruce Suffolks.

Before joining Ephrata Bank, Jason Landis, who has 11 years' experience in Agriculture, worked for Haldeman Mills as a Production Manager, Snavely's Mills, Inc. as Quality Assurance Technician and Oregon Dairy Farm, LLC, as Assistant Manager for Crops and Equipment. He is currently enrolled in Elizabethtown College where he is working towards his BS in Business Management.

McKinney will be charged with leading the First Citizens agricultural initiative in the South Central region, directly managing a team of agricultural bankers. Dwight Rohrer, who oversees the commercial/agricultural banking division in the South Central Region, stated "We're building a strong team who knows the market,

knows the culture and is passionate about helping farmers. We hope to make First Citizens a household word in the Lebanon and Lancaster markets."

Supporting the South Central Agricultural team will be Jennifer Greenawalt and Sylvia Beamesderfer. Greenawalt, who graduated with a BS in Finance from Penn State University, will be the Credit Analyst for the South Central region. Prior to joining First Citizens, she was a Senior Commercial Credit Analyst for both Ephrata Bank and Fulton Bank. She has 21 years of Ag Banking experience. Beamesderfer too has a long history supporting Ag Banking as administrative assistant to Ag Departments for a combined 25 years at Ephrata, Fulton and Lebanon Valley National Banks.

First Citizens entered the south central market of the state in December with their acquisition of The First National Bank of Fredericksburg. They then added an experienced team of bankers who are located in Winfield, PA to serve farmers in the central part of the state. In May, Dwight Rohrer, joined their South Central team bringing proven leadership and strong agricultural experience to the organization. In June, the bank announced their intent to open an office in Mount Joy to make serving the Agricultural community in the area more efficient. The addition of this latest team of Agricultural experts clearly supports the bank's aggressive strategic focus on Agricultural Banking.

"We continue to attract some of the top talent in the area, which I believe says a lot about our reputation for providing flexible, knowledgeable, and highly personal service to the Agricultural community," stated Randall E. Black, CEO and President. "We understand agriculture from the top down and are excited to bring this level of experience to our customers and new markets. After all, agricultural is a major part of our communities, and that's who we are — a true community bank."

First Citizens Community Bank currently operates 24 offices in Tioga, Bradford, Potter, Clinton, Lebanon, Berks, and Schuylkill Counties in PA, and Allegany County, NY, and an agricultural loan processing office in Winfield, PA. For more information on First Citizens Community Bank, visit www.firstcitizensbank.com or find them on Facebook.

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