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Don't Fall Victim to the Grandparent Scam

Financial exploitation is a fast-growing form of senior abuse with estimated yearly costs of over \$36 billion dollars nationwide. One in 20 older adults reported being exploited. Financial exploitation can take many forms, one of which is the Grandparent Scam, which is a form of telephone fraud. To commit this crime, fraudsters call claiming to be a family member in serious trouble and in need of money immediately. The scammer might say he is stranded or has been mugged, and call in the middle of the night to add to the urgency and confusion. Once the money is wired, the victim later finds out that it was not their grandchild they were helping, it was a criminal.

When you receive a phone call:

- ✓ **Confirm the caller**—Fraudsters use social networking sites to gain the personal information of friends and relatives to carry out their crimes. Verify the caller by calling them back on a known number or consult a trusted family member before acting on any request.
- ✓ **Do not be afraid to ask questions**—Fraudsters want to execute their crimes quickly. In this scam, they count on fear and your concern for your loved one to make you act before you think. The more questions you ask the more inclined they will be to ditch the scam if they suspect you're on to them.
- ✓ **Never give personal information** to anyone over the phone unless you initiated the call and the other party is trusted.
- ✓ **Never rush into a financial decision** and trust your instincts—if something does not feel right, feel free to say no and get more information before you send money.

In 2016, the Federal Trade Commission received more than 400,000 complaints from consumers reporting that they had been exposed to impersonation scams.

It's impossible to say how many more recipients of these calls didn't notify the authorities.

If you fear you or a loved one may be involved in a financial scam, call the authorities, then call us at 800.326.9486—we're here to help!

Your Success is Our Mission



Summer 2017

We Welcome the Following Employees to Our Team!

- **Sydney Laicha**
Fredericksburg Teller
- **Nancy Kindler**
Isabel Teller
- **Olivia Leonard**
Troy Teller
- **Jacob Chamberlain**
Credit Analyst Intern
- **Daniel Smith**
Credit Analyst Intern
- **Philip Lum**
Fredericksburg Teller
- **Anna Clark**
Lender, Schuylkill Haven
- **Amanda White**
Wellsville Teller
- **Dianne Eberly**
Canton Teller
- **Terri Howard**
New Accounts, Sayre
- **Erica Long**
Mt. Aetna Teller
- **Tammy Davis**
Sayre Lockhart St. Teller
- **Barbara Blain**
Friedensburg Teller

The Captain's Log

Our Vision

To ensure our long-term survival as a highly successful community bank by consistently exceeding customer expectations, cultivating effective employees, delivering superior shareholder value and exhibiting social responsibility and good citizenship.

A Message From Our President

Well, we're on the move again, but this time we're heading to Lion Country — Nittany Lion that is. In July, we entered into an agreement with S&T Bank to acquire their West Beaver Avenue State College office. Why State College you might ask? This market provides the opportunity to enter a growth market that tends to be immune from recessionary pressures. It also gives us the ability to bring additional talent to our organization. Based on these two factors, we just could not ignore this opportunity. Our expansion strategy has always been to look for markets where we can leverage our strengths in business, agricultural and mortgage lending, while delivering the personalized service we've built our brand on.

We know that having the right people is key to our success, so the opportunity to add highly experienced individuals to our team is also a consideration when evaluating expansion.

Dave Richards, who has been a successful and respected banker for many years, including founder and CEO of Nittany Bank in State College and CEO of the Mifflinburg Bank, will be the Market Executive. He will be responsible for growing the branch and building name recognition and brand awareness for First Citizens in the State College market. David will join our management team and our Board of Directors. In addition to Dave, we're fortunate to be adding several employees who have almost 40 years' experience between them with a unique focus on Private Banking. These employees will become part of the First Citizens family in December, but we'll start working with them and their customers soon to ensure a smooth transition.

More detailed information will be provided in the next issue of the Captain's Log. For now, I invite you to enjoy our Summer Edition.

Randy

First Citizens Continues Its Growth Strategy By Entering State College

First Citizens will add the State College office of S&T Bank to our growing branch network. The office is located at 141 West Beaver Avenue, a busy intersection in downtown State College. This acquisition, which is subject to regulatory approval, will be completed in the 4th quarter and the conversion of customer accounts will occur in December.

As we've communicated to you in past newsletters, First Citizens has been aggressively growing and strengthening our organization over the past three years. We entered Clinton County with the opening of a new office in Mill Hall, followed by the acquisition of The First National Bank of Fredericksburg in Lebanon County. Next came a new loan production office in Winfield, PA, the addition of 17 experienced Ag Bankers and Commercial Lenders in our South Central market, and the entrance into Lancaster County with the opening of a new office in Mount Joy, PA. With the State College addition, the bank will now serve the counties of Centre, Lebanon, Lancaster, Berks, Schuylkill, Clinton, Tioga, Bradford, Potter and Union in Pennsylvania and Allegany County, New York.



Growing Stronger in Our South Central Region

Since entering South Central Pennsylvania in 2015 with the acquisition of The First National Bank of Fredericksburg, we've opened an office in Mount Joy and have added a significant number of highly experienced bankers to our branch network, commercial and agricultural teams. We're pleased to announce that this momentum continues as we plan to open a loan production office in Lancaster County and we announce the addition of Peter Jones and John DiGiacomo to our team.

Our new loan production office will be located at 2403 Main Street in Narvon, Pennsylvania. Jeff Bollinger, an Ag Lender and Jamie Frees, a business lender, will relocate from our Lebanon market to serve Narvon and the surrounding communities.



Peter Jones is a veteran of mortgage lending in Central PA with nearly 30 years' experience under his belt. He has helped thousands of families realize their dreams of becoming homeowners, which can be challenging in an always-changing market. During his 30-year career, Peter was one of the top lenders serving the Harrisburg/Hershey markets. He is a graduate of York College of Pennsylvania.

John DiGiacomo, a native of Lebanon, has joined the Investment & Trust Services Division of First Citizens Community Bank as a Financial Consultant. He will provide investment management and financial planning services to residents and business owners located in Lancaster, Lebanon, Berks and Schuylkill Counties.

John adds more than 11 years', of wealth management experience to our team. He earned a Bachelor of Business Administration from the University of Richmond.

Welcome Peter and John!



Food For Thought - Could Your Family Manage Without Your Income?

According to a 2016 Insurance Study conducted by Life Happens, 1 in 3 households would have immediate trouble paying living expenses if the primary wage earner died. The study also found that 40% haven't bought life insurance, or more of it, because they're unsure of how much or what type to buy. Let's face it, life insurance isn't fun to talk about, but it is an essential part of taking care of the ones you love. Most people know they need it, but procrastinate until some life event changes that. Death, illness or loss of job can happen quickly and without warning. **September is National Insurance Month** — If you're a homeowner, or have a family or a business, take the first step to ensure your family's financial security.



Where You Choose to Bank Matters!

When you chose to bank with First Citizens, you aligned yourself with an organization that gives back to your community. We put money, time and talent into the neighborhoods you call home. Employees of First Citizens show support by voluntarily participating in our employee dress-down days. On these special days, which usually occur twice a month, employees choose to donate funds to local members of our community who are facing hardships. As a reward for their generosity, employees may wear jeans to work for the day. Over the past three years, these dress-down days have raised nearly \$30,000 for our neighbors in need.



Our annual Golf Tournament brings together local businesses and community members for a great cause – the fight against Cancer. Since its inception in 2000, this tournament has raised more than \$190,000 for the American Cancer Society. At this years' tournament, 144 golfers helped raise \$11,400. We hope to hit the \$200,000 mark next year and we hope you can be there with us to celebrate!

Participants Harry Weimer, Jeff Arnold, Ben Clark and Melissa Carmen enjoyed the beautiful day on Corey Creek Golf Course.



We donated \$10,000 to the Potter County Education Council to fund the Northern Potter School District Technology Camp. Branch managers Alaina Knisley and Phil Vaughn enjoyed visiting Brent Bryant's "playful" students to see how much fun they were having at camp.



The 2017 Pedal to Preserve event in New Holland, PA was a fun way to celebrate farmland preservation and raise money. Funds are used to protect farmland, save natural resources, and safeguard agriculture as a way of life and Amish culture. Many of our employees volunteered in the event and First Citizens had a team of riders.



Employees and their families in our South Central region showed their support for agriculture by volunteering at the Lebanon County Fair milkshake booth.