



## CONVERSION BOOKLET FOR BUSINESS ACCOUNTS

A Handy Guide for Joining the First Citizens Family When the Merger with  
The First National Bank of Fredericksburg Becomes Effective

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Member FDIC – Equal Housing Lender

November 2, 2015

**WE LOOK FORWARD TO WELCOMING YOU TO FIRST CITIZENS COMMUNITY BANK.** We're excited about the opportunity to serve you and your business. At First Citizens, the success of our customers is our mission. We believe it and we live it. At our core is high touch, convenient and error-free service delivered by employees who are passionate about customer service. Our dedication to small businesses and farmers is genuine. We are humbled to be recognized by industry leaders as the #1 lender in our markets for mortgages, small business and agriculture and we are committed to bringing this strength to you.

Our consistent and profitable growth since opening our doors in 1932 is a testament to the fact that we have the qualities consumers value in a financial services provider. We are confident these same qualities are important to you and look forward to a long and prosperous relationship.

The conversion is currently scheduled for Friday, December 11, 2015, provided that the merger is effective by that date. The merger is currently awaiting regulatory and shareholder approvals. We will notify you if the conversion date changes for any reason.

Finally, please check out the FNB Welcome Center located at [www.firstcitizensbank.com](http://www.firstcitizensbank.com), an area dedicated to guiding you through the conversion process. You can easily view the site from your desktop, tablet or mobile device. In addition a copy of this booklet, updates and important reminders will be included to make this conversion as seamless as possible when the merger becomes effective. If you have additional questions or concerns, please contact us at 1-800-326-9486.

Sincerely,

Randall E. Black  
CEO & President

## ABOUT THIS DOCUMENT

The information in this document will provide you with an understanding of how your current First National Bank of Fredericksburg (FNB) products and services will be affected when the merger becomes effective. You will also learn about changes to community office hours (page 14), cut-off hours for transactions (pages 9-10) and find answers to some of the most common conversion-related questions.

## PRODUCT INFORMATION

Loans and Certificates of Deposit will not change until their maturity date. Business Checking accounts will not change; however, there may be some changes to your other accounts and services. Monthly service charges on money market and savings accounts will be waived through December 31, 2016 so you have time to get to know First Citizens and make sure you are in the account that best meets your specific needs. Please review the product chart on pages 3 through 5 to understand the changes to your specific accounts and to review the other First Citizens products available to you. If you believe you will be better served by another product, contact one of our community offices to request a product change after the conversion date.

## WHAT WILL HAPPEN ON THE CONVERSION DATE?

The conversion is currently scheduled for the evening of Friday, December 11, 2015, provided that the merger is effective by that date. The merger is currently awaiting regulatory and shareholder approvals. We will notify you if the conversion date changes for any reason. On the conversion date, all FNB offices will close at 2:00 p.m. The ATMs at all FNB branch locations will continue to be available; however, these ATMs will be converted one at a time which may cause periodic down time. Customers who currently have a debit card with FNB will be provided with a First Citizens Debit MasterCard in advance of the conversion date. **Please continue to use your FNB card for purchases and to access funds at any ATM over the conversion weekend, and begin using your First Citizens card on December 14, 2015. (Please refer to page 4 for more details.)**

To make the conversion as easy as possible for you, we've included the Product Conversion Guide, simply find your current The First National Bank of Fredericksburg account and the First Citizens Community Bank account to which it will be converted with their key features listed next to it. You may wish to review the other products and services offered by First Citizens.

Business Checking, Business or Super Statement Savings, Premier Money Market, Cash Management, Certificate of Deposit or Safe Deposit Box .....	Page 3
Debit Card, Bank-by-Phone or Credit Card .....	Page 4
eCorp Online Banking, Business Online Banking with Bill Payment, Merchant Card Services or Trust and Brokerage Accounts.....	Page 5
Questions & Answers.....	Pages 6-8
Funds Availability Policy.....	Page 9
Loan Payment Processing Disclosure and Select Deposit Rates.....	Page 10
Service Fee Disclosure .....	Page 11-12
Truth in Savings Disclosures on Converted Products .....	Page 13
Community Office Hours and FCCB Privacy Notice .....	Pages 14-16

After conversion, please call 1-800-326-9486 for updated rate information.



## PRODUCT CONVERSION GUIDE

If you currently have:	Your account will become:	Interest	Account Structure	Other Features
<b>Business Checking</b>	Your account will not change.			
<b>Business Checking with Interest</b>	Your account will not change.			
<b>Business Statement Savings</b> <i>Or</i> <b>Business Super Statement Savings</b>	<b>Statement Savings</b>	<ul style="list-style-type: none"> <li>Tiered interest on all balances</li> <li>Interest compounded and credited monthly at statement date</li> </ul>	<ul style="list-style-type: none"> <li>\$200 minimum balance requirement</li> <li>Service charge of \$3.00 per month if balance falls below the \$200 minimum</li> </ul>	<ul style="list-style-type: none"> <li>Quarterly statement unless there are electronic transactions, then the statement is monthly</li> <li>Unlimited in-person withdrawals at any community office</li> <li>Six other withdrawals and transfers permitted each calendar month</li> <li>Automatic transfer of funds is available by calling 1-800-326-9486, at any community office, through Internet Banking or Bank-By-Phone at 888-457-3262. <i>(Note: telephone transfers count towards the six limited transactions.)</i></li> </ul>
<b>Premier Money Market</b>	<b>Money Market Investor</b>	<ul style="list-style-type: none"> <li>Tiered interest on all balances</li> <li>Interest compounded and credited monthly at statement date</li> </ul>	<ul style="list-style-type: none"> <li>\$2,500 to open the account</li> <li>Minimum balance requirement is \$1,000</li> <li>Below monthly minimum balance, service charge is \$10/month</li> </ul>	<ul style="list-style-type: none"> <li>Unlimited in-person withdrawals at any community office</li> <li>Six other withdrawals and transfers for \$100 or more permitted each statement cycle</li> <li>Monthly statement with check images</li> <li>Automatic transfer of funds from a First Citizens account is available by calling 1-800-326-9486, at any community office, through Internet Banking or Bank-By-Phone at 888-457-3262. <i>(Note: telephone transfers count towards the six limited transactions.)</i></li> </ul>
<b>Cash Management</b>	You will receive separate notification about your account.			
<b>Certificate of Deposit</b>	<b>Certificate of Deposit</b>	The terms and conditions of your existing FNB CD will be met; however, upon maturity we ask that you visit your local office to rewrite your CD.		
<b>Safe Deposit Boxes</b>	<b>Safe Deposit Boxes</b>	<ul style="list-style-type: none"> <li>Not Applicable</li> </ul>	<ul style="list-style-type: none"> <li>Annual fee deducted directly from checking or savings account on your anniversary date each year</li> </ul>	<ul style="list-style-type: none"> <li>See the enclosed fee schedule for all safe deposit box related fees</li> </ul>

If you currently have:	Your account will become:	Interest	Account Structure	Other Features
<b>Visa Debit Card</b>	<b>Debit MasterCard</b> <i>You will receive your new FCCB Debit MasterCard shortly before the conversion date. You will receive a separate mailing with your new PIN which you can personalize at any office after conversion. Please begin using your new card on the Monday following conversion.</i>	<ul style="list-style-type: none"> <li>Not Applicable</li> </ul>	<ul style="list-style-type: none"> <li>No annual fee.</li> <li>Free transactions at FCCB ATMs</li> <li>\$1.50 per transaction at any ATM not owned by FCCB (Note – The ATM owner may also charge a usage fee which will be assessed at the time of the transaction.)</li> <li>Sheetz ATMs located in Berks, Centre, Clinton, Dauphin, Lancaster, Lebanon, Luzerne, Lycoming, Potter, Schuylkill &amp; Tioga counties are also free to FCCB customers</li> </ul>	<ul style="list-style-type: none"> <li>Withdraw Cash at any ATM up to \$500 per business day per card if sufficient balance exists</li> <li>Pay for purchase at MasterCard and STAR point of sale merchants up to \$1,000 per calendar day per card if sufficient balance exists</li> <li>Make deposits and loan payments at FCCB ATMs (except at Mansfield University)</li> <li>Transfer funds between accounts accessible through your debit card</li> <li>Lines of credit tied to your checking accessible at FCCB ATMs</li> <li>Verify balances</li> </ul>
<b>Bank-By-Phone</b>	<b>24-Hour Bank-By-Phone (Automated System)</b>  <b>1-888-457-3262</b> <i>Please begin using this Bank-by-Phone number on the Monday following conversion.</i>	<ul style="list-style-type: none"> <li>Not Applicable</li> </ul>	<ul style="list-style-type: none"> <li>Free</li> <li>First time users will use the last four digits of the business EIN (Employee Identification Number). (You will be asked to personalize your PIN the first time you use Bank-By-Phone.)</li> <li>Manage accounts from your touch-tone phone, 24/7</li> <li>Hear current account balances</li> <li>Review recent transaction history</li> <li>Make transfers between accounts</li> <li>Initiate loan payment from Checking or Savings</li> <li>Report your lost or stolen FCCB credit card</li> <li>Report your lost or stolen FCCB debit card</li> </ul>	Main Menu options for Bank-by-Phone using your voice or telephone keypad: <ul style="list-style-type: none"> <li>For Account Information, say "Account Information" or press 1</li> <li>For Funds Transfer, say "Funds Transfer" or press 2</li> <li>For Bank Information, say "Bank Information" or press 3</li> <li>For Reporting a lost or stolen FCCB Debit Card, say "lost or stolen debit card" or press 4</li> <li>For Reporting a lost or stolen FCCB Credit Card, say "lost or stolen credit card" or press 5</li> <li>For instructions on how to use the system, say "instructions" or press 6</li> <li>To speak to a bank representative or leave a message, press 0</li> </ul>
<b>FNB Credit Card</b>	There are no changes with your credit card account at this time. Any changes with your FNB credit card will occur at a later date and will be communicated at that time. Please continue to use your card and pay your bill as you do today.			

If you currently have:	Your account will become:	Interest	Account Structure	Other Features
<b>eCorp Online Banking</b> <i>(Customers will be contacted by FCCB prior to conversion with their new User ID and password information.)</i>	<b>NetTeller Online Banking</b> <i>(without ACH capabilities)</i>  <b>Available beginning the Monday after conversion.</b>	<ul style="list-style-type: none"><li>Not Applicable</li></ul>	<ul style="list-style-type: none"><li>www.firstcitizensbank.com</li><li>Free of charge</li><li>Available 24 hours a day, 7 days a week</li></ul>	<ul style="list-style-type: none"><li>Transfer funds between accounts accessible through NetTeller, including loan payments and transfers from lines of credit</li><li>Verify balances, view cleared check images</li><li>Customize reports</li><li>Access your account anywhere you have access to the Internet</li></ul>
	<b>NetTeller Online Banking</b> <i>(with ACH capabilities)</i> <b>Available beginning the Monday after conversion.</b>	<ul style="list-style-type: none"><li>Not Applicable</li></ul>	<ul style="list-style-type: none"><li>\$10 per month and \$.10 per ACH item</li></ul>	<ul style="list-style-type: none"><li>All the capabilities of the basic NetTeller, plus:</li><li>Enter and upload ACH files for easy distribution of payroll, vendor payments, etc.</li></ul>
<b>eCorp Online Banking with Bill Payment</b>	<b>NetTeller Online Banking with Bill Payment</b> <i>Available beginning the Monday after conversion.</i>	<ul style="list-style-type: none"><li>Not Applicable</li></ul>	<ul style="list-style-type: none"><li>Monthly fee of \$5.95</li></ul>	<ul style="list-style-type: none"><li>Unlimited Bill Payments</li></ul>
<b>Merchant Card Services</b>	<b>Merchant Card Services</b>	There will be no change in your service.		
<b>INVESTMENT &amp; TRUST SERVICES</b>				
<b>Trust and Brokerage accounts</b>  <b>1-800-223-4070</b>	<b>Existing customers will receive a separate communication with more detailed information about the conversion of their account(s).</b>	The Investment & Trust Services team takes the time to understand each customer’s specific financial goals. We offer a complete line of investment products and services, and our knowledgeable and experienced employees work with you to develop a customized plan for success. Please call or visit your local branch to find out more about our following services: <ul style="list-style-type: none"><li>Investment Management</li><li>Estate Planning and Estate Settlement</li><li>Financial Planning</li><li>Brokerage and Insurance Services</li><li>Mineral Management</li></ul>		
<b>Additional Products &amp; Services You May Be Interested In</b>	<b>Remote Deposit</b> – Deposit checks electronically right from your workplace and get next-day availability. <b>Positive Pay</b> – To avoid fraud, we pay only the checks you’ve authorized in advance. <b>Check Images on CD</b> – Reduces research time and alleviates check storage issues.			

## SOME COMMONLY ASKED QUESTIONS AND ANSWERS

### QUESTIONS

#### Checking and Savings Accounts:

- Q. Will my checking account or Money Market account number change? Will I receive new checks?
- Q. Do I have to worry about outstanding checks that have not been processed?
- Q. Will my bank statement be different from what I receive now?
- Q. Will my e-statement credentials apply after conversion?
- Q. When will I receive my bank statement?
- Q. How will my overdraft protection (line of credit) be affected?
- Q. Will my savings account number change?

#### Online Banking Services

- Q. Will my payees and scheduled payments convert over to FCCB?
- Q. Will my online banking transfers convert over to FCCB?

#### Certificates of Deposit (CD)

- Q. Will my account number and certificate number change?

### ANSWERS

- A. No. Your account number will not change; you will be able to continue using your existing checks. The Routing and Transit number will be changed with your next check reorder.
- A. No, outstanding checks will continue to be processed without interruption as they are today.
- A. Yes. Your First Citizens statement can be a "combined" statement that allows you to view all of your accounts. (If you do not currently receive a combined statement from FNB, you can request one by contacting your local FCCB office after conversion.) You can view the front and back of paid checks and deposit tickets through NetTeller Internet Banking.
- A. No, unfortunately we are unable to convert your e-statement credentials and it is our expectation that your history will be lost after conversion. ***Please login prior to the conversion date and print or save your past statements if you haven't already done so.*** After the conversion date, please visit [www.firstcitizensbank.com/e-statements](http://www.firstcitizensbank.com/e-statements) to enroll in FCCB e-statements.
- A. You will receive your statement as close to your normal statement date as possible. After conversion, you will receive a final statement from FNB which includes transactions through close of business on the conversion date.
- A. Your interest rate will remain the same. You will be notified separately if there are any changes to your account.
- A. No, your account number will not change.
- A. It is our intent that this information will convert; however, we recommend you record all payee information and scheduled payments prior to conversion. Please use this information to verify all information post-conversion. In addition, please print any history you may be concerned about retaining. Payments you want to be paid up to 7 days before the conversion date through the conversion date need to be scheduled with FNB's bill pay 7 days before the conversion date. FCCB will begin processing bills to be paid the Monday after conversion.
- A. Internal transfers will convert as automatic transfers which are viewable with internet banking, but not editable. Please call the bank to edit or delete these transfers. External transfers will not convert, you will be contacted separately regarding those transfers.
- A. No, your account number will not change, nor will your certificate number change. You will receive a quarterly statement. However, if your CD is tied in any way to your FCCB checking account, you will receive a monthly statement.

Q. Will you notify me when my CD matures?

A. You will receive maturity notification approximately 14 days prior to maturity. Your CD will be converted as a non-renewable CD and therefore we ask that you stop in your local office to rewrite your CD under First Citizens terms and conditions upon maturity.

Q. What are the penalties for early withdrawal on CDs?

A. You have contracted to keep funds on deposit until the stated maturity date. The penalty for early withdrawal, except in cases of death or incapacity, will result from your failure to keep the funds on deposit for the agreed period. The amount of the penalty depends on the terms of the CD, and may require a reduction in the principal sum. If you withdraw a time deposit prior to maturity, the penalty assessed will be that which was disclosed to you when you opened your CD with FNB.

### **Lines of Credit**

Q. Will my line of credit remain the same?

A. Your interest rate will remain the same; however, you will be notified separately if there are any changes to your account.

### **Installment Loans** (Mortgages, Home Equity Loans, Auto & Personal Loans)

Q. Will the terms and conditions of my loan stay the same?

A. Your interest rate and loan term will remain the same; however, you will be notified separately if there are any changes to your account.

### **Credit Cards**

Q. Can I get a First Citizens Community Bank VISA card?

A. Yes. Applications are available at your local First Citizens Community Bank office. You can also apply online at **[www.firstcitizensbank.com](http://www.firstcitizensbank.com)**.

### **Automated Teller Cards**

Q. I currently have a VISA Debit Card. Will I receive a new debit card?

A. Yes. You will receive a new Debit MasterCard in the mail prior to conversion. For security purposes, you will receive your new PIN in a separate mailing. You can personalize your PIN at any time by stopping by any First Citizens office after conversion.

Q. Assuming the conversion date is December 11, 2015, which ATM or Debit Card should I use over conversion weekend?

A. Please continue to use your FNB card throughout conversion weekend and begin using your FCCB card the Monday after conversion.

Q. Will I still be able to make deposits at ATMs not owned by FCCB?

A. No, FCCB does not participate in this program. This service will be discontinued on the conversion date.

Q. Will I still be able to purchase Money Orders after conversion?

A. No, Money Orders will no longer be available after the conversion date.

Q. Which bank will issue my 1099 and 1098 information for 2015?

A. Tax documents covering all of 2015 will be provided by FCCB.

## Other Services

- Q. My business receives direct deposits from various vendors. Will this continue?
- A. Yes, this service will continue. All direct deposit and/or payment arrangement services will continue to be received by FCCB with FNB's Routing & Transit number. Notification of your new Routing & Transit number (031309589) will automatically be sent to the originating companies by FCCB. However, to ensure the changes are made, you may notify other financial institutions and/or any other companies or agencies currently originating automatic debits or deposits to your account of the change in Routing & Transit number for your account. *Please note, **changing your Routing & Transit number is not required at this time, but it is permitted.***
- Q. Where do I call for account balance information or to stop payment on a check or electronic payment?
- A. Balance information and stop-payments are available through our Customer Contact Center at 1-800-326-9486 or through NetTeller Internet Banking at [www.firstcitizensbank.com](http://www.firstcitizensbank.com). Balance information is also available through the automated service at 1-888-457-3262.
- Q. Will I still be able to transfer funds by telephone?
- A. Yes, through the automated service at 1-888-457-3262 or by calling the Customer Contact Center at 1-800-326-9486.
- Q. Will my third-party payment service continue?
- A. Payments processed by providing the service provider with your checking account information will continue. After conversion, you may confirm the deduction from your account by calling 800-326-9486, via Bank-By-Phone at 888-457-3262 or through internet banking. If you provided your debit card information to process payments, you will need to provide the service provider with your new FCCB Debit MasterCard information.
- Q. After conversion, what is the resulting insurance coverage on my deposits if I have deposits at both institutions?
- A. Whenever two or more insured depository institutions merge, their deposits continue to be separately insured for six months from the date of the merger. Certificates of deposit assumed by another institution continue to be separately insured until the earliest maturity date after the end of the six-month period. Such certificates of deposit that mature during the six-month period and the customer establishes a new First Citizens CD for the same term and in the same dollar amount (either with or without accrued interest) will continue to be separately insured until the first maturity date after the six-month period. Such certificates of deposit that mature during the six-month period and are renewed on any other basis, or that are not renewed and become demand deposits, will be separately insured only until the end of the six-month period. At the end of the six months after conversion any former FNB deposits, other than CDs, will be aggregated with FCCB deposits to determine FDIC coverage.



## Your Ability To Withdraw Funds At First Citizens Community Bank

This policy applies to all deposit accounts.

Our policy is to make funds from your deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. At that time, you can withdraw the funds in cash and we will use the funds to pay checks that you have written.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

Monday – Friday: 9:00 am – 4:00 pm		
Sunset*	1690 North 7 <sup>th</sup> St.	Lebanon, PA 17046
Mt. Aetna*	7635 Lancaster Ave.	Mt. Aetna, PA 19544
Friedensburg*	1549 Long Run Road	Friedensburg PA 17933
Lebanon Valley Mall*	2217 W Cumberland St.	Lebanon, PA 17042
Isabel Drive*	450 Isabel Drive	Lebanon, PA 17042
Schuylkill Haven*	45 West Main St.	Schuylkill Haven, PA 17972
Monday – Friday 8:30 am – 4:30 pm		
Mansfield*	15 S. Main St.	Mansfield, PA 16933
Blossburg*	300 Main St.	Blossburg, PA 16912
Ulysses*	502 Main St.	Ulysses, PA 16948
Troy*	1133 W Main St.	Troy, PA 16947
Sayre*	1778 Elmira St.	Sayre, PA 18840
Sayre*	306 W Lockhart St.	Sayre, PA 18840
Wellsboro*	1 Pearl St.	Wellsboro, PA 16901
Mill Hall*	39 King Arthur Dr.	Mill Hall, PA 17745
Monday – Friday 8:30 am – 4:00 pm		
Fredericksburg*	3016 S Pine Grove St.	Fredericksburg, PA 17026
Canton*	53 W. Main St.	Canton, PA 17724
Towanda*	111 Main St.	Towanda, PA 18848
Monday – Friday 10:00 am – 4:30 pm		
Weis Market	201 Weis Plaza	Wellsboro, PA 16901
WalMart	2 WalMart Plaza	Mansfield, PA 16933
Branches with varying cutoff times:		
Genesee* – 391 Main St. Genesee PA 16923	Mon, Tues, Thurs, Fri Wednesday	8:30 am – 4:30 pm 8:30 am - Noon
Gillett – 33178 Route 14, Gillett PA 16925	Mon, Thurs, Friday Tues, Wednesday	10:00 am – 4:00 pm 10:00 am – 2:00 pm
LeRaysville – 960 Main St., LeRaysville PA 18829	Monday – Wednesday Thurs & Fri	8:00 am – 1:00 pm 8:00 am – 6:00 pm
Millerton* – 7352 Route 328, Millerton PA 16936	Mon, Thurs & Fri Tues & Wed	9:00 am – 4:30 pm 9:00 am – 2:00 pm
Rome* – 847 Main St. Rome PA 18837	Mon – Wed Thurs & Fri	8:00 am – 1:00 pm 8:00 am – 6:00 pm
Wellsville* – 10 S. Main St., Wellsville, NY 14895	Mon – Wed & Fri Thurs	8:30 am – 4:30 pm 8:30 am – 6:00 pm
* Offices that have a drive-up window.		

**‘Business Day’ is Monday – Friday, not including Federal Holidays on which the Bank is closed or any Saturday or Sunday, even if our banking offices are open. If you make a deposit before the business day cutoff times listed, we will consider that to be the day of deposit. If you make a deposit after the business day cutoff time, or on a day we are not open, we consider the deposit was made on the next business day we are open.**

The business day cutoff at all First Citizens Community Bank owned ATM’s is 6:00 pm Monday-Friday except bank holidays. The Mansfield University ATM does not accept deposits or loan payments. Deposits made through FCCB NetTeller Internet Banking Monday-Friday before 7:00 pm will be credited the same day, except bank holidays. Deposits made after 7:00 pm will be credited as of the next business day.

If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

### Longer delays may apply

In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. However, the first \$200 of your deposit will be available on the first business day after the day of your deposit.

If we are not going to make all of the funds from your deposit available on the first business day after we receive your deposit, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the business day after we receive your deposit. If you will need the funds immediately from a deposit, you should ask us when the funds will be available. In addition, funds you deposit by check may be delayed for a longer period under the following circumstances: 1) We believe a check you deposit will not be paid. 2) You deposit checks totaling more than \$5,000 on any one day. 3) You redeposit a check that has been returned unpaid. 4) You have overdrawn your account repeatedly in the last six months. 5) There is an emergency, such as failure of communications or computer equipment. We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

### SPECIAL RULES FOR NEW ACCOUNTS

If you are a new customer, special rules will apply during the first 30 days your account is open. Funds from electronic direct deposits will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,000 of a day’s total deposits of cashier’s, certified, traveler’s, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you and you may have to use a special deposit slip. The excess over \$5,000 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,000 will not be available until the second business day after your deposit. Funds from all other check deposits will be available on the seventh business day after the day of your deposit.

## Loan Payment Processing Disclosure

If you present a payment in person or by mail, all loan payments must be accompanied by the account number or payment coupon provided. Loan payments made by mail must be sent to **1163 S. Main Street, Mansfield, PA 16933**. Loan payments may also be made in person to First Citizens Community Bank personnel in any of our branch lobby locations. Our hours of operation for receiving loan payments at each location are listed in the chart on the previous page. Payments are accepted, Monday – Friday, except bank holidays at all locations. All other payments received will be credited as of the next loan operations business day or as otherwise permitted by law.

The loan payment cut-off time at all First Citizens Community Bank owned ATMs is 6:00 pm Monday – Friday, except bank holidays. The Mansfield University ATM does not accept deposits or loan payments.

Payments made at the night drop while the branch is closed will be credited on the next business day. Payments made during branch business hours need to be made in person before cut-off time in the chart on the previous page.

Payments made through FCCB NetTeller Internet Banking Monday through Friday before 7:00 pm will be credited the same day, except bank holidays. Payments made after 7:00 pm will be credited as of the next business day or as otherwise permitted by law.

If you have any questions, please feel free to call 1-800-326-9486.

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### Current Deposit Rates for Interest-Bearing Deposits listed on page 3.

The annual percentage yield (APY) is effective as of 10/6/15. Rates are subject to change. Fees may reduce earnings.  
Visit [www.firstcitizensbank.com](http://www.firstcitizensbank.com) for current rates.

Product Name	Minimum Balance to Earn APY	Current Interest Rate	Annual Percentage Yield	Product Name	Minimum Balance to Earn APY	Current Interest Rate	Annual Percentage Yield
<b>Business Interest Checking<sup>1</sup></b>	\$0.01	0.05%	0.05%	<b>Money Market Investor<sup>1</sup></b>	\$0.01	0.05%	0.05%
	\$10,000	0.10%	0.10%		\$5,000	0.05%	0.05%
	\$100,000	0.15%	0.15%		\$10,000	0.10%	0.10%
<b>Regular Savings<sup>2</sup></b>	\$200	0.05%	0.05%		\$50,000	0.10%	0.10%
	\$10,000	0.10%	0.10%		\$100,000	0.10%	0.10%
	\$100,000	0.15%	0.15%				
<sup>1</sup> Monthly Compounding				<sup>2</sup> Quarterly Compounding			

Member FDIC

**NOTICE – IMPORTANT INFORMATION ABOUT YOUR ACCOUNTS.**  
*These changes will be effective upon the conversion date.*

SERVICE	FCCB FEE
Account Reconciliation	\$20/hr
Account Research - No fee if bank error	\$20/hr plus \$5/Statement Copy and 50¢/ Image Copy
Amortization Schedule	No Fee for customers, \$5 for non-customers
ATM Fees – non-customer surcharge	\$2.50
– customer use of non-FCCB ATM	\$1.50
Cashier's Check – customers only	\$5
Check Cashing (non-customers)	3%, \$10 minimum*
Check Collections	\$20 per item
Close Account within 6 months of opening	\$15
Coin Handling (non-customers)	3%
Coupon/Bond Redemption	No Fee for customers, *\$10 for non-customers
Deposited Item Returned	\$10
Dormant Account Fee ( <i>fee charged after 24 months of inactivity</i> )	\$2.50/month
Draft Collections	\$30 per item
Duplicate 1098/1099	\$2
Escheat Fee ( <i>accounts escheated after 36 months of inactivity</i> )	\$50 per account
Fax – Incoming & Outgoing	\$1 per page
Foreign Currency Exchange (\$10 fee waived for Canadian Exchange)	\$10 plus costs (\$5 - \$15)
Garnishment Fee or Interrogatory Fee	\$100 each
IRA – Administration Fee for Premature Distributions	\$25/distribution
IRA – External Transfer Fee Prior to Maturity	\$25
IRS Levy	\$100
Loan Conversion from Auto Pay to Coupon Book	\$50
Loan Coupon Book Replacement	\$10
Loan Payoff Letter	\$25
Minimum Balance to Open a Checking	\$50
MMI/Savings – Excess Withdrawal Fee	\$10/item over 6 items per month
New York Check Protests	\$30



## TRUTH IN SAVINGS DISCLOSURES

### STATEMENT SAVINGS ACCOUNT

**Minimum balance to open the account** - \$25.00

**Minimum balance to avoid the imposition of fees** – A \$3.00 fee will be assessed every month if the balance falls below \$200.00 any day during the cycle. This fee will not apply to customers 18 years and younger if they have provided us with their birth date. This fee will not be charged if this is a Uniform Gift to Minors account as established by state law for the benefit of a minor less than 21 years of age.

**Rate information and determination** – At our discretion, we may change your interest rate and Annual Percentage Yield (APY) as often as weekly.

**Minimum balance to obtain the Annual Percentage Yield disclosed** – You must maintain a minimum balance of \$200 in the account each day to obtain the disclosed annual percentage yield.

**Interest Rate Tiers** - \$200 - \$9,999; \$10,000 - \$99,999; \$100,000+

**Compounding & Crediting frequency** – Interest will be compounded and credited to your account every quarter.

**Effect of closing an account** – If you close the account before interest is credited, you will not receive the accrued interest.

**Daily balance computation method** – We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**Accrual of interest on non-cash deposits** – Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

**Transaction Limitations** – During any calendar month, you may not make more than six (6) withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party.

**Fees** – An excess withdrawal fee of \$10 will be charged for each item in excess of the six (6) per month.

### MONEY MARKET INVESTOR ACCOUNT

**Minimum balance to open the account** - \$2,500.00

**Minimum balance to avoid the imposition of fees** – A \$10.00 fee will be assessed to your account if the balance falls below \$1,000.00 any day during the statement period or relationship of \$10,000 in total deposits or \$25,000 in total loans (including mortgages).

**Rate information and determination** – At our discretion, we may change your interest rate and Annual Percentage Yield (APY) as often as weekly.

**Compounding & Crediting frequency** – Interest will be compounded and credited to your account monthly on your statement date.

**Effect of closing an account** – If you close the account before interest is credited, you will not receive the accrued interest.

**Daily balance computation method** – We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**Accrual of interest on non-cash deposits** – Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

**Transaction Limitations** – During any statement cycle, you may not make more than six (6) withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party.

**Fees** – An excess withdrawal fee of \$10 will be charged for each item in excess of the six (6) per month.

**FIRST CITIZENS COMMUNITY BANK  
COMMUNITY OFFICE HOURS**

Note: Cut off times for ensuring deposits are credited on the day of the deposit can be found on page 9.

<b>Community Office</b>	<b>Phone/Fax Numbers</b>	<b>Lobby Hours</b>		<b>Drive-up Hours</b>	
Fredericksburg 3016 S Pine Grove St PO Box 40 Fredericksburg, PA 17026	Phone: (717) 202-2255 Fax: (717) 865-0395	Monday – Wednesday Thursday – Friday Saturday	8:30 a.m. – 4:30 p.m. 8:30 a.m. – 6:00 p.m. 8:30 a.m. - Noon	Monday – Wednesday Thursday – Friday Saturday	8:30 a.m. – 5:00 p.m. 8:30 a.m. – 6:00 p.m. 8:30 a.m. - Noon
Sunset 1690 North 7 <sup>th</sup> St Lebanon, PA 17046	Phone: (717) 202-2252 Fax: (717) 272-3146	Monday – Thursday Friday Saturday	9:00 a.m. – 4:30 p.m. 9:00 a.m. – 6:00 p.m. 9:00 a.m. - Noon	Monday – Wednesday Thursday – Friday Saturday	8:30 a.m. – 5:00 p.m. 8:30 a.m. – 6:00 p.m. 8:30 a.m. - Noon
Mt. Aetna 7635 Lancaster Avenue Mt. Aetna, PA 19544	Phone: (717) 202-2239 Fax: (717) 933-5416	Monday – Wednesday Thursday – Friday Saturday	9:00 a.m. – 4:30 p.m. 9:00 a.m. – 6:00 p.m. 9:00 a.m. - Noon	Monday – Wednesday Thursday – Friday Saturday	8:30 a.m. – 5:00 p.m. 8:30 a.m. – 6:00 p.m. 8:30 a.m. - Noon
Friedensburg 1549 Long Run Road PO Box 33 Friedensburg, PA 17933	Phone: (866) 779-4113 Fax: (570) 739-2238	Monday – Thursday Friday	9:00 a.m. – 4:00 p.m. 9:00 a.m. – 6:00 p.m.	Monday – Thursday Friday Saturday	9:00 a.m. – 5:00 p.m. 9:00 a.m. – 6:00 p.m. 9:00 a.m. - Noon
Lebanon Valley Mall 2217 West Cumberland St. Lebanon, PA 17042	Phone: (717) 202-3969 Fax: (717) 270-2631	Monday – Thursday Friday Saturday	9:00 a.m. – 4:30 p.m. 9:00 a.m. – 6:00 p.m. 9:00 a.m. - Noon	Monday – Thursday Friday Saturday	8:30 a.m. – 5:00 p.m. 8:30 a.m. – 6:00 p.m. 8:30 a.m. - Noon
Isabel Drive 450 Isabel Drive Lebanon, PA 17042	Phone: (717) 202-3978 Fax: (717) 272-1098	Monday – Thursday Friday Saturday	9:00 a.m. – 4:30 p.m. 9:00 a.m. – 6:00 p.m. 9:00 a.m. - Noon	Monday – Wednesday Thursday – Friday Saturday	8:30 a.m. – 5:00 p.m. 8:30 a.m. – 6:00 p.m. 8:30 a.m. - Noon
Schuylkill Haven 45 West Main St Schuylkill Haven, PA 17972	Phone: (866) 779-4102 Fax: (570) 385-4151	Monday – Thursday Friday Saturday	9:00 a.m. – 4:30 p.m. 9:00 a.m. – 6:00 p.m. 9:00 a.m. - Noon	Monday – Thursday Friday Saturday	8:30 a.m. – 5:00 p.m. 8:30 a.m. – 6:00 p.m. 8:30 a.m. - Noon

**FACTS****WHAT DOES First Citizens Community Bank (FCCB)  
DO WITH YOUR PERSONAL INFORMATION?**

<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>■ Social Security number and income.</li> <li>■ Account balances and payment history.</li> <li>■ Credit history and credit scores.</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	All financial companies need to share <b>customer's</b> personal information to run their everyday business. In the section below, we list the reasons financial companies can share their <b>customer's</b> personal information; the reasons FCCB chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does FCCB share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	No	We don't share
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

**Questions?** Call 800-326-9486 or go to [www.firstcitizensbank.com](http://www.firstcitizensbank.com)

## Who we are

Who is providing this notice?	First Citizens Community Bank (FCCB)
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## What we do

How does <b>FCCB</b> protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does <b>FCCB</b> collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>■ Open an account or use your debit card</li> <li>■ pay your bills or apply for a loan</li> <li>■ make deposits or withdrawals from your account</li> </ul> <p>We also collect personal information from others, such as credit bureaus or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>■ sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for nonaffiliates to market to you.</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>

## Definitions

<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>First Citizens Community Bank does not share with our affiliates.</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>First Citizens Community Bank does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>■ <i>First Citizens Community Bank doesn't jointly market.</i></li> </ul>

## Other important information

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