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THIRD EDITION

Welcome

LETTER FROM THE PRESIDENT

Randy Black—Diversification has been on the minds of farmers.

Customer SPOTLIGHT BACKROAD CREAMERY

Fresh IDEAS

SEPTEMBER IS NATIONAL HONEY MONTH
Pick up some local honey and apples for a tasty treat.

Feature Article

DIVERSIFICATION - IT'S WORKING

The issue of diversification is a hot topic in today's farming world. Read about 3 separate farm families and their paths to diversify.

EMPLOYEE HIGHLIGHTS

Team attends Ag Progress Days.

EVENTS & STUFF YOU'LL WANT TO DO

COMMUNITY Champions

First Citizens awards agricultural scholarships annually to graduating high school seniors planning to continue their education in an agricultural-related field.



President's Message

Diversification has been on the minds of farmers this summer, and we have been a fortunate partner with many as they explored the opportunity.

We have covered the topic of diversification in previous newsletters because it is an opportunity for farmers to put power back into their hands by earning a steady stream of income. In this edition of Have you Herd, we will introduce you to three farmers— Brooke Egleston, Calvin and Susie Miller, and Dave and Lucille Metzler. All of these farmers made the decision to diversify and turned to First Citizens to make it happen. I believe many of you can relate to their stories and hope you find them helpful if

diversification is something on your mind.

Although a leap of faith is required in most new ventures, choosing to diversify your operation doesn't need to be. You can have confidence knowing First Citizens is ranked as one of the top Agricultural Lenders in the Nation. Our Ag Team has the experience, resources and networks needed to evaluate diversification, or any expansion project, so you can feel good about your decision at the end of the day!

— RANDY

Customer SPOTLIGHT

BACKROAD CREAMERY, BRIDGING THE GAP BETWEEN FARM AND TABLE.



DID YOU KNOW IT TAKES 10 LBS. OF MILK TO MAKE ONE POUND OF CHEESE?

Or that Turophile, pronounced tu-ro-phile, means cheese lover? Well fellow Turos, we don't need to know all the facts about cheese to know we love the stuff. And we're in luck because great cheese makers can be found in many of our neighborhoods. One worth seeking out if you live in the Troy area, is Backroad Creamery.

Amanda Kennedy is a 6th generation dairy

farmer who committed herself to the production of high-quality milk, turning it into artisan cheese! Before opening Backroad Creamery in October 2016, Amanda spent years studying the art of cheese making, learning the techniques and background for the production of different cheeses.

From farm to table, Amanda takes each step seriously. She milks a handful of purebred Holstein cows, backed by some of the breed's best pedigrees. Her cows are exhibited at different shows across the country, and their genetics are marketed via embryos and stud sales.

Amanda's business, which is located in Columbia Crossroads, began with cheese curds, which she now produces in some interesting flavors like Crazy Cajun, Garlic Dill and Buffalo Ranch. She has since added block cheese and Farmhouse Feta to her line.

To learn more, or order some of Amanda's tasty products, follow Backroad Creamery on Facebook or visit BackroadCreamery.com. You'll be glad you did!

COMMUNITY Champions



First Citizens Community Bank Agricultural Scholarships have been awarded each year since 2012 to a graduating high school senior who plans to continue their education in an agricultural-related field.

Students are awarded the scholarship based on academic merit and current involvement in activities that demonstrate dedication to agriculture. This year's winners are Alexis Jackson of Peach Bottom and Jenna Harnish of Ulster.



Jackson will attend Delaware Valley University studying Environmental Science/Biology. She is a member of the Solanco National Honor Society, Solanco Future Farmers of America Program and the Rough Riders 4-H Horse and Pony Club.

Harnish will attend Penn State University studying Toxicology. She is a member of the Rho Kappa National Social Studies Honors Society, the Athens Future Farmers of America and worked for Bradford County Dairy Princess Promotional Services.



Our recent donation to the PA 4-H State Livestock Judging Championship Team will help pay for their travel expenses as they head to the Keystone International Livestock Exposition, the Stockmen's Livestock Judging Contest in Indiana, the Southeast Regional Livestock Contest in North Carolina and the National 4-H Livestock Contest in Kentucky.

DO YOU KNOW SOMEONE WHO COULD BENEFIT FROM OUR AG SCHOLARSHIPS?

Scholarship applications can be found at firstcitizensbank.com/about-us/scholarship-opportunities.



Fresh IDEAS

September is National Honey Month

We know honey has been used for food and medicine by cultures all over the world. It's a natural product from one of our planet's most important animals, bees. Honeybees visit millions of blossoms in their lifetimes, making pollination of plants possible and collecting nectar to bring back to the hive. Lucky for us, bees make more honey than their colony needs. So this month, pick up some local honey and combined it with another local treat—APPLES!

OLIVE OIL, HONEY AND APPLE CAKE

- 4 apples peeled, cored and sliced
- 5 tbsp. flour
- 5 tbsp. sugar
- 5 tbsp. olive oil
- 1 tsp. baking powder
- 4 eggs
- 2/3 c. honey

- 1 Preheat oven to 350 degrees
- 2 Grease and/or line an 8-inch cake pan with nonstick parchment paper then place the apple slices inside.
- 3 Put flour, sugar, baking powder, olive oil and two eggs in a bowl and whisk until smooth.
- 4 Pour batter over the apples and bake for 20 minutes. Take the pan out of the oven and increase heat to 400 degrees.
- 5 In a bowl whisk two eggs and honey. Pour mixture over the cake and bake in the oven for another 15-20 minutes until golden brown and fork comes out clean when poked in the center. Serve warm or cold.

Diversification IT'S WORKING!



Brooke Egleston returned to dairy farming with her Dad in Elkland after years of exploring different careers. According to Brooke, "I just knew farming was my passion." The size of the herd was small and a decision had to be made—should they expand and automate the farm? A friend told Brooke about hog contracts—and Egleston Oink was born.

ACCORDING TO BROOKE, "Randy Black walked up to my Dad and I at the fair and said he heard we were considering diversification and offered to help." Next, in stepped Erin Cole, a First Citizens Ag Banker, who helped Brooke construct a 31,633

square foot barn where she raises 9,600 piglets for Country View Family Farms. "The building process had its share of hiccups," said Erin. "But we know construction lending and we made it work for Brooke."

EVENTS & STUFF YOU'LL WANT TO DO

FIRST CITIZENS 2019 AG FORUM | SHADY MAPLE, March 5, 2019 | TROY, March 6, 2019
MANHEIM COMMUNITY FARM SHOW | • October 8-12, 2019

The Metzler Farm was already somewhat diversified by crops and dairy, but according to Dave, "If we wanted to have a sustainable farm for our kids to manage in the future, we had to do more." Chris Landis, The Metzler's Ag Banker of over 15 years said, "Dave called me one day and said he had a crazy idea about adding poultry to his operation. There are many resources out there to help farmers diversify their operation," says Landis. "You just need to know where to look." Dave and Lucille now have a 44,100 square foot barn housing 45,000 chickens laying eggs for Hendrix-ISA LLC. What they get is a steady monthly income from the contract and peace of mind knowing they can survive the uncertainty of the dairy industry.

Calvin Miller and his wife Susie had been crop farmers on their fourth-generation family farm for 18 years when they recognized the need to diversify. So, they turned to their First Citizens Ag Banker Sean McKinney. "We knew something needed to be done, and we knew Sean needed to be a part of the discussion," said Miller. In 2014, they built their first broiler house. Just four years later, they've erected a fourth barn as part of their succession plan for their two sons, who farm with them today. The Miller's still farm 600 acres of crops, but their decision to diversify with broiler houses has allowed them to sustain their operation, and create a plan that will keep the family on the farm.



What's Happening IN AG?

If you're shopping at Weavers Store in Denver anytime soon, you'll notice some big changes. That's because we're moving in! We'll be opening our newest full-service office in the front of their store before year end. The office will offer deposit and loan accounts and cash management services for both consumers and businesses. We're also installing a 24-hour drive-up ATM so you can do your banking when it makes sense for you.

The staff of our Narvon Office will be moving in as well. In 2017, we opened a temporary Loan Production Office so Jeff Bollinger, our Lancaster Ag Banker, could be



closer to his customers. Since that time, we've been looking for the right location to open a full service branch and we think Weavers will allow us to better serve such an important area of Lancaster County.

So watch your mailbox and your local news outlets for more information as we get closer to our grand opening. And a special thanks to the Weaver family for helping make this new location a reality.

Employee HIGHLIGHTS



ALWAYS SEEKING KNOWLEDGE

Our Ag team knows the value of staying abreast to changes in the Agricultural Industry. So, Jeff Bollinger, Sean McKinney, Jason Landis, and Dwight Rhorer attended Ag Progress Days in Penn State. This was a full day event, which included updates from the PA Secretary of Agriculture and new Agricultural Technology.