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First Citizens Earns Recognition for Performance

MANSFIELD, PA (March 2016)...First Citizens Community Bank, headquartered in Mansfield Pennsylvania, has been recognized by a number of organizations for their financial success and for their strength in lending. Each quarter, all banks in the nation are required to file a detailed financial report with federal regulators. Using this data, a variety of reputable and unbiased organizations measure and report on the activities and success of our nation's banks and First Citizens has found a place on many of the top performer lists.

American Banker Magazine, an award winning publication that analyzes and reports on the banking and finance industries, ranked First Citizens 23rd in the nation for their 2015 performance. All financial institutions with assets less than \$2 billion are ranked based on a 3-year average Return on Equity. For almost 10 years, First Citizens has appeared on their top 200 list, placing in the top 25 for the last 6 years. Other Pennsylvania Banks joining First Citizens in the top 25 for 2015 were Susquehanna Community in West Milton and 1st Summit Bancorp in Johnstown.

Each year, *S&P Global Market Intelligence* ranks the 100 best-performing community banks with assets between \$1 billion and \$10 billion using 6 categories for their analysis. First Citizens ranked 47th in 2015 which is the first year the bank has appeared on the report since they topped the \$1 billion in assets mark in December with the acquisition of The First National Bank of Fredericksburg.

BauerFinancial, Inc. is another source for unbiased, independent bank ratings. They have been analyzing and reporting on the financial condition of the nation's banking industry since 1983. Bauer analyses the data and compares it with historical data for consistency. Upon completion of the analysis, a star-rating is assigned based on a scale of zero to five stars with five stars being the strongest. First Citizens has consistently received a 5-star rating.

"We're both honored and humbled to be recognized by so many well respected organizations," stated Randall E. Black, CEO and President. "Profitability is under a lot of pressure for small banks this year with significant increase in expenses to combat debit card fraud and to adhere to required regulatory changes. To receive such rankings is a testament to the hard work of our great staff and to the value a well-designed strategic plan."

Serving the business and agricultural community is also something the bank's been recognized for. The *FFIEC*, a government agency responsible for developing uniform reporting systems for federally supervised financial institutions, consistently ranks First Citizens as the number one lender to small businesses and agriculture in Tioga, Bradford and Potter counties – more than any other local, regional or national bank. "We know how crucial credit is to small business and farm operations," stated Black. "Customers reach out to our business lenders again and again because their knowledge is relevant and their interest in their success is genuine."

The bank has seen great success with residential lending as well. For over 20 years, they have been a leader in Mortgage Lending and their customer surveys tell the story – over 99% would refer family members and friends to their mortgage lender. According to Black, "That's the kind of customer service we celebrate every day!"

First Citizens Community Bank currently operates 24 offices in Tioga, Bradford, Potter, Clinton, Lebanon, Berks, and Schuylkill Counties in PA, and Alleghany 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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