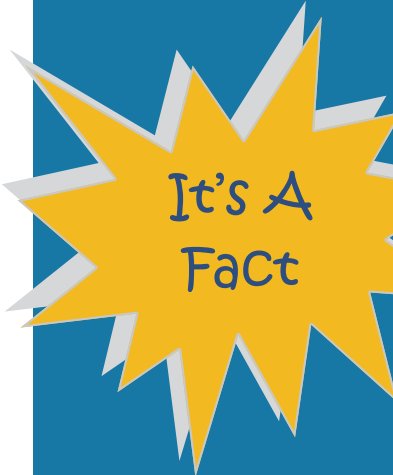




15 S. Main Street  
 Mansfield, PA 16933  
 www.firstcitizensbank.com



Only 13 states require a course in Personal Finance for high school graduation, and only five states require testing of personal finance concepts.

### Mansfield High School Students Recognized for Financial Literacy Certification

During the Mansfield High School Awards Assembly held on June 4, 2014, several students were recognized for completing the **First Citizens Financial Scholars Program**, a financial literacy program provided by First Citizens to local high schools. The program utilizes a web-based tool featuring award-winning financial education technology designed to enhance existing high school curriculum by covering financial education topics such as:



- Savings and Budgeting
- Understanding Credit Scores
- Managing Debt
- Understanding Banking & the Federal Reserve
- Taxes and Insurance
- Renting vs Owning
- Managing Loans to Finance Higher Education



# The Captain's Log

FIRST CITIZENS REMAINS ONE OF AMERICA'S TOP PERFORMING COMMUNITY BANKS THANKS TO LOYAL CUSTOMERS AND DEDICATED STAFF

In its annual report card for community banks with less than \$2 billion in assets, *US Banker* magazine continues to rank First Citizens Community Bank as one of the top-performing community banks in the Nation for 2013.

Each year, *US Banker* compiles an annual ranking of the top 200 community banks in the U.S. based on their three year average return on equity, a measure which determines a company's financial health. First Citizens is the only bank who has been ranked in the top 10 for four consecutive years, placing 7th for our 2013 performance.

Stay informed and up-to-date! Go to <http://bit.ly/CaptnLog> and sign up to receive *The Captain's Log* direct to your inbox. You can also Text "CAPTLOG" to 22828 to get started.



## A WELCOME MESSAGE FROM THE PRESIDENT

At First Citizens, we know that providing shareholder value and supporting our customers, our employees and our communities is fundamental to our success. Each quarter, we issue our earnings report giving current and future shareholders information on our financial performance. But we also feel it's important to share our other achievements with you, and the things we do that positively impact our customers, our employees and our communities. So I'd like to introduce you to our new quarterly newsletter — *The Captain's Log*.

**Why *The Captain's Log*?** Our logo—the Patriot rider—is dedicated to the uncommon courage and dedication of patriot Captain Williams who, over 200 years ago, led the effort to build the first roadway through the rugged Twin Tiers frontier region. Williams overcame numerous hardships, but finally his new route was complete, providing safe passage to freedom for the thousands who would later settle here.

In the centuries that followed, the roadway would come to be known as the "Williamson Road" in fitting tribute to Williams's vision of the promise of American freedom and independence.

At First Citizens Community Bank, your success is our mission. We share in Captain Williams's desire to provide residents with opportunities for a better life.

I hope you enjoy your first edition of *The Captain's Log* and look forward to future issues.

Randall E. Black  
 CEO & President



## EMPLOYEE NEWS

Congratulations to Connie Kennedy and Judy Kingston on their retirement. Connie retired from our Wellsboro office after 19 years at the bank. Judy worked in our Mansfield office and was with First Citizens for over 22 years. Thanks for your loyalty and best of luck in your retirement!



Kevin Green, Mansfield Office Manager, and Patrick Prough, Wellsboro Business Development Officer, recently completed the Pennsylvania Bankers Association's School of Commercial Lending at Penn State University. Great job, guys!



First Citizens would like to welcome new members to our family.

- Amy Augustine, Trust Support
- Briana Calcote, Wellsville
- Mary Cochi, Sayre
- Jamie Crawford, Insurance Services
- Donna Eastabrook, Rome
- Michelle McGinness, Lock Haven
- Allison Senchur, WalMart

## WELCOME TO MOBILE BANKING!

You're on the go more than ever. Now you can access features available on NetTeller Online Banking with First Citizens Community Bank's Mobile Banking App. It's smart, simple, secure and totally **Free!**



### Available Functions:

- Access account balances and transaction history
- View check images
- Transfer funds between FCCB accounts
- Pay Bills
- View Statements (Only available with iPhone app.)
- View the Alerts you've set up on NetTeller
- Update your password
- Find the nearest branch or ATM location

### Is Mobile Banking secure?

All data is encrypted as it travels to and from your mobile device. Your ID and password are required every time you login. Our mobile banking solutions never save your password, account numbers, transaction information, or balances on your device. Mobile Banking is merely an extension of NetTeller, and NetTeller's security measures remain intact.

### How do I get started?

Simply scan the appropriate QR code with your smartphone to get the app today! Or, visit our website at [firstcitizensbank.com](http://firstcitizensbank.com), download the app to your phone, enter your NetTeller ID and Password and you're all set!



Google Play is a trademark of Google, Inc. Apple, the Apple logo and iPhone are trademarks of Apple, Inc. registered in the U.S. and other countries. App store is a service mark of Apple, Inc. \*Although mobile banking is provided by First Citizens Community Bank free of charge, you may be charged access rates depending on your mobile carrier. Web access is needed to use mobile banking. Check with your service provider for details on specific fees and charges.

The Canton Office staff enthusiastically supports a co-worker fighting cancer.



## COMMUNITY CORNER

Why is my banker wearing jeans today?

You may have come into one of our offices and found us dressed quite casually. Have you ever wondered what we're up to? Well, we may have been helping a family in your community recover from a fire, or families in a community hundreds of miles away after the devastating effects of a tornado. We may have been helping organizations like the American Red Cross or the American Cancer Society raise funds to fulfill their mission. Or, we could have been helping someone fight cancer, maybe even one of our own.

So how do we do this by wearing jeans? Any employee, who makes a donation to the cause gets to dress down. And that's an easy choice because we know we are supporting those in need, many of whom are our friends and neighbors.

Customers often ask why we're in jeans. Once we explain, they want to help too! In the last year, we have supported eight causes, and with help from customers, have raised nearly \$20,000!

So the next time you see us dressed in jeans, you'll know we're up to something good!

## MOVING FORWARD IN CLINTON COUNTY

First Citizens has broken ground on a full-service branch in Mill Hall, PA. Our strength lies in understanding and serving the needs of small town rural America. This market is the right fit for our business model with its 500+ small businesses and approximately 21,000 residents within a 5 mile radius. We currently operate a loan office in the area for Business Loans and Mortgages. These services will be moved to our Mill Hall office once complete. Watch for more info in the next edition of *The Captain's Log*.



## MATT GEER IS ONE TOUGH MUDDER!



On April 19<sup>th</sup>, Matt Geer, a member of First Citizens Investment team ran his 5<sup>th</sup> Tough Mudder event to raise money for the Wounded Warrior Project.

Matt and his team conquered the 11.5 mile muddy run which had 26 military inspired obstacles to overcome. The Wounded Warrior Project is a charity that helps transition wounded Veterans returning from war. To date, with the help of some First Citizens employees, Matt has raised over \$5,000 for this very worthy cause.

You make us proud Matt!