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# The Captain's Log

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Did You  
Know?

According to a study  
by Northwestern  
Mutual Life Insurance,  
58% of financial  
decision makers  
believe their financial  
planning needs  
improvement, and  
34% have taken *no*  
steps to plan for their  
financial futures.

*Read more on page 4...*

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## A MESSAGE FROM THE PRESIDENT



It isn't technology or products that make a company great — it's the people. Our employees are the real workhorses at First Citizens. They are motivated to take great care of our customers, and they are actively engaged in enhancing their own professional growth and helping us build a better bank. All of this makes us significantly more productive.

Over the years, we've made many changes to help foster a highly motivated, highly satisfied group of employees. Our on-going training and mentoring programs allow us to promote from within when a position opens. Our financial performance has allowed us to provide valuable benefits and performance incentives that help our employees achieve personal financial success. But most importantly, at First Citizens, we take care of our own, helping out in times of need. These efforts create long-term, loyal employees.

In this issue of the Captain's Log, you'll see some examples of our success - from inviting young leaders to be part of our family to saying goodbye to 3 employees who together, have served First Citizens for nearly 80 years. That's what makes us who we are...which according to US Banker Magazine, is the 8<sup>th</sup> top performing community bank in the Nation!

*Randy*

## Davis and Bogaczyk Named Employees of the Year



First Citizens recently named Renee Davis (right) and Kristina Bogaczyk (left) employees of the year. Candidates for this honor must exhibit outstanding dedication, professional attitude and concern for our customers and their fellow employees. Both Renee and Kristina embody these attributes.

Renee began her career with First Citizens in 1992 in our Mansfield Branch and held several positions in our Operations area until being promoted to Deposit Operations Manager, AVP in 2012. She is committed to the professional growth of her employees and has made additional contributions to First Citizens as a member of the Service Excellence and Wellness Committees and our Training Council.

Kristina is currently AVP in our Mansfield office and one of our top Mortgage Lenders. She joined First Citizens in 1988 as loan secretary but was recognized as having the ability to grow into a solid lender. Year after year, Kristina helps customers understand the mortgage process and what's right for them. Customers consistently recommend their friends and family to Kristina for their loan needs. Kristina sits on the boards of the Mansfield Borough Zoning and Mansfield Free Public Library.

## Written Financial Plans Offer Peace of Mind

Financial and estate plans don't just benefit the elderly or the wealthy - they benefit people of all ages and across all income brackets by putting you in control of your financial well-being.

A financial plan evaluates where you are financially, considers where you'd like to be, and then outlines the steps to take to get there. Whether you develop your own, or have one of our experienced financial planners do it for you, a well thought out written plan should evaluate your current savings and investments, your plans for retirement, education, emergencies, major purchases, and insurance needs, and any additional financial goals you may have. Outlining your whole financial picture brings to light whether or not your financial goals are realistic for your timeline, and whether or not you'll need to make adjustments to your savings and spending habits in order to achieve your goals. A certified financial planner can help you identify risks you hadn't thought of, and will challenge you to find new ways to maximize your money in order to meet your goals.



Having a written estate plan is another component of a strong financial plan, and anyone who owns assets such as a home, bank accounts, vehicles, or collectibles should have one. Estate plans ensure that your assets will be used as intended, and that family members will be taken care of in the event of your death. Our estate planner can help you create a plan and can also help evaluate how taxes will impact your plan. Take control of your financial well-being today!

# Your Success is Our Mission



## EMPLOYEE NEWS

**18 Employees were Recently Recognized for a Combined 240 Years of Service:**

**5 years:** Erica Yeager, Courtney Steckiel, Dave Morris, Roy Zeafra, and Steve Guillaume

**10 years:** Heidi Monro, Mick Jones, Pam Munford, and Rob Carleton

**15 years:** Corey Dean, Jeanie Seeley, Rob Fitzgerald, Melissa Cowles, Sylvia Thompson, and Tonya Coursey

**25 years:** Abbie Pritchard and Donna Williammee

**35 years:** Robin Grabb

### Congratulations to our Student Leaders!



In early 2014, First Citizens began our Student Career Program where we selected 3 high school juniors, who exemplified outstanding work ethic and community commitment, to become members of our family. They were hired and trained as tellers to work in our branches on weekends and during summer breaks throughout college in the hopes that one day they would consider First Citizens as a potential career choice. We're very proud to report that Ethan Fry and Nathaniel Wilston were both recently nominated by the Mansfield Chamber of Commerce for their Leaders of Tomorrow program and Ethan was selected as the winner for Mansfield High School. We are incredibly proud to have these two fine gentlemen as part of our family.

**First Citizens welcomes the following employees to our family! Jamie Martin, WalMart; Sara Stine, Becky Probst and Cori Gerlach, Mill Hall; John Sullivan, Credit Analyst**

## Three Employees Announce Retirement

Carol Burd, Katie Brown, and Linda Nowak will retire after nearly 80 years of service.



Carol joined First Citizens in 1996 and was quickly promoted to a management position at our Weis and WalMart branches. In 2003, Carol's outstanding sales management and coaching skills made her a natural choice for the new VP of Professional Development where she has been credited with the development and success of countless employees in the organization. Carol was also instrumental in building a successful college internship program and coordinated the development and delivery of financial literacy programs in our high schools. Carol's last day was May 1<sup>st</sup> and her plans are to enjoy more time with her husband Jim and their family. **"I'm**

**proud to have been part of such a successful and well-respected company, one that works hard to give back to our communities and make a difference in the lives of people I know. My role in helping people discover and develop their potential was one of the most rewarding experiences. I'm grateful for the many opportunities given to me at First Citizens and feel lucky to have worked with such talented people, forming friendships that will last a lifetime!"**

In 1991, Katie joined First Citizens as part of the Star Savings and Loan acquisition. She was promoted to a New Accounts position in 1996 in our Canton office where she has spent many years going the extra mile for her customers. She was also a key trainer for the bank during this time and was named Employee of the Year in 1998. Katie's last day was May 15<sup>th</sup>. She and her husband, Paul, plan to travel, enjoy the outdoors, and catch up with family and friends. When asked what she would miss most about First Citizens, Katie said, **"I especially enjoy the customers, many who stop by my office just to say hi. And others who make me feel special just for taking care of their banking needs. My Canton co-workers also mean a lot to me and have always treated me like family."**



Linda became part of First Citizens right out of high school; then took a break from our family to start one of her own. She rejoined First Citizens in 1980 and was promoted in 1993 to her current position as manager of our customer contact center. Linda has always been a leader who makes customer service a priority for her and her staff. Her last day will be August 7. In retirement, Linda plans to spend more time with her husband Bob completing some home improvement projects and helping with Goodies for our Troops. **"I have learned so much throughout my 35 years at First Citizens. They have always been good to me and I greatly appreciate it."**

We're sorry to see these ladies leave, but are grateful to have had them as part of our family. We wish Carol, Katie and Linda all the best for a healthy and happy retirement!

## College Education Expenses

### Save or Borrow?



College is anything but cheap. In fact, it can be the most expensive event outside of saving for retirement. But with the right resources, college can be a reality for your child.

Some parents want, and can afford, for their kids to be debt free when they graduate college. Some think kids will work harder if they have to pay for some or all of the education expenses. Sometimes, a family's resources are just not enough to help. Your personal point of view and financial situation will be the driving factors in your decision to save now or borrow later. Either way, we've got you covered.

If helping your child with college expenses is your wish, our financial planners can help you build a personalized plan, identify the best investment and savings options and monitor your results.

If you've got a child who is already attending or about to begin college and borrowing is your funding option, we've got that covered too. Even with Federal Student Loans, scholarships and grants, students are often left with a sizeable gap each year. First Citizens offers Student Loans to help fill the gaps between the total cost each year and what you can obtain from other resources such as scholarships, grants and government loans. It's a simple process that can be done through our website or by visiting one of our offices. Once the loan is approved, we'll send the funds directly to the college.

We're also helping graduates who are struggling to make ends meet or to manage the multiple loans they have accumulated. Our consolidation loans reduce monthly payments and give them the breathing room they need in their budget to relocate for a new job, buy a new car or just get their bills paid.

### First Citizens Student Ambassadors for Financial Education Raise Money for Financial Literacy Awareness



last two years. The money will be used to purchase books that teach children the importance of how to budget and save. Pictured from left to right are SAFE students Ethan Fry and Savannah Alexyn, Librarian Katherine Wise, and First Citizens SAFE mentor, Melissa Cowles.



## COMMUNITY CORNER

### YMCA Volunteer of the Year



Jeanie Seeley, an employee of our Mansfield Office, was recently named Volunteer of the Year by the Tioga County Branch YMCA. Anyone who knows Jeanie knows that she can make things happen when she believes in a cause and she believes in the Y. She has experienced firsthand the impact the Y can have on families in our community and has graciously committed her time to the Y's success. Congratulations, Jeanie, on this well-deserved honor!

### 2015 Ag Forum a Success!

Over 100 individuals and businesses associated with Agriculture attended our 3<sup>rd</sup> annual Ag Forum in March. We heard from two dynamic speakers. Moe Russell, from Russell Consulting Group in Iowa, expressed the need for farmers to bulletproof their balance sheet to prevent hardship during bad years and the importance of finding ways to use cooperation, not competition, to the greater good. Bill Stoltzfus, owner of a family run operation, Cloverleaf Creamery in Idaho, outlined how his family has seen great success by focusing on attention to quality over quantity with his milk product and his animals.