



*For more information contact:
Kathleen Campbell, Director of Marketing
First Citizens Community Bank
15 South Main Street
Mansfield, PA 16933
(570) 662-0422*

First Citizens Community Bank Opens State College Office

MANSFIELD, PA (December 2017) On December 11, 2017, First Citizens Community Bank officially opened their newest office at 141 West Beaver Avenue, State College, Pennsylvania. S&T Bank previously operated the office and all customers became part of the First Citizens family following the acquisition.

First Citizens, the \$1.2 billion subsidiary of Citizens Financial Services, Inc. (OTC BB: CZFS) headquartered in Mansfield, PA, has been growing their presence in Pennsylvania over the last two years. The expansion began in December 2015 with the acquisition of The First National Bank of Fredericksburg, who operated 7 offices in Lebanon, Berks, and Schuylkill counties. Following was the opening of a Commercial Loan Production office in Winfield, Union County, and the opening of their first Lancaster County full-service office in Mount Joy. Prior to the acquisition of the State College branch of S&T Bank, First Citizens opened their second Loan Production Office in Narvon, Lancaster County.

“Our expansion strategy has always been directly related to where we believe we can best deliver on our areas of expertise and attract quality talent to the organization,” stated Randall E. Black, CEO and President. “As such, we seek markets where our extensive knowledge in Agriculture, small business and mortgage lending will be a resource to the community.”

The Bank has been fortunate to retain the three Private Bankers from the previous S&T branch whose knowledge and experience of the State College market are truly unique. Dave Richards, Jessica Chobody, and Jennifer Cadman will serve the State College market.

Dave Richards, who has been a highly successful and respected banker for many years, will be responsible for market growth and brand awareness in the State College market. He has also joined the First Citizens Management Team and its Corporate Board of Directors. Richards banking career includes founder and CEO of Nittany Bank in State College and President of Mifflinburg Bank. Prior to joining First Citizens, he was Executive Vice President of S&T Bank, responsible for the opening and growth of their State College branch. Richards earned a Bachelor’s degree in Finance from Susquehanna University, and is a graduate of the Stonier Graduate School of Banking.

Jessica Chobody is an experienced Private Client Banker who will specialize in Cash Management and Retail Banking services. She has worked in banking over 17 years’ serving the State College Market. Chobody is involved with her local United Way and the Day of Caring Program. She received her Bachelor’s degree in Psychology from Penn State University.

Jennifer Cadman joins First Citizens as a Private Client Banker and Mortgage Originator. She brings 15 years’ experience to the team in lending and account management. She graduated with a Master’s degree in Business Administration from the University of Pheonix, and her Bachelor’s degree from Malone University. Cadman is the Benner Elementary PTA Treasurer, Bridge of Hope Centre County Treasurer, and a graduate of Leadership of Centre County.

First Citizens has ranked one of the top community banks in the nation for over ten years. They attribute this to a variety of strengths but according to Black, “We believe we’ve found our niche by being large enough to serve a variety of consumer and business needs, but small enough to give the

personalized service many still desire from a community bank. We're confident this advantage, along with the seasoned staff who've joined our team, will help us succeed in the State College market."

With the acquisition of the State College branch, First Citizens will serve the counties of Centre, Lebanon, Lancaster, Berks, Schuylkill, Clinton, Tioga, Bradford, Potter, and Union in Pennsylvania and Allegany County, New York. For more information about First Citizens Community Bank, please visit FirstCitizensBank.com or find them on Facebook.

###

