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## 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 through 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. 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 followed. Prior to the acquisition of the State College Branch of S&T Bank, 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 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 market are truly unique. Dave Richards, Jessica Chobody and Jennifer Cadman have served State College for a combined total of over 48 years.

First Citizens has ranked one of the top community banks in the nation over ten consecutive 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](http://FirstCitizensBank.com) or find them on Facebook.

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