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## **FIRST CITIZENS NATIONAL BANK REMAINS ONE OF AMERICA'S TOP COMMUNITY BANKS**

As the financial industry slowly recovers from the bankruptcy of Lehman Brothers, the failure of 250 banks and the government bail out of Fannie Mae and Freddie Mac, there continues to be good news for a bank in our own back yard. First Citizens National Bank continues to set new financial performance milestones in areas such as asset growth, net income and shareholder value. Earnings per share increased 42.8% in 2009 and for the second consecutive year, the board of directors declared a one-time special dividend in November.

The fact that First Citizens National Bank continues to be a high performing, financially sound independent community bank in the aftermath of an unprecedented financial crisis should not go unnoticed. And it hasn't. For the 3<sup>rd</sup> year in a row, Citizens Financial Services, Inc., holding company for First Citizens National Bank, has been ranked by US Banker as one of the top performing Community Banks based on a 3-year average Return on Equity (ROE). For 2009, the company placed 11<sup>th</sup> in the country, moving up from 58<sup>th</sup> in 2008 and 154<sup>th</sup> in 2007. The company's ROE for 2009 was 17.65% with a 3-year average ROE of 15.29%. By today's standards, anyone with a double digit ROE is considered a star performer.

In addition, First Citizens has been recognized in the Pennsylvania Bank Performance Report, compiled by Financial Management Consulting Group as one of the top performing banks in the state of Pennsylvania. For 2009, First Citizens ranked 5<sup>th</sup> out of 186 banks, moving up from 7<sup>th</sup> in 2008. And as of the end of the first quarter, 2010, the bank has moved to 2<sup>nd</sup> place.

"We are determined to achieve consistently strong performance year after year despite the black cloud that still hovers over the economy and the banking industry because of poor lending and investment decisions," stated Randall E. Black, CEO and President. "Discipline is our foundation. These rankings confirm our belief that strong strategic planning, a disciplined approach to lending and expense control, and employees dedicated to making it happen is the right formula for success in any economy."

First Citizens intends to celebrate their performance and rankings throughout the year starting with a celebration in each office for employees, customers and communities on Friday, June 18, 2010. All are welcome to attend.

First Citizens National Bank, headquartered in Mansfield, operates 17 offices in Blossburg, Mansfield, Wellsboro, Canton, Troy, Towanda, Sayre, Gillett, State Line, Leraysville, Ulysses, Genesee, and Wellsville, New York. For more information on First Citizens National Bank, contact the community office nearest you or visit [www.firstcitizensbank.com](http://www.firstcitizensbank.com).