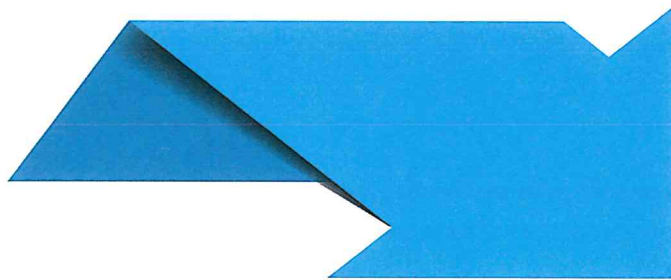


# Our vision at First Citizens is to remain a highly successful, independent community bank.

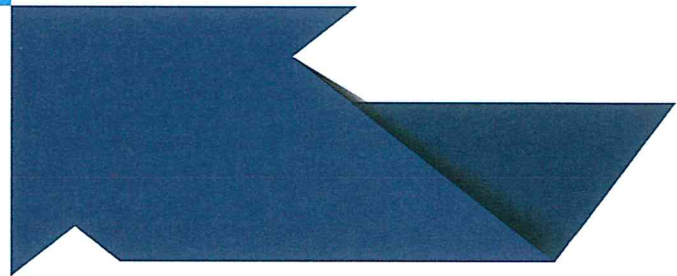
Over the last 10 years, we've experienced tremendous growth increasing assets and deposits by 117%, loans by 150% and shareholder equity by 164%. We remain both honored and humbled by the recognition we receive for our efforts.

- » Our customers are our obsession, in 2018 and 2019 FCCB was voted, "Best in State" Bank by our customers in an unsolicited Forbes survey. And in a Rival Banking Benchmark study, our customers ranked FCCB 5th in the state of Pennsylvania for the quality of our response to the COVID-19 pandemic.
- » A large part of our growth has come from our support of Agriculture, which has resulted in us becoming one of the top Ag Lending Banks in the nation and second for banks headquartered in Pennsylvania.
- » Bauer Financial, Inc., an organization who analyzes the financial condition of our nations' banks, consistently awards us a 5-star rating.
- » For 15 consecutive years, FCCB has been recognized by American Banker as one of the top performing community banks, ranking first in the state of Pennsylvania where we are headquartered, and 55th in the nation for 2022.



 **FCCB**  
*We'll Make it Happen for You!*

**HVB**  
The better experience **BANK**



 **FCCB**  
*We'll Make it Happen for You!*



[myfccb.com](http://myfccb.com) | 800 326 9486

## WHAT YOU CAN EXPECT FROM US?

**As our Customer** – Our customer satisfaction is the driver of our financial performance. Customer surveys reveal 95% of new borrowers would refer us to a family member or friend. And 92% of our customers ranked our employees above average for professionalism, product knowledge and true concern for their customers. We promote regional leadership and decision making to maximize our understanding for the customer's need. Commercial Real Estate Development & Small Business Lending is something we do well - keeping jobs local, businesses thriving, and communities healthy. And our support of the agricultural community is second to none, our Ag team holds over 350 combined years of experience as both farmers and Ag Bankers — that's a rare combination in any industry.

**As our Community** – We believe in financial wellness and stand behind that belief by providing accredited in school financial literacy curriculums to many of the schools in our footprint, in addition to hosting a free online "FCCB Academy" that houses content, virtual coaches, and relevant education right on our website homepage. Over the last 5 years, we've contributed over \$1 million to education, youth, health care, agriculture and community development.

## WHAT'S OUR SECRET? A SOLID FOUNDATION OF VALUES.

**We have a great story and our values are built from what we have learned along the way. Our success in customer satisfaction and financial strength is built on a foundation of values that we choose to live by every day.**

### **Our Employee Development Builds Our Legacy.**

We build strong minds, keep development accessible, and focus on our people in all circumstances. The paths we lay lead our employees to success. We build this through transparency, communication, respect, and growth opportunities.

### **We Stand United.**

We win as a team. We build and support our culture together through interdependence, integrity, and leadership. Every step forward is a step together.

### **We are obsessed with our customers.**

We are trusted to adhere to our word, we take that seriously. We are extremely loyal to our customers, accountable for our actions, and use our delivery on expectations as our competitive advantage. We outperform with a will to win.

### **Our strength is derived from our relationships with the community.**

We lead with good citizenship by fostering customer relationships and community cohesion. We have an insatiable need to do what is right for the greater good in the communities we call home, and beyond. We serve our customers and community as advocates for their financial success.

### **We Dare to be Different.**

We consistently challenge ourselves to improve and break new ground in community banking. We understand that our commitment to evolution provides the strength necessary for FCCB to operate as an independent community bank.