

Potential Class A2 Director
Candidate

Randall E. Black

President and Chief Executive Officer
Citizens Financial Services Inc.
First Citizens Community Bank

Randall E. Black, also known as Randy, started his career at First Citizens in 1993. Black has been the president of Citizens Financial Services Inc. and its subsidiary First Citizens Community Bank since March 2004 and chief executive officer of Citizens Financial Services Inc. and First Citizens National Bank since April 2004. Previously, he served as controller, senior vice president of Finance and chief financial officer of First Citizens National Bank from 1993 to 2004. Prior to joining First Citizens, Black was employed by Parente, Randolph, Orlando, Carey & Associates of Williamsport, PA, where he focused on bank auditing. Black is a farmer at heart. He grew up working on his grandfather's farm and still owns and raises dairy cows today; however, he is not the only one with farming in his blood. Citizens Financial Services Inc. has over 350 years of experience in farming and agriculture banking, a rare combination in any industry and has specific expertise in swine, poultry, dairy, beef, crops and other agriculture businesses that has expanded over the years.

Affiliations:

- Citizens Financial Services Inc., *director*
- First Citizens National Bank, *director*

Education:

- Bloomsburg University of Pennsylvania
- Louisiana State University, Graduate School of Banking Louisiana
- American Bankers Association Graduate School of Bank Investment and Financial Management

Nominated by the following banks

Asian Bank
Brown Brothers Harriman Trust Company, N.A.
First Citizens Community Bank
Glenmede Trust Company, N.A.
Landmark Community Bank
Newfield National Bank

Potential Class B3 Director
Candidate

Patricia A. Hasson
Past President and Executive Director
Clarifi
Philadelphia, PA

Patricia A. Hasson is the past president and executive director of Clarifi, a nonprofit agency that helps people clarify their financial futures. As a highly seasoned executive and visionary business leader in financial behavior and financial literacy, Hasson became a recognized thought leader in the area of financial capability and financial inclusion. She has used that knowledge to sharpen the focus of the organization to create pathways to lifelong financial wellness for clients and communities. Under her guidance, Clarifi earned a national reputation and grew to operate at a regional level with 15 offices in three states in and around Philadelphia. At Clarifi and beyond, Hasson channeled much of her energy and resources into initiating and implementing financial education programs, benefiting households with low to moderate wealth. She also took a lead role in sharing her knowledge and expertise with the local business and nonprofit community, as well as with local, state, and federal government officials on financial issues impacting consumers, especially those related to housing and credit. Prior to joining Clarifi, Hasson spent more than 12 years as a banking executive with a diverse consumer and commercial lending background, which includes expertise in small business, credit cards, education, finance, merchant processing, and auto finance. After serving for more than two decades as president and executive director of Clarifi, Hasson continues to stay actively engaged in board of director and advisory board roles, as well as consulting on various projects.

Affiliations:

- Federal Reserve Bank of Philadelphia, *director*
 - Management and Budget Committee, *chair*

Past Affiliations:

- Oversight Board for the Philadelphia Mayor's Office of Community Empowerment
- Greater Philadelphia Chamber of Commerce
- Board of Greensgrow
- Greater Philadelphia Chamber of Commerce
 - Executive Committee
 - Small Business Board
- Federal Reserve Board Consumer Advisory Council
 - Housing and Community Development Committee
- Consumer Advisory Board of the Consumer Financial Protection Bureau

Education:

- Villanova University, M.B.A.
- University of Dayton, B.S. in Finance

Nominated by the following banks

First National Bank of Elmer
Fleetwood Bank
Jim Thorpe Neighborhood Bank
The Honesdale National Bank