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SUMMARY OF ACTIVITIES

Tom Wolf
Governor

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Secretary of Banking and Securities

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Week Ending: December 15, 2015
FOR RELEASE: December 16, 2015

Pursuant to Section 503.E of the Department of Banking Code, any person wishing to comment on the following applications, with the exception of branch applications, may file his or her comments in writing with the Department of Banking and Securities, Corporate Applications Division, at 17 North Second Street, Suite 1300, Harrisburg, Pennsylvania 17101-2290. Comments must be received no later than thirty (30) days from the date notice regarding receipt of the application is published in the *Pennsylvania Bulletin*. The non-confidential portions of the applications are on file at the Department of Banking and Securities and are available for public inspection, by appointment only, during regular business hours. To schedule an appointment, contact the Corporate Applications Division at 717-783-2253. Photocopies of the non-confidential portions of the applications may be requested consistent with the Department of Banking and Securities' Right-to-Know Law Records Request policy.

BANKING INSTITUTIONS

Holding Company Acquisitions

Date	Name and Location of Applicant	Action
12-11-2015	Citizens Financial Services, Inc. Mansfield Tioga County	Effective
	Application for approval to acquire 100% of The First National Bank of Fredericksburg, Fredericksburg.	

BANKING INSTITUTIONS (continued)

Consolidations, Mergers, and Absorptions

Date	Name and Location of Applicant	Action
12-11-2015	First Citizens Community Bank Mansfield Tioga County	Effective
	Merger of The First National Bank of Fredericksburg, Fredericksburg, with and into First Citizens Community Bank, Mansfield.	
	As a result of the merger, the following branch offices of The First National Bank of Fredericksburg became branch offices of First Citizens Community Bank:	
#7857	3016 South Pine Street Fredericksburg Lebanon County	#7858 Pennsylvania Route 443 Friedensburg Schuylkill County
#7859	1690 North 7 th Street Lebanon Lebanon County	#7860 2217 West Cumberland Street Lebanon Lebanon County
#7861	450 Isabel Drive Lebanon Lebanon County	#7862 Route 501 Mount Aetna Berks County
#7863	45 West Main Street Schuylkill Haven Schuylkill County	

Branch Applications

Branch Discontinuance

Date	Name and Location of Applicant	Location of Branch	Action
12-4-2015	Beneficial Bank Philadelphia Philadelphia County	#1622 7262 Frankford Avenue Philadelphia Philadelphia County	Closed

CREDIT UNIONS

Articles of Amendment

Date	Name and Location of Institution	Action
12-10-2015	Fairless Credit Union Morrisville Bucks County	Filed

Amendment to Article I of the institution's Articles of Incorporation provides for change in their corporate title to "Spirit Financial Credit Union" and amendment to Article 3, provides for a change in location.