



**FIRST CITIZENS
BANCSHARES, INC.**
Unbelievably Good



Annual Report **2016**

Annual Report 2016

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A Letter to Our **SHAREHOLDERS**

A Successful 2016....Looking to Our Future

First Citizens National Bank has again closed out another successful year. Our 2016 results reflect not only strength in earnings, liquidity and capital but also in our shareholder return, corporate culture rating and customer service rating. Our two banks were recognized in 2016 by the national publication, *American Banker Magazine*, as two of the “Best Banks to Work For.” For the eighth year in a row, we were named among the Top 200 Community Banks in the nation with a most recent rating of #69. First Citizens was also recognized for: United Way of West Tennessee’s #2 Top Giving Company, Bauer 5-Star rating (6 years in a row), Governor’s Healthier Tennessee Workplace and others.

First Citizens embraces board and leadership succession planning. Industry experts state that succession planning for many banks is not effective. We understand our board members are not exempt from being part of the retirement crisis. High performing banks must have strong performing, impactful directors like First Citizens. Our directors have experience, longevity, passion, vision, commitment and expertise that create value for your company. Our directors are deeply rooted in communities we serve. The directors’ succession plan over the next five years includes potential candidates with emphasis on outside directors from our Middle and East Tennessee markets. This past year we welcomed Sherrell Armstrong and Bob Carpenter to our board of directors. These two businessmen bring exceptional banking knowledge coupled with strong leadership and risk management expertise to First Citizens.

First Citizens’ transformation of the retail banking experience continues to move forward as customer preferences on how, when and where they bank continue to evolve. Currently, nearly half of our retail customers demand non-branch channels for their banking services. In 2016, our branch process continued to expand with completion of our beautiful new branch in Union City, Tennessee. We also partnered with LPL in our investment banking and brokerage services and changed the name to First Citizens Investment Services. Our bank must continue to deliver an Unbelievably Good experience with exceptional service every time, across every channel.

I would be remiss if our conversion process was not mentioned. I am so proud of our teammates involved in this enormous project, especially our President, Judy Long. Judy led a powerful group of teammates throughout this process. Our Cleveland teammates embraced material change in 2016 and we appreciate their positive commitment to our long-term success. I would also like to applaud our strong leadership in the Cleveland market, Lee Stewart, Steve Ledbetter and Virginia Kibble. Lee, Steve and Virginia have been firmly dedicated to ensuring protection of our franchise value in Bradley County. We are now one fortress-strong bank across the State of Tennessee with one core mission. As one unified bank, we are much more operationally efficient, which positively impacts earnings and shareholder return. First Citizens will continue to pursue accretive opportunities in the State of Tennessee but emphasis will be on one acquisition at a time due to execution risk.

Now that goals and challenges of 2016 have been met, our focus is on 2017 for another exciting year for the company! We control our own destiny in terms of what we do. Your team will continue to be faithful and execute our impactful strategic plan regardless of where the government or economy navigates. Our vision is a clear, results-oriented picture of our future. It’s a dream with direction but it’s just a dream unless you execute. Our mission is as follows: As an independent financial service provider since 1889, our mission is to attract, develop and retain high performing, ethical teammates creating a customer centric organization that delivers superior shareholder returns. It’s exciting to disclose our new core values which plant a stake in the ground reflecting: this is who we are; this

is what we stand for and this is what we are about. First Citizens' new core values are: Care, Appreciate, Respect, Passion, Excellence, Discipline, Integrity, Execute and Motivate. The first letter of each core value sums into the powerful words, CARPE DIEM, which translates to "Seize the day."

Our strategic plan has many goals for each mission component. A small sample of those goals is as follows:

- Attract, develop and retain high performance teammates
- Top 10 Best Banks to Work for
- Superior customer experiences across all delivery channels
- Efficiency ratio < 60%
- Shareholder return > 9%
- Top 200 Community Banks

Following are a few strategic actions that will be executed over the next 1-2 years.

- Further enhance positive corporate culture
- Review loan processes to improve turnaround time
- Update acquisition plan with targets, size and locations
- Open a new branch in Springhill, TN
- Expand Trust Division infrastructure for service and efficiency
- Compound efforts to produce robust and resilient cyber protection

As we visit teammates throughout the year, I can feel the positive energy. Principle-centered people are cheerful, pleasant, happy, optimistic and have positive attitudes. This positive energy is contagious, across a culture that other companies try to emulate. Perhaps that's why we receive comments from customers and visitors about the friendliness and warmth of our teammates. Culture is a leading predictor of future growth and profitability. Great cultures have the desire and passion to achieve goals regardless of economic barriers.

Agriculture is still the backbone for both Tennessee and United States economies. Our farm economy has been favorable for most farmers over the last seven years. Our farmers are in strong financial positions coupled with crop insurance, government guarantees, irrigation systems and other protective measures. First Citizens will continue to partner with our long-standing customers / farmers as we navigate through these challenging times ahead of us.

Results of Operations

Net income for 2016 totaled \$15.8 million compared to \$15.6 million for 2015. Earnings per share totaled \$3.97 for 2016 compared to \$3.92 for 2015. Earnings growth for 2016 was modest at less than one percent, primarily attributable to non-recurring expenses totaling approximately \$855,000 net of applicable income tax effects. Non-recurring expenses in 2016 were related to the merger and data conversion for our two subsidiary banks into one which occurred on September 30, 2016. Core net income excluding these costs and excluding gains on the sale of available-for-sale securities increased 9.9% and totaled \$16.2 million in 2016 compared to \$14.7 million in 2015.

Return on average equity was 9.6% and 10.4% for the years ended December 31, 2016 and 2015, respectively. The return on equity has trended slightly negative the past few years even while net income trends have been positive. This trend is due to both capital preservation and growth strategies to meet regulatory capital expectations as well as growth in accumulated other comprehensive income. Accumulated other comprehensive income reflected strong unrealized gains on securities relative to the 10-Year Treasury rates until late 2016 when increased rates drove market values down to a net unrealized loss of less than 1% of the total investment portfolio.

Financial Condition

Total assets were \$1.6 billion and \$1.5 billion as of December 31, 2016 and 2015, respectively. Capital growth of \$2.8 million or 1.8% during 2016 consists primarily of \$10.2 million in undistributed net income which was offset by \$7.2 million decrease in unrealized gains on available-for-sale securities. Organic loan growth for 2016 was \$50 million or 6.5% during 2016. Funding for loan growth was achieved using a balanced strategy to utilize interest-bearing deposits, cash flows from the investment portfolio, organic deposit growth and wholesale funding. Interest-bearing deposits in other banks decreased \$7 million or 21% and total investment securities increased \$21 million or 3.8%.

Deposit balances continue to be the Company's primary funding source totaling \$1.34 billion or 92.9% of total liabilities as of December 31, 2016 compared to \$1.27 billion or 92.4% of funding as of December 31, 2015. Other borrowed funds were flat at \$93.4 million as of December 2016 and 2015 due to newly issued advances from the Federal Home Loan Bank being offset by principal reductions in correspondent bank debt at the holding company level during 2016.

Shareholder Return

Total shareholder return for 2016 was 8.8% compared to 9.4% in 2015. First Citizens continues to deliver solid returns which have ranged from 8.8% to 13.4% in each of the past five years. Our five-year average total return is 11.2% compared to the S&P 500 at 15.0% for the same period. As our stock is not listed on an exchange, our shareholder return trend has been rock solid and consistent without the market volatility, good and bad, that peers who are listed have seen over the past ten years. Regardless of recessions, regulatory burdens, elections or other factors, our laser focus on core fundamental banking has and will continue to produce value for our shareholders.

Dividends per common share totaled \$1.40 per year in 2016 and 2015. The dividend payout ratio was 35% in 2016 compared to 36% and 35% for 2015 and 2014, respectively. Dividend yield for 2016 was 2.80% compared to 2.95% and 3.05% in 2015 and 2014, respectively, and compared to peer at 1.43%. Dividends were held flat in 2016 strategically to be both directionally consistent with flat earnings while also balancing overall capital growth and preservation goals and matched to the Company's overall risk profile. Our goal is to continue to provide dividends at levels that exceed peer.

Our Future

Hopefully you can sense we are optimistic about 2017. Bankers across this country are much more optimistic today compared to the past eight years. We see the combination of a steeper yield curve, tax relief, decreased regulations and a stronger economy. Community bankers have been playing defense for the past eight years and now we can focus on offense. In banking, we reference offense to taking care of teammates, customers and shareholders. We are entering a new era of the banking industry.

First Citizens is clearly focused on continuing to create shareholder value. In closing, I would like to thank you for your confidence and for your continued support as we work to deliver for our teammates, customers, shareholders and communities.



Jeff Agee
Chairman & CEO

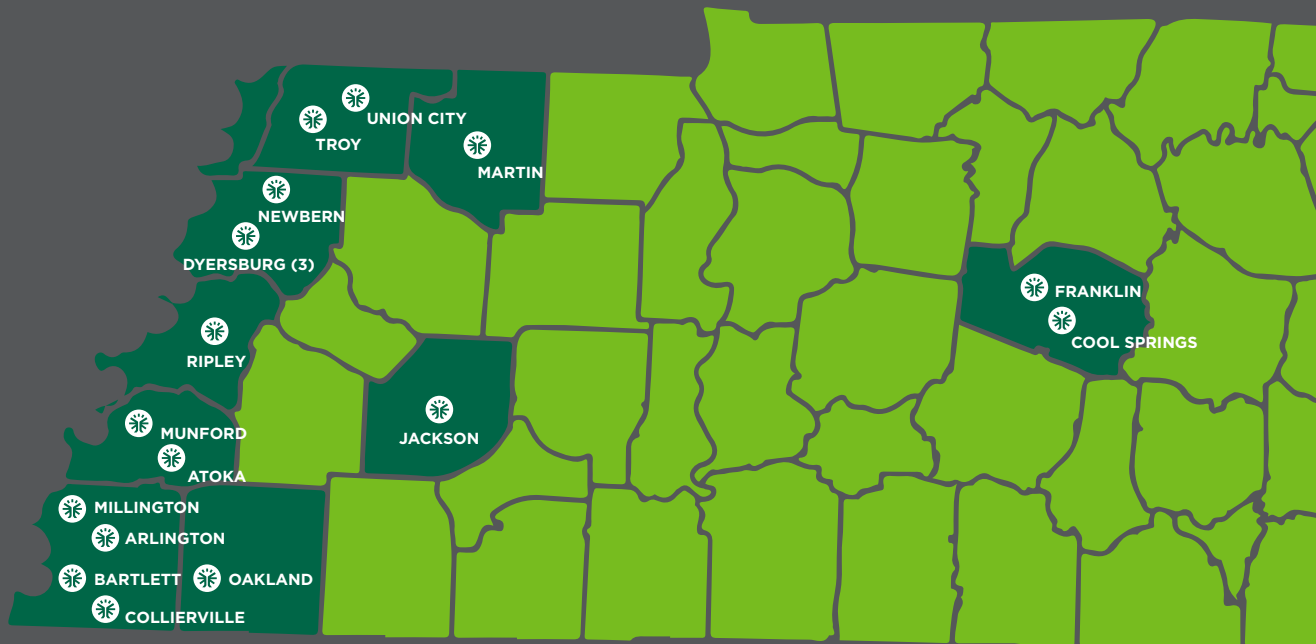
Our

MISSION

As an independent financial service provider since 1889, our mission is to attract, develop and retain high performing, ethical teammates creating a customer centric organization that delivers superior shareholder returns.

Our

LOCATIONS



Our

CORE VALUES

At First Citizens, we embrace a set of Core Values that guides our decision making process. These values reflect our character, define who we are and tell the world what we stand for. Our Core Values are as follows:

C • Care

A • Accountability

R • Respect

P • Passion

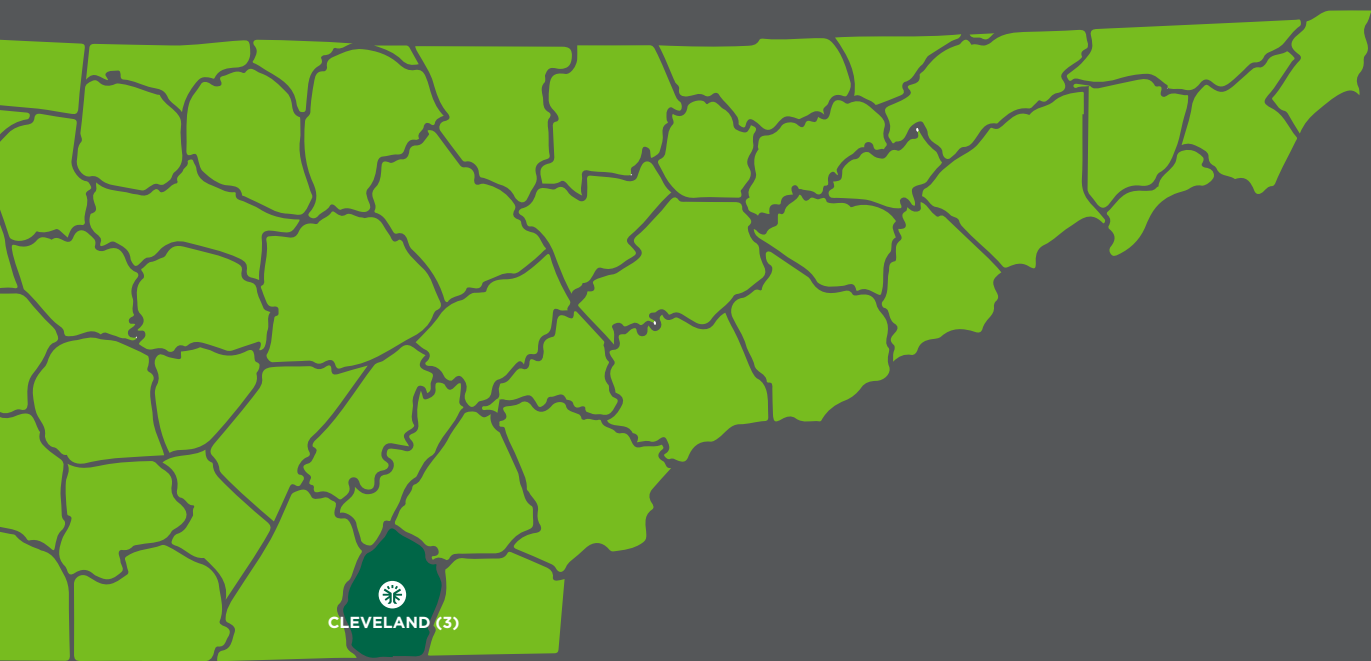
E • Excellence

D • Discipline

I • Integrity

E • Execution

M • Motivate



The Story Behind the Tree

LOGO



Our primary logo mark – which is an abstract interpretation of a growing TREE – has a long tradition of representing the ideals of community banking at its best.

The tree logo's origins date to the mid-1980s when it was first introduced as the company symbol for First Citizens National Bank. The logo design has been adjusted and updated through the decades, but the symbolic essence of the mark has remained constant.

- **Strong Roots** – Just as a tree grows, thrives and gains essential nutrients from a strong root system, a true community bank maintains strength and balance from the roots it establishes in the communities it serves.
- **Substantial Branches** – With proper feeding and breathing room, a tree's canopy grows in response to the sun's stimulating light ... which causes its branches to spread uniformly. A solid root system, supported by a healthy environment, results in sustained branch growth for a tree. The same can be said for the branch growth of a community bank.
- **People Centered** – In addition to representing the “crown” of the tree, the logo mark design suggests there are three “people” at the apex of the tree. This conveys that the ultimate purpose of a community bank is to serve people ... its customers, shareholders and the entire community.

First Citizens National Bank was founded in 1889 and has successfully weathered challenging economic times and achieved substantial growth in order to help people – just like you – build their financial futures. We are dedicated to continued strength and healthy growth in the communities we serve – and that's Unbelievably Good for all involved!

Our **STORY**

What we've got here is just
unbelievably good.

We **love** our **team**, our **community** and
our **customers**—and it's easy to see why.

It goes further than who we work with or live
near—**we are a big family**, and it's at the
core of who we are.

We're a **fired-up, top-performing** leader,
truly caring for the community
since 1889,
and we put actions behind our words by
giving back and doing good.

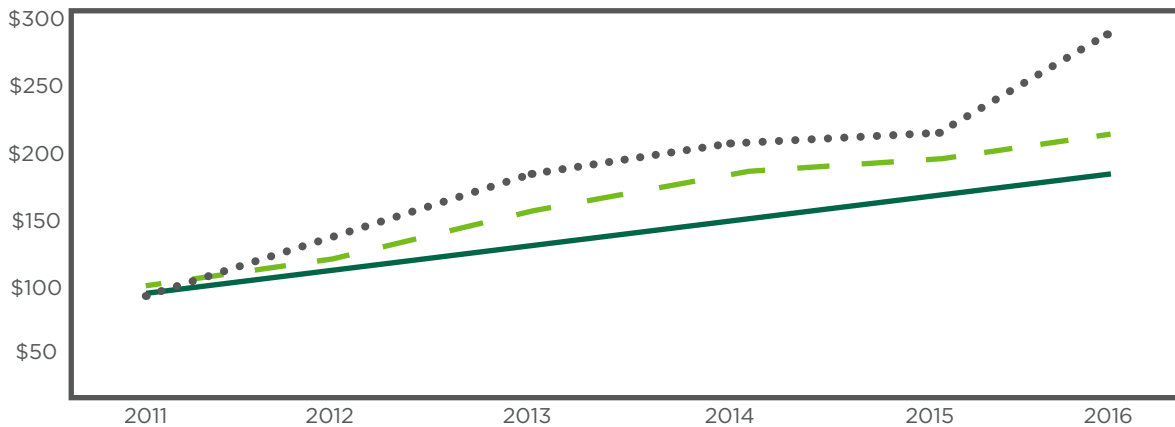
We're **passionate** and **positive**, and
believe we can do just about anything to make a
difference.

Our core values are rock solid.

Our attitude is driven.

**Our promise is to serve you with
everything we have.**

Shareholder PERFORMANCE GRAPH

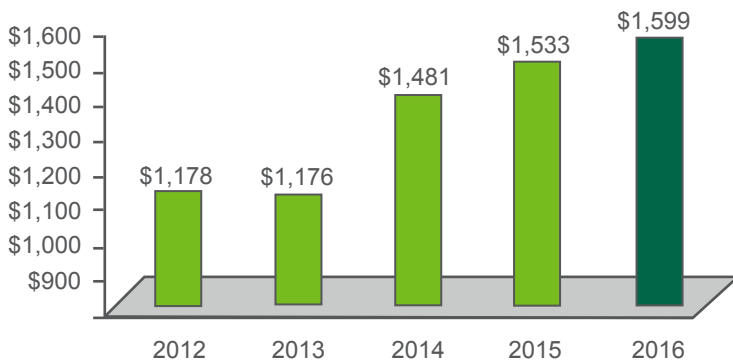


Note: Performance assumes dividend reinvestment for each of the years ended December 31 as presented. Southeast Bank Stocks performance is based on Mercer Capital's Southeast Public Bank Peer Report for all publicly traded banks in the Southeast Region of the United States.

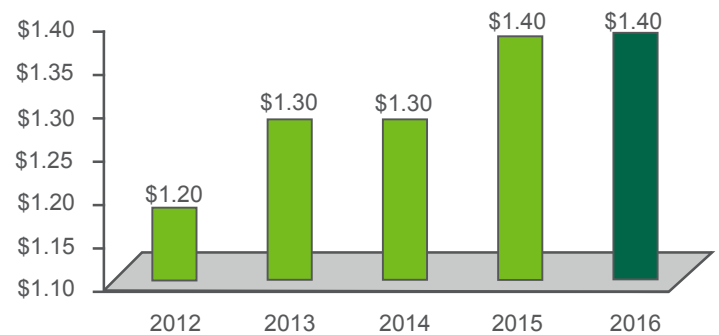
	2011	2012	2013	2014	2015	2016
S&P 500	\$100.00	\$115.89	\$153.42	\$174.42	\$176.81	\$197.61
FIRST CITIZENS	\$100.00	\$111.67	\$125.70	\$142.52	\$155.86	\$169.58
SOUTHEAST BANK STOCKS	\$100.00	\$123.16	\$175.48	\$186.29	\$197.77	\$268.69

Financial HIGHLIGHTS

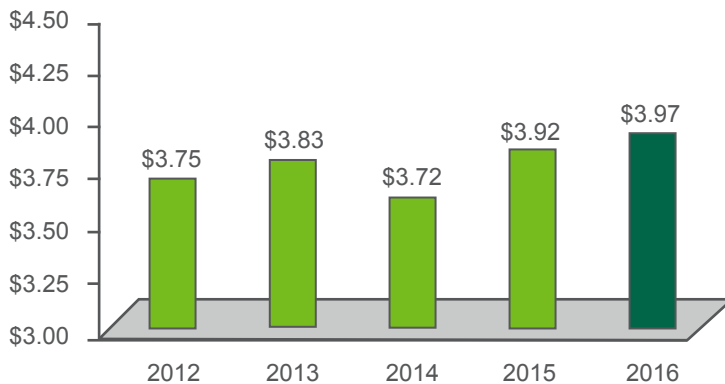
TOTAL ASSETS (Dollars in Millions)



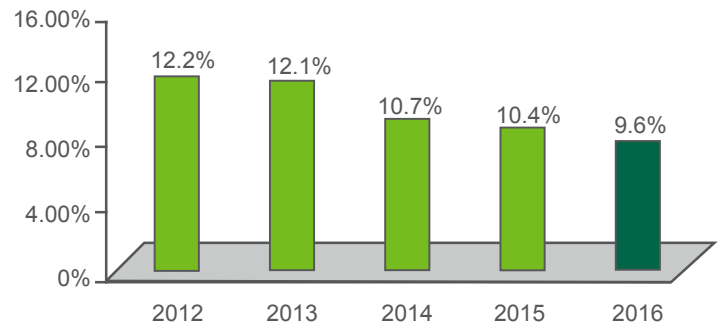
DIVIDENDS PER SHARE



EARNINGS PER SHARE



RETURN ON EQUITY



Financial SUMMARY

(In thousands, except per share data)

DECEMBER 31	2016	2015	2014	2013	2012
Summary Balance Sheet					
Cash & due from banks	\$53,162	\$54,856	\$59,925	\$41,645	\$64,969
Federal Funds Sold	7,983	14,146	14,250	5,469	5,079
Available for sale investment securities	581,532	560,430	583,346	456,525	466,819
Loans (net of allowance for loan losses)	832,795	782,350	703,683	572,418	541,497
Other assets	123,528	121,155	120,234	99,620	99,961
Total assets	1,599,000	1,532,937	1,481,438	1,175,677	1,178,325
Total deposits	1,339,627	1,274,113	1,211,506	968,530	964,839
Borrowed funds	93,438	93,406	116,148	87,975	87,563
Other liabilities	9,115	11,342	9,274	6,566	11,783
Total liabilities	1,442,180	1,378,861	1,336,928	1,063,071	1,064,185
Total equity	156,820	154,076	144,510	112,606	114,140
Total liabilities and equity	1,599,000	1,532,937	1,481,438	1,175,677	1,178,325
Summary Results of Operations					
Interest income	\$57,458	\$54,714	\$46,934	\$44,122	\$44,111
Interest expense	7,473	7,351	6,269	6,214	7,377
Net interest income	49,985	47,363	40,665	37,908	36,734
Provision for loan losses	2,003	1,526	751	775	650
Net interest income after provision	47,982	45,837	39,914	37,133	36,084
Non-interest income	16,533	16,654	14,421	14,030	12,454
Non-interest expense	45,135	43,079	37,352	33,341	31,016
Income before taxes	19,380	19,412	16,983	17,822	17,522
Income tax expense	3,602	3,783	3,438	4,014	4,007
Net income	\$15,778	\$15,629	\$13,545	\$13,808	\$13,515
Per Share Data					
Net income	\$3.97	\$3.92	\$3.72	\$3.83	\$3.75
Book value	\$39.45	\$38.69	\$35.29	\$31.21	\$31.64
Dividends	\$1.40	\$1.40	\$1.30	\$1.30	\$1.20
Average number of shares outstanding	3,977	3,984	3,644	3,607	3,607
Trade price at year end	\$53.00	\$50.00	\$47.00	\$42.60	\$39.00
Growth & Significant Ratios					
% Change in net income	0.95%	15.39%	-1.90%	2.17%	13.94%
% Change in assets	4.31%	3.48%	26.01%	-0.22%	11.84%
% Change in loans (net)	6.45%	11.18%	22.93%	5.71%	4.20%
% Change in deposits	5.14%	5.17%	25.09%	0.38%	12.76%
% Change in equity	1.78%	6.62%	28.33%	-1.34%	10.31%
Equity to assets	9.81%	10.05%	9.75%	9.58%	9.69%
Return on average assets	0.99%	1.03%	1.08%	1.19%	1.25%
Return on average equity	9.60%	10.35%	10.72%	12.06%	12.21%
Average equity to average assets	10.35%	9.93%	9.94%	9.83%	10.22%
Efficiency ratio (*)	64.13%	63.74%	64.29%	61.33%	58.96%

(*) Computed by dividing non-interest expense by the sum of net interest income on a tax equivalent basis and non-interest income. This is a non-GAAP financial measure, which we believe provides investors with important information regarding our operational efficiency. Comparison of our efficiency ratio with those of other companies may not be possible because other companies may calculate the efficiency ratio differently.

*First Citizens Bancshares, Inc. &
First Citizens National Bank*

BOARD OF DIRECTORS

Jeff Agee
Eddie E. Anderson
Sherrell Armstrong
J. Walter Bradshaw
James Daniel Carpenter
Robert S. Carpenter

Richard W. Donner
Larry W. Gibson
Christian E. Heckler
Ralph E. Henson
Barry T. Ladd
John M. Lannom

Judy Long
Milton E. Magee
J. Lee Stewart
Larry S. White
Dwight Steven Williams
Joseph S. Yates

First Citizens National Bank

OFFICER LISTING

EXECUTIVE OFFICERS

Jeff Agee
Judy Long
Laura Beth Butler
Sherrell Armstrong
Christian Heckler

First Citizens Bancshares, Inc. and FirstCNB

Chairman & Chief Executive Officer
President & Chief Operating Officer
Executive Vice President & Chief Financial Officer & Secretary
Executive Vice President & Chief Credit Officer
Executive Vice President of Retail Banking

SENIOR OFFICERS

Mitch Higdon
Virginia Kibble
David Hopkins
John Smith
J. Lee Stewart
John Tucker
Joe Ward
Greg Benjamin
Gene Bridges
Pat Carrington
Brian Grant
Dwayne Haynes
Steve Ledbetter
Donald Oliver
Thomas Seratt
Nelson Williams
Tonya Carson
Dob Johnson
Danielle Williams
Joy Akins

First Citizens National Bank

EVP & Senior Credit Officer – Southwest Market
EVP & Regional Operations Manager - East Tennessee Market
Middle Tennessee Market Regional President
Southwest Market Regional President
East Tennessee Market Regional President
Central Market Regional President
Northwest Market Regional President
Community Bank President – South Tipton County
Community Bank President – Collierville
Community Bank President – Jackson
Community Bank President – Bartlett
Community Bank President – Ripley
Community Bank President – Cleveland
Community Bank President – Arlington
Community Bank President – Martin
Community Bank President – Millington
Financial Center President – Industrial Park
Financial Center President – Green Village
Financial Center President – Newbern
Senior Vice President & Mortgage Originator

Stan Avis	Senior Vice President & Manager – Special Assets
Brandon Brewer	Senior VP-Senior Trust Officer and Manager
Jerry Cantrell	Senior VP & Senior Information Technology Officer
Vicky Floyd	Senior Vice President & Controller
Becky Gregory	Senior Vice President of Virtual Services and CAO
Joyce Hanlon	Senior Vice President & Director of Professional Learning
Andrew Harrington	Senior Vice President & Senior Credit Officer
Opal Haub	Senior Vice President & Commercial Loan Officer
Neil Headden	Senior Vice President & Commercial Loan Officer
Ronda Heathcott	Senior Vice President & Manager – Mortgage Lending
Kerrie Heckethorn	Senior Vice President & Human Resources Officer
Gina Jackson	Senior VP & Facilities Manager, Insurance & Security Officer
June Jones	Senior Vice President & Loan Review Manager
Rob Kerr	Senior Vice President & Chief Compliance & BSA Officer
Carol Killen	Senior Vice President & Senior Credit Officer
Sharon Morehead	Senior Vice President & Bank Auditor
Brent Neal	Senior Vice President & Manager – Ag Lending
Paul Newbill	Senior Vice President & Loan Manager
Tim Poteet	Senior Vice President & Loan Manager
Chris Wilson	Senior VP & Commercial Loan Officer
Janiece Wright	Senior Vice President & Manager - Treasury Services
Denise Barker	Vice President & Branch Co-Manager – Green Village
Wanda Bomar	Vice President & Compliance & BSA Specialist
Brenda Brown	Vice President & Regional Administrative Assistant
Sherry Brown	Vice President & Loan Officer
Edward Burks	Vice President & Manager - Appraisals
Sonya Burks	Vice President & Assistant Manager – Mortgage
Barbara Canady	Vice President & Branch Manager – Oakland
Jarod Carr	Vice President & Information Technology Manager
Char Darling	Vice President & Branch Manager – Martin
Michelle Davis	VP & Branch Manager - Waterville Springs
Gayle Ellis	Vice President & Commercial Lender
Scott Foster	Vice President & Ag Loan Officer
Kay Fultz	Vice President & Branch Manager – Troy
Debra Gingery	Vice President & Branch Manager – Ripley
Taylor Gobble	Vice President & Mortgage Underwriter
Chris Hamm	Vice President & Manager – Fraud
Sharon Hammett	Vice President & Branch Manager – Millington
Denise Holland	Vice President & Mortgage Operations
Bobby Hughes	Vice President & Loan Officer
Angie Jetton	Vice President & Systems Application & Project Specialist
Amy Jones	Vice President & Branch Manager – Industrial Park

Melanie Jones
Krista Lewis
Chris Martin
Cindy Martin
Shirley McGuire
Patricia Moore
Regina Moore
Lyndi Neal
Becky Peckenpaugh
Denise Pierce
Jennifer Poston
Naomi Rector
Eric Robertson
Mary Jo “Bobo” Rush
Vickie Sansom
Debra Seratt
Shirley Stevens
Sandy Tarkington
Lisa Webb
Candy Whipple
Leslie White
Ann Whitmore
Lesley Williams

Vice President & Manager – Bank Operations
Vice President & CRA Officer
Vice President & Branch Manager – Arlington
VP & Branch Manager – Keith Street
Vice President & Information Technology Security Officer
Vice President & Administrative Sales Assistant
Vice President & Senior Personal Trust Officer
Vice President & Lead CSA – Main Office
Vice President & Centralized Loan Processing Manager
Vice President & Associate Compliance Officer
VP & Southwest Region Human Resources Representative
Vice President & Branch Manager – Main Office
Vice President & Loan Officer
Vice President & Consumer Lender & Branch Manager-Jackson
Vice President – Bank Operations
Vice President & Lead CSA – Industrial Park
Vice President & Loan Officer
Vice President of Sales and Marketing
Vice President & Commercial Lender
Vice President & Branch Manager – Union City
Vice President & Loan Process Analyst
Vice President & Senior Accounting Specialist
Vice President & Branch Manager – Bartlett

OTHER OFFICERS

Susie Alexander
Kyle Baggett
Tammy Baucom
Drew Binkley
Glandia Brasfield
Mary Brown
Debra Cox
Edith Dunevant
Brenda Enoch
Brooke Fairbanks
Wanda Forrester
Lisa Golson
Belinda Hoffman
Bradley Hopgood
Beverly Johnson
Scott Knight

First Citizens National Bank

Assistant Vice President & Lead CSA – Troy
Assistant Vice President & Ag Lender
Assistant Vice President & Lead CSA – Union City
Assistant Vice President & Loan Officer
Assistant Vice President & CSR & Loan Assistant
Assistant Vice President – Bank Operations
Assistant Vice President & Accounting Clerk II
Assistant Vice President & Mortgage Originator
Assistant Vice President & Executive Assistant
Assistant Vice President & Lender
Assistant Vice President & CSR Officer
Assistant Vice President & Retail Service Center Manager
Assistant Vice President & Financial Experience Specialist
Assistant Vice President & Special Assets Supervisor
Assistant Vice President & Team Leader – Bank Operations
Assistant Vice President & Special Assets Specialist

Tammy Ladd	Assistant Vice President & Mortgage Originator
Charlotte Lewis	Assistant Vice President & Administrative Sales Assistant
Leslie Lynn	Assistant VP & Assistant Manager – Bank Operations
Beth McBride	Assistant Vice President & Loan Processor
Sharrie McKenzie	Assistant Vice President & Loan Processor
Gwyn McNeely	Assistant VP & Assistant Branch Manager – Green Village
Tre Mantooth	Assistant Vice President & Loan Officer
Tara Matheny	Assistant Vice President & Loan Officer
Sherry Naylor	Assistant Vice President & FES – Union City
Janet Norman	Assistant Vice President & Branch Manager – Franklin
Jan Palmer	Assistant VP & Lead Customer Service Associate – Atoka
Ava Pope	Assistant Vice President & Lead CSA – Newbern
Brooke Regen	Assistant VP & Chief Operating Officer Assistant
Sheila Roser	Assistant Vice President & Team Leader – Bank Operations
Jayne Rouse	AVP & Virtual Services & ATM Support Specialist
Kristol Sentell	Assistant Vice President & Public Relations Officer
Susie Snover	Assistant Vice President & Lead CSA - Arlington
LaDonna Spry	Assistant Vice President & Human Resources Assistant
Beth Stallings	AVP & Administrative Assistant & Loan Processor
Jennifer Thomas	AVP & Branch Manager – Georgetown
Mark Thompson	Assistant Vice President & Branch Manager - Cool Springs
Teresa Thomson	Assistant Vice President & Marketing Representative
Gina Ursery	Assistant Vice President & Loan Processor
Penne Vickery	Assistant Vice President & Team Leader - Bank Operations
Cindy Ware	AVP & Bank Operations Data Entry & Balancing Specialist
Joe Womac	Assistant Vice President & Mortgage Originator
Kacey Bain	Branch Manager – Downtown Drive In
Liz Carver	Branch Manager – Atoka
Tyler Barker	Business Development Lending Officer
Denise DeArmond	Marketing & Public Relations Officer
Michelle Glass	CRA Documentation Officer & HMDA Officer
Connie Houser	Customer Service Representative Officer
Shelli Lairmore	Loan Administrative Assistant & Lending Officer
Cornelia Marcrom	Customer Service Representative Officer
Megan Prichard	Lead Credit Analyst
Joyce Wallace	Lead Retail Service Center Specialist

First Citizens National Bank

TEAMMATES

Linda Albright
Autumn Allen
Mary Ann Anderson
Valarie Anderson
Peggy Anselment
Sydney Ball
Kyle Bargery
Kristy Barham
Brittany Barner
Terri Barnes
Denise Barnett
Eddie Bell
Matthew Benjamin
Tracy Bennett
Spencer Boals
Layla Borden
Jennifer Boring
Tammy Boxx-Dotson
Cathy Boyd
Connie Braden
Sara Brown
Linda Caldwell
Nancy Cammuse
Carey Campbell
Ashley Canada
Tanya Canada
Michelle Canup
Matt Capps
Anna Carothers
Daniela Castelan
Laura Childress
Adam Chitwood
Jennifer Choate
Karen Cordell

Sue Ann Cox
Kelley Cryer
Codi Curlin
Lindsey Darby
Connie Davenport
Mignon Denton
Dot Digirolamo
Shannon Dill
Martha Dishman
John Dodd
Keri Dominguez
Debbie Dozier
Elizabeth Duke
Martin Dunn
Brandy Eastwood
Beverly Ellington
Kathy Ezell
April Ferge
Carlette Fields-Wells
Sherry Fisher
Ashley Flansburg
Melissa Fleming
Laurie Floyd
Ashley Fortner
Holly Fortner
Danielle Fowle
Cheryl Fowler
Lori Fowler
Rawlin Fowlkes
Crystal Fox
Nick Galewski
Debbie Garner
Melissa George
Erika Glass

Janie Grantland
Megan Greene
Ronna Griffin
Becky Hastings
Rita Haynie
Melissa Henderson
Christy Hickman
Wren Hickman
Teri Hill
Chasitie Hobson
Marilyn Hodge
Whitney Hoffner
Janice Holland
Tevvy Hollingsworth
Dorothy Holloway
Judy Holt
Randall Hooker
Johanna Howard
Angela Hughes
Jan Jackson
Cynthia Johnson
Brittany Jones
Dawn Jones
Dianne Jones
Kay Jones
Samantha Juris
Kayla Kahrs
Tammy Keefer
Tammy Kelley
Penny Key
Hannah Killian
Gail King
Tina Kirby
Melissa Kohnert

Gail Lane
Rachel Lang
Betty Leach
Amy Leggett
Sandra Lenard
Ashley Lewis
Sherry Lewis
Tammy Lo
Anna Lock
Cindy Long
Angela Mabins
Loudonna Mahan
Shantell Malone-Tyus
Sharon Martie
Tammy Matlock
Casey Mayo
Kandy Mays
Maggie McCage
Hunter McLain
Cindy McLean
Kimberly M. Mills
Kimberly S. Mills
Donna Morgan
Jessica Morrison
Giselle Moshier
Annette Myers
Mary Beth Nale
April Needham
Alayna Nevels
Kelly Osment
Presley Parish
Lynn Parker
Kristen Payne
Mary Evelyn Peckenpaugh

Jessica Pigg
Becca Ping
Alyson Pollock
Heather Price
Megan Ramey
Candy Rayfield
Martin Reyna
John Richards
LaBreska Riggs
Matt Ross
Nancy Rowell
Debbie Rowland
Janice Rutledge
Linda Rymer
Kelli Sanders
Addison Sansone
Kasey Sartin
Chloe Schultz
Tony Seiber
Paige Semmel
Lesa Shults
Mallory Sipes
Elena Skobyak
Chad Smartt
Leanne Smith
Andrea Stephenson
Jacki Stewart
Jennifer Stover
Ann Strayhorn
Angela Taylor
Christie Taylor
Keisha Taylor
Bonnie Temke
Lisa Tigert

Gail Tolley
Becky Tubbs
Jo Turner
Connie Usry
Faye Vandyke
Pam Wade
Kathleen Wagner
Caleb Walker
Karen Walker
Tamara Watson
Justine Webb
Thomas Webb
Ryan Welch
Sharon Welch
Vernon West
Jacklyn Westmoreland
Chris White
Rebekah White
Kelsey Wiley
Sherry Wilkes
Roxie Willard
Courtney Williams
Susan Williams
Martha Williford
Jackie Willis
Linda Willis
Heather Wood
Andrew Wright
Misty Wright
Nikki Wright
Bob Zacher

Corporate
INFORMATION

Corporate Headquarters

First Citizens Bancshares, Inc.

One First Citizens Place

Dyersburg, TN 38024

(731) 285-4410

Investor Relations:

www.FirstCNB.com

Stock Exchange Listing

The common stock of First Citizens Bancshares, Inc. is not listed on any exchange. Persons interested in purchasing or selling shares of common stock of the Company may contact

Brenda Enoch, Assistant Vice President & Executive Assistant,
First Citizens National Bank, P.O. Box 370, Dyersburg, TN 38025-0370
or call (731) 287-4258 for information regarding availability of shares.

Transfer Agent

Shareholders who have questions about their accounts or who wish to change the ownership or address of stock, to report lost, stolen or destroyed certificates; or to consolidate accounts should contact:

Computershare, Shareholder Services at (800) 942-5909

Annual Meeting

The Annual Meeting of Shareholders will be held on
Wednesday, April 19, 2017 at 10:00 a.m.

in the Lipford Board Room at

First Citizens National Bank

One First Citizens Place

Dyersburg, TN 38024



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