

For immediate release

First Citizens' Announces Promotions and New Hires



Nina DeSousa



Mary Penkala



Geralyn Marcinko



Maureen Sylvia

FAIRHAVEN, MA – January 30, 2015– First Citizens' Federal Credit Union announced today a series of appointments and promotions. The management changes reflect the continued growth of First Citizens' and will materially add to its capacities in retail, human resources, loan servicing as well as systems and data administration.

Nina DeSousa joined First Citizens' in November of 2014 as the Assistant Branch Manager in the Raynham Branch. Nina comes with 17 years of banking experience. She is focused in assisting customers selecting the right services and products to meet their financial needs. Nina speaks fluently in Portuguese and is highly dedicated to customer service and enhancing the customer experience with us. She has volunteered with Mercy Meals, MDA and some of her hobbies include: running, listening to music and dancing! Ms. DeSousa is a resident of New Bedford, MA with her husband and children.

Mary Penkala has joined First Citizens' as Vice President of Human Resources. Ms. Penkala is responsible for overseeing, directing and leading the Human Resources functions for the credit union including: training, labor relations, compensation, AA/EEO compliance, organization development, health benefits, employee relations, succession planning and staffing. She brings over 18 years of human resources experience and has held positions as Training & Development Manager, Human Resources Manager, Senior Manger of Diversity & Talent Management and Human Resources Director. Mary

volunteers with Year Up in Providence, an organization which provides young adults with the skills, experience, and support so that they can reach their potential through education and professional careers. She is also a guest speaker for the MBA leadership series at Johnson & Wales University. Mary currently resides in Swansea, MA with her husband and enjoys spending time with family.

Geralyn Marcinko has been promoted to our Vice President of Loan Servicing. She joined First Citizens' in 2012 as Assistant Vice President of Managed Assets. She has been in the banking industry for 30 years. Prior to working at First Citizens' she worked for Citizens Bank as AVP/ Manager of Collections. Geralyn lives in West Warwick, RI with her husband. She has volunteered with Sharing the Harvest and the Fairhaven Animal Shelter. Geralyn has one daughter and enjoys traveling, the beach and spending time with her family and friends.

Maureen Sylvia has been promoted to Vice President of Systems and Data Administration. She has been with First Citizens' since 2005 and has held positions as the Operations Manager, Assistant Treasurer of Loan Operations and Support Services, and most recently as Assistant Vice President of Systems and Data Administration. She has been in banking for more than twenty years, previously with St. Anne's Credit Union where she worked as Branch Officer. In her new role, Ms. Sylvia will be responsible for developing and executing the strategic plan for the Systems and Data department going forward including the development and preparation of new and existing technologies. Ms. Sylvia is a native of Tiverton, RI and is currently residing there. Maureen was an avid softball player, now during her spare time she enjoys spending time with family and friends.

About First Citizens'

First Citizens' Federal Credit Union is one of the premier financial institutions in southeastern Massachusetts. With corporate offices in Fairhaven, MA, First Citizens' can trace its roots back to 1937 when it opened its doors as a credit union in Bristol County. Today, with over 82,000 members and assets over \$600 million, First Citizens' has full service offices in New Bedford, Raynham, Taunton, Mattapoisett, Wareham, Falmouth, Mashpee, Hyannis and Orleans. The credit union offers a complete

package of personal and business financial services as well as online and mobile banking. For more information, visit www.firstcitizens.org.



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