



**FIRST CITIZENS
BANCSHARES, INC.**

Unbelievably Good

Annual Report 2017

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A Letter to Our **SHAREHOLDERS**

An Unbelievably Good 2017-----Excited About Our Future

First Citizens National Bank has closed out another “UNBELIEVABLY GOOD” year. Our 2017 results reflect not only strength in earnings, risk management and capital but also in our shareholder return, corporate culture rating and customer service rating. Total assets have nearly doubled over the past ten years while return on equity has been greater than 9.50% every year during this ten-year cycle. We expanded our 2017 footprint into the dynamic, growing cities of Chattanooga and Spring Hill. First Citizens’ teammates have grown to approximately 350, operating in 24 branches, covering 11 counties. Our plans are to continue to grow into new markets by acquisition or de novo branches. One solution for growing earnings is achieving greater operation scale or efficiency ratio. Achieving a greater efficiency, whether organically or through acquisitions, is a key factor to creating shareholder return.

Your bank was recognized by the national publication, *American Banker Magazine*, as one of the “Best Banks to Work For.” First Citizens ranked #19 in this powerful list of banks from all over the U.S and this was the 6th year in a row we have been in the top 20. For the 9th year in a row, we were named among the Top 200 Community Banks in the nation with a most recent ranking at #99. First Citizens was also recognized for: FIS Impact Award in U.S., Bank Director Magazine’s Best Balanced Scorecard Banks in U.S., United Way of West Tennessee’s #2 Top Giving Company, Tennessee Bankers Association’s “Pep Bank of the Year,” Bauer 5-Star rating (6 years in a row), Governor’s Healthier Tennessee Workplace and others. Also, Laura Beth Butler was recognized as the Memphis Business Journal’s CFO of the Year for the large private business category.

We must continue to place the customer at the center of conversation, with the goal of creating customer loyalty, customer retention and more services per household. We call these executed actions “Customer Centric.” First Citizens will continue to be more “E-Centric” with new and innovative electronic delivery channels. We also understand our core traditional delivery systems will continue to be desired delivery channels. The bottom line is that our services and products must create a value proposition which is easy to access and use or we will lose customers. Evolving technology will continue to impact our business model, but our focus needs to stay on our customers.

Results of Operations

Net income for 2017 totaled \$17.0 million compared to \$15.8 million for 2016. Earnings per share totaled \$4.28 for 2017 compared to \$3.97 for 2016. Earnings growth for 2017 is attributable to 5.7% growth in net interest income after provision for loan losses. Return on average equity was 10.1% and 9.6% for the years ended December 31, 2017 and 2016, respectively.

Provision for loan losses increased to \$2.1 million compared to \$2.0 million. Additional provision has been required in 2017 in support of overall growth of the loan portfolio rather than as an indicator of overall asset quality. Net charge-offs for 2017 were \$658,000 compared to \$1.2 million in 2016. Nonperforming loans totaled 0.52% of the total loan portfolio as of December 31, 2017, compared to 0.66% as of December 31, 2016.

Non-interest income decreased approximately \$424,000 as a result of decreased service charges on deposit accounts of \$358,000 and decreased mortgage banking income of \$233,000. These decreases were partially offset by other non-interest income streams such as increased trust services and insurance activities in 2017.

Total non-interest expense increased less than 1% from 2016 to 2017. Increased non-interest expenses were associated with investments in human capital and two new branches. Salaries and benefits and net occupancy expense increases were in the 6%-7% range and were mostly offset by decreases in data processing, marketing, and other non-interest expenses.

Financial Condition

Total assets were \$1.66 billion and \$1.60 billion as of December 31, 2017 and 2016, respectively. Capital growth of \$13.6 million or 8.6% during 2017 consists primarily of \$11.0 million in undistributed net income and \$2.6 million increase in unrealized gains on available-for-sale securities. Organic loan growth for 2017 was \$70 million or 8.4%. Funding for loan growth was achieved using a balanced strategy to utilize fed funds sold, cash flows from the investment portfolio, organic deposit growth and wholesale funding. Total investment securities decreased \$16.5 million or 2.8% as a result of funds being shifted from investments to loans.

Deposit balances continue to be the Company's primary funding source totaling \$1.36 billion or 91.5% of total liabilities as of December 31, 2017 compared to \$1.34 billion or 92.8% of funding as of December 31, 2016. Borrowed funds increased \$23 million due to \$20 million in new FHLB advances and \$6 million increase in repurchase agreements offset by reduction of \$3 million in holding company debt.

Shareholder Return

First Citizens continues to deliver solid returns with total shareholder return of 13% for 2017. Our five-year average total return is 11.4% compared to the S&P 500 at 16.2% for the same period. Dividends per common share totaled \$1.50 per year in 2017 compared to \$1.40 per year in 2016 and 2015. The dividend payout ratio was 35% in 2017 consistent with the range of 35% to 36% each of the prior three years. Dividend yield for 2017 was 2.6% compared to 2.8% in 2016 and compared to peer at 1.48%. Dividends increased \$0.10 per common share in 2017 strategically to be both directionally consistent with increased earnings while also balancing overall capital goals matched to the Company's overall risk profile.

Our Future

Community bankers in Tennessee are optimistic about the future of the State's economy. In the counties we serve, we are seeing positive economic indicators such as: GDP growth, loan growth, consumer confidence and lower unemployment rates. Tennessee bankers have fought for changes and are hopeful that the pace of regulatory rules will at least slow down under the current leadership. The U.S. economy may finally unload some of the baggage that has slowed it down for over 10 years. The recovery is expanding into many companies across this resilient country. National GDP growth is shifting into a higher gear, finally.

Our bank will benefit financially from the new tax reform law. Bank marginal tax rates will decline to 21% producing a nice savings in income tax expense. We believe corporations across this country should strategically align with the reasons behind this positive tax reduction. The U.S. economic engine will produce many positive returns to U.S. citizens if we all compound investments from the tax savings. Your executive team decided to act by: giving full-time teammates a one-time \$1,000 bonus (excluding executive management), part-time teammates a \$250 bonus, minimum wage increase from \$11 to \$12, donations to local charities that promote community development, establishment of a scholarship fund for teammates' dependents and investments in human capital and infrastructure.

First Citizens' strategic plan has been our road map for many years and will continue to be critical to the success of our future. Our vision is continued independence through quality growth; consistent shareholder return that exceeds peers; and a corporate culture where teammates strive to deliver a level of service that exceeds customer expectations and builds loyal relationships.

A sample of the plan's strategic actions is as follows:

- Invest and grow our positive culture
- Continue to improve health and wellness program
- Targeted marketing plan
- Improve Loans-to-Deposits ratio >70%
- Deposit growth plan
- Information technology/payments strategic plan
- Efficiency ratio < 60%
- Execute on acquisition/growth plan
- Repay holding company debt in less than 5 years
- Invest in producers across Tennessee
- Strong infrastructure to protect against cyber attacks
- Strong and effective controls in: BSA, CRA, fraud, security and compliance
- Long-term succession plan
- New full-time Chief Risk Officer
- Deeply rooted in markets we serve

First Citizens will continue to operate within our risk guardrails such as strong governance, steady growth, and predictable earnings coupled with a strong consistent dividend. We thank you for your confidence and support.



Jeff Agee
Chairman & CEO



Judy Long
President & COO

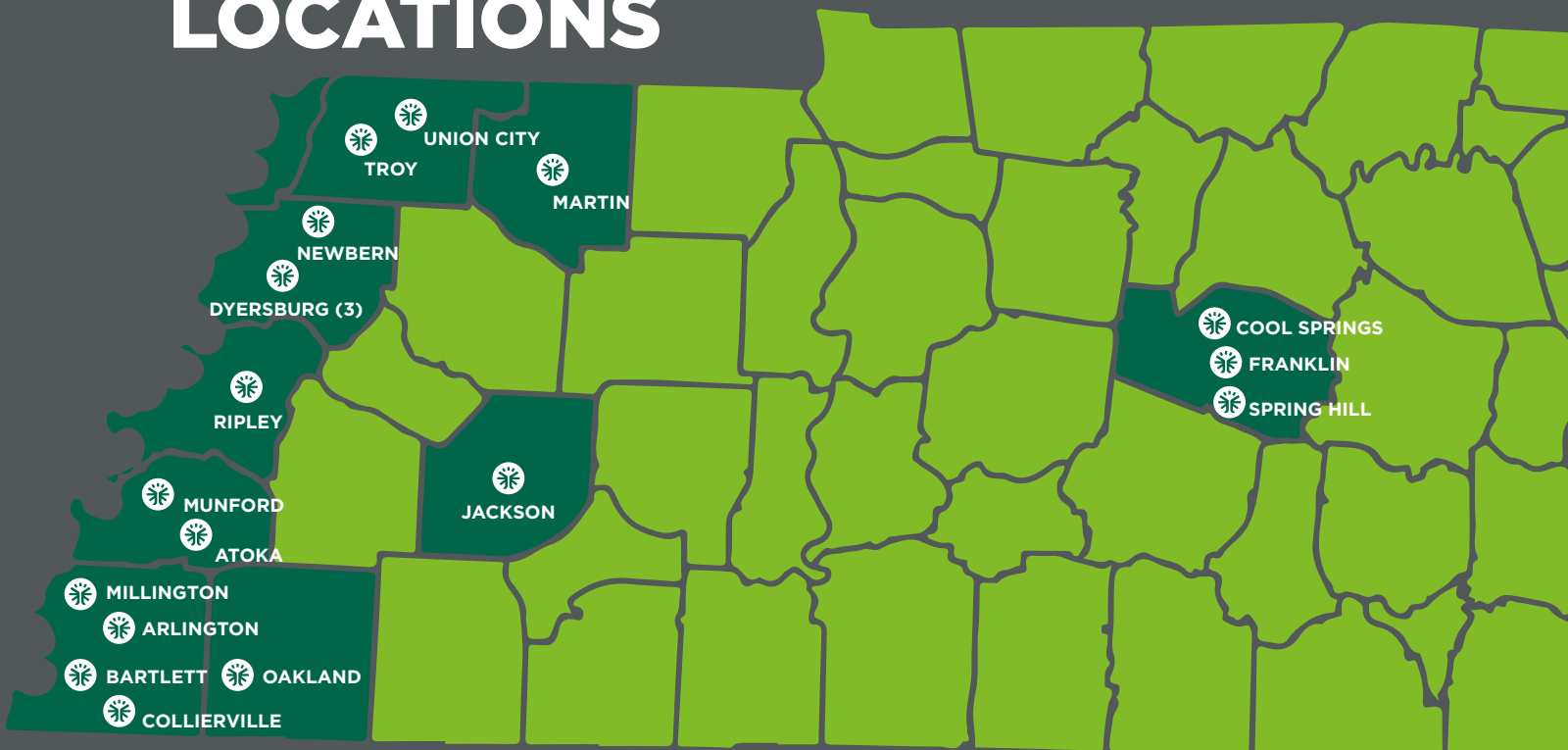
Our

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

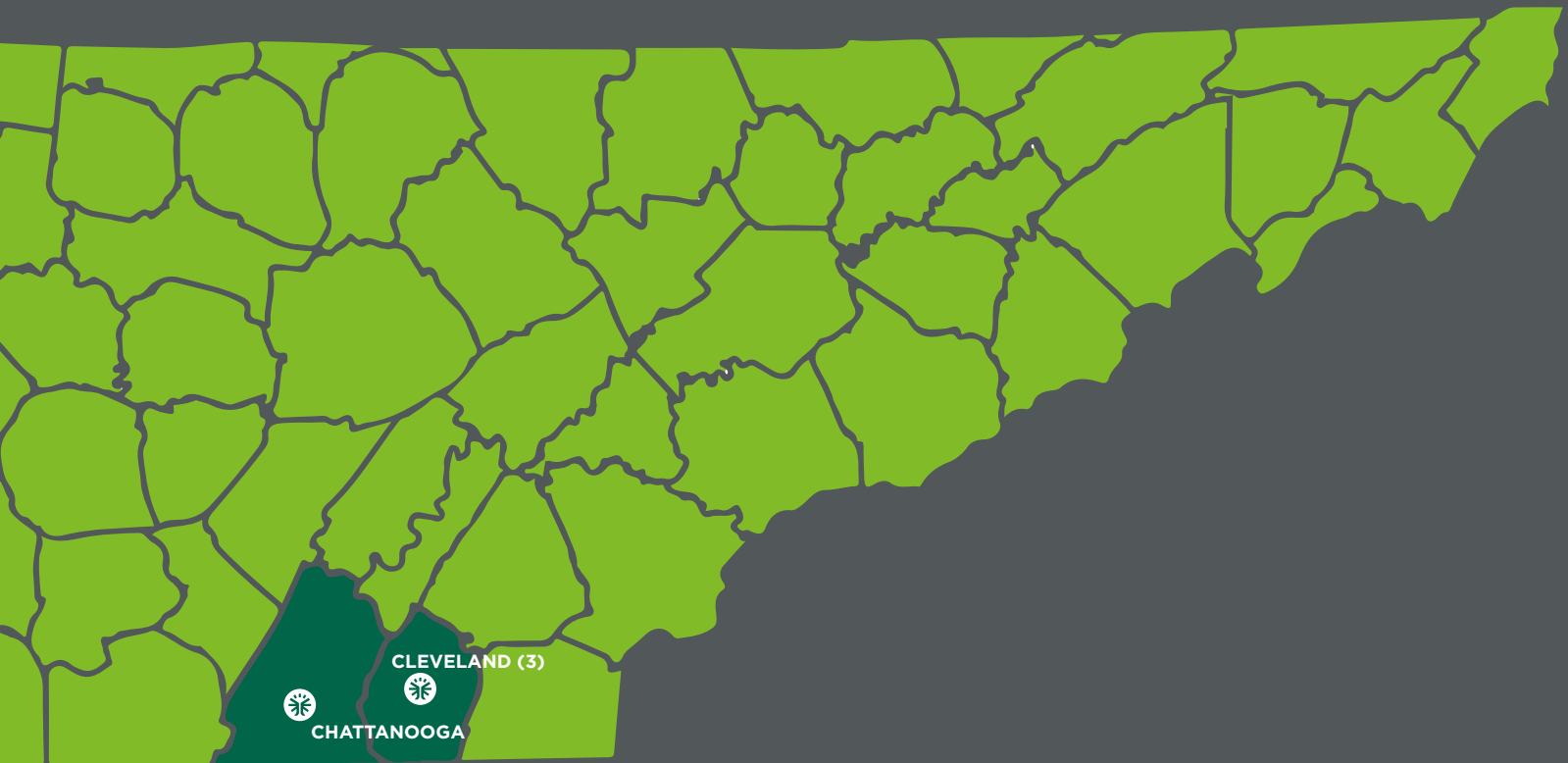
E • Excellence

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.

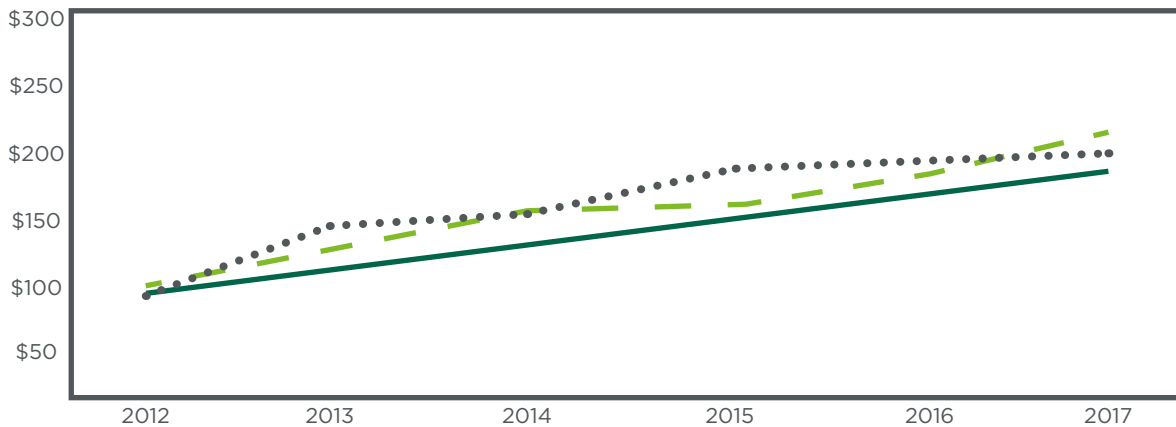
We're **passionate** and **positive**, and
believe we can do just about anything to make a
difference.

Our core values are rock solid.

Our attitude is driven.

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

Shareholder PERFORMANCE GRAPH



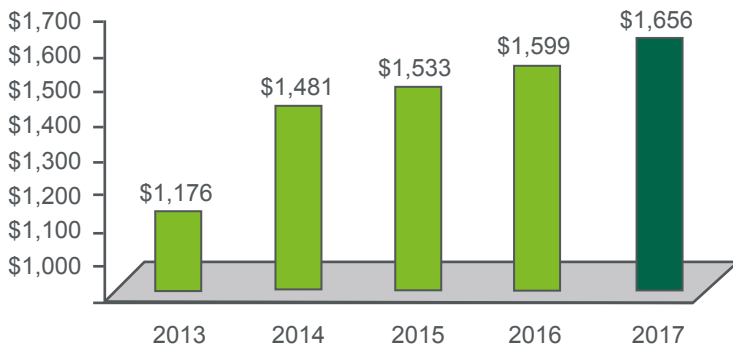
Note: Performance assumes dividend reinvestment for each of the years ended December 31 as presented. Southeast Bank Stocks performance is based on Mercer Capital's Southeast Public Bank Peer Report for all publicly traded banks in the Southeast Region of the United States.

	2012	2013	2014	2015	2016	2017
S&P 500	\$100.00	\$132.38	\$150.50	\$152.56	\$170.51	\$207.34
FIRST CITIZENS	\$100.00	\$112.56	\$127.62	\$139.57	\$151.85	\$171.62
SOUTHEAST BANK STOCKS	\$100.00	\$142.48	\$151.26	\$174.36	\$185.10	\$196.19

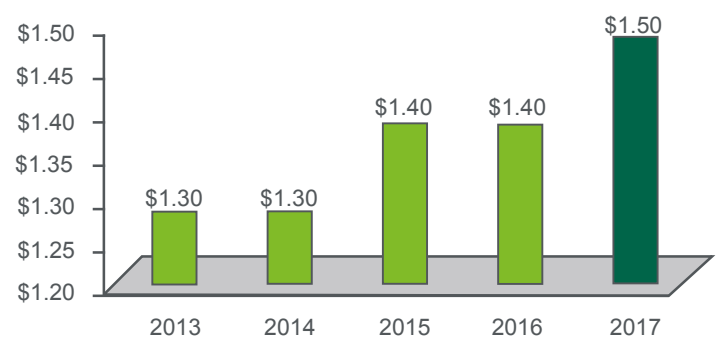
Financial HIGHLIGHTS

TOTAL ASSETS

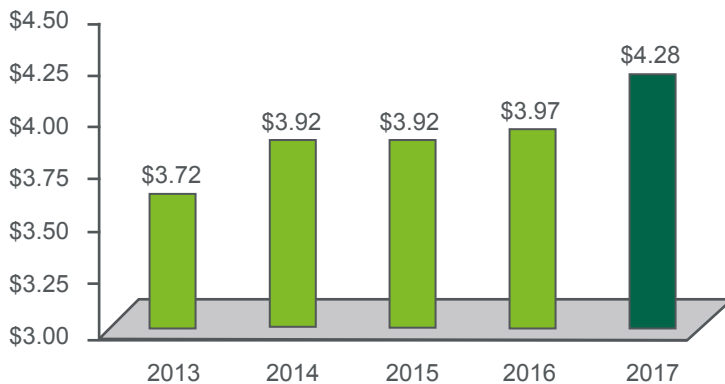
(Dollars in Millions)



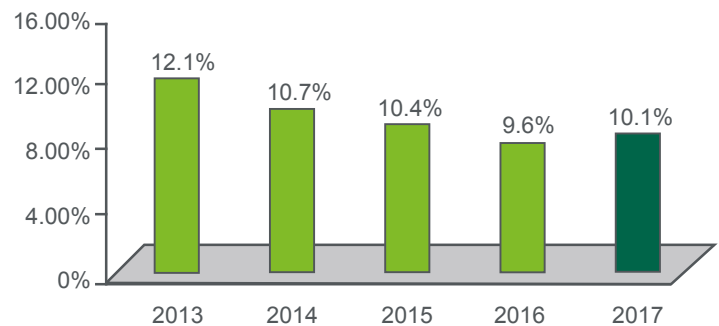
DIVIDENDS PER SHARE



EARNINGS PER SHARE



RETURN ON EQUITY



Financial SUMMARY

(In thousands, except per share data)

DECEMBER 31	2017	2016	2015	2014	2013
Summary Balance Sheet					
Cash & due from banks	\$62,086	\$53,162	\$54,856	\$59,925	\$41,645
Federal Funds Sold	5,283	7,983	14,146	14,250	5,469
Available for sale investment securities	565,073	581,532	560,430	583,346	456,525
Loans (net of allowance for loan losses)	902,754	832,795	782,350	703,683	572,418
Other assets	121,054	123,528	121,155	120,234	99,620
Total assets	\$1,656,250	\$1,599,000	\$1,532,937	\$1,481,438	\$1,175,677
Total deposits	\$1,360,311	\$1,339,627	\$1,274,113	\$1,211,506	\$968,530
Borrowed funds	115,997	93,438	93,406	116,148	87,975
Other liabilities	9,576	9,115	11,342	9,274	6,566
Total liabilities	1,485,884	1,442,180	1,378,861	1,336,928	1,063,071
Total equity	170,366	156,820	154,076	144,510	112,606
Total liabilities and equity	\$1,656,250	\$1,599,000	\$1,532,937	\$1,481,438	\$1,175,677
Summary Results of Operations					
Interest income	\$60,903	\$57,458	\$54,714	\$46,934	\$44,122
Interest expense	8,081	7,473	7,351	6,269	6,214
Net interest income	52,822	49,985	47,363	40,665	37,908
Provision for loan losses	2,125	2,003	1,526	751	775
Net interest income after provision	50,697	47,982	45,837	39,914	37,133
Non-interest income	16,109	16,533	16,654	14,421	14,030
Non-interest expense	45,334	45,135	43,079	37,352	33,341
Income before taxes	21,472	19,380	19,412	16,983	17,822
Income tax expense	4,461	3,602	3,783	3,438	4,014
Net income	\$17,011	\$15,778	\$15,629	\$13,545	\$13,808
Per Share Data					
Net income	\$4.28	\$3.97	\$3.92	\$3.72	\$3.83
Book value	\$42.86	\$39.45	\$38.69	\$35.29	\$31.21
Dividends	\$1.50	\$1.40	\$1.40	\$1.30	\$1.30
Average number of shares outstanding	3,977	3,977	3,984	3,644	3,607
Trade price at year end	\$58.50	\$53.00	\$50.00	\$47.00	\$42.60
Growth & Significant Ratios					
% Change in net income	7.81%	0.95%	15.39%	-1.90%	2.17%
% Change in assets	3.58%	4.31%	3.48%	26.01%	-0.22%
% Change in loans (net)	8.40%	6.45%	11.18%	22.93%	5.71%
% Change in deposits	1.54%	5.14%	5.17%	25.09%	0.38%
% Change in equity	8.64%	1.78%	6.62%	28.33%	-1.34%
Equity to assets	10.29%	9.81%	10.05%	9.75%	9.58%
Return on average assets	1.05%	0.99%	1.03%	1.08%	1.19%
Return on average equity	10.10%	9.60%	10.35%	10.72%	12.06%
Average equity to average assets	10.38%	10.35%	9.93%	9.94%	9.83%
Efficiency ratio (*)	62.01%	64.13%	63.74%	64.29%	61.33%

(*) 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
Sherrell Armstrong
Laura Beth Butler
Christian Heckler

First Citizens Bancshares, Inc. and FirstCNB

Chairman & Chief Executive Officer
President & Chief Operating Officer
Executive Vice President & Chief Credit Officer
Executive Vice President & Chief Financial Officer & Secretary
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
Neil Headden
Steve Ledbetter
Donald Oliver
Thomas Seratt
Nelson Williams
Dob Johnson
Craig Miller
Danielle Williams

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 – Spring Hill
Community Bank President – Cleveland
Community Bank President – Arlington
Community Bank President – Martin
Community Bank President – Millington
Financial Center President – Green Village
Financial Center President – Hamilton Place
Financial Center President – Newbern

Joy Akins	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 – Franklin
Ronda Heathcott	Senior Vice President & Manager – Mortgage Lending
Kerrie Heckethorn	Senior Vice President & Human Resources Officer
Gina Jackson	Senior VP & Facilities Manager & Insurance Officer
June Jones	Senior Vice President & Loan Review Manager
Rob Kerr	Senior Vice President & Chief Compliance 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 – Main Office
Tim Poteet	Senior Vice President & Loan Manager – Keith Street
Chris Wilson	Senior VP & Commercial Loan Officer – Cool Springs
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 – Union City
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
Debra Gingery	Vice President & Branch Manager – Ripley
Taylor Gobble	Vice President & Mortgage Underwriter
Chris Hamm	Vice President & Fraud, Bank Security & BSA Officer
Sharon Hammett	Vice President & Branch Manager – Millington
Denise Holland	Vice President & Mortgage Operations
Bobby Hughes	Vice President & Loan Officer – Munford
Angie Jetton	Vice President & Systems Application & Project Specialist
Amy Jones	Vice President & Branch Manager – Industrial Park
Melanie Jones	Vice President & Manager - Bank Operations

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
Sandy Tarkington
Lisa Webb
Candy Whipple
Leslie White
Ann Whitmore
Jonathan Williams
Lesley Williams

OTHER OFFICERS

Susie Alexander
Kyle Baggett
Sydney Ball
Tammy Baucom
Drew Binkley
Glandia Brasfield
Carrie Brisendine
Mary Brown
Tonya Carson
Debra Cox
Edith Dunevant
Martin Dunn
Brenda Enoch
Brooke Fairbanks
Wanda Forrester
Rawlin Fowlkes
Lisa Golson
Belinda Hoffman

Vice President – Loan Administration
Vice President & Branch Manager – Arlington
Vice President & 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 & Manager – Centralized Loan Processing
Vice President & Associate Compliance Officer
VP & Southwest Region Human Resources Representative
Vice President & Branch Manager – Main Office
Vice President & Commercial Loan Officer
Vice President, Branch Manager & Loan Officer – Jackson
Vice President – Bank Operations
Vice President & Lead CSA – Industrial Park
Vice President of Sales and Marketing
Vice President & Commercial Lender
Vice President & Branch Manager – Union City
Vice President & Loan Process Analyst
Vice President – Controller
Vice President & Commercial Lender – Cool Springs
Vice President & Branch Manager – Bartlett

First Citizens National Bank

Assistant Vice President & Branch Manager – Troy
Assistant Vice President & Ag Lender
AVP & Regional Business Development Manager
Assistant Vice President & Lead CSA – Union City
AVP & Branch Manager – Industrial Park
Assistant Vice President; CSR & Loan Assistant – Martin
Assistant Vice President & Commercial Lender – Hamilton Place
Assistant Vice President – Bank Operations
Assistant Vice President & Mortgage Originator
Assistant Vice President – Controller
Assistant Vice President – Real Estate – Union City & Jackson
AVP & Trust Officer/Corporate Counsel
Assistant Vice President & Executive Assistant
Assistant Vice President & Lender – Georgetown
Assistant Vice President – Troy
AVP & General Services Supervisor
Assistant Vice President & Retail Service Center Manager
Assistant Vice President & FES – Union City

Bradley Hopgood	Assistant Vice President & Special Assets Specialist Supervisor
Beverly Johnson	Assistant Vice President – Bank Operations
Scott Knight	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
Tara Matheny	Assistant Vice President & Loan Officer – Main Office
Beth McBride	Assistant Vice President & Loan Processor
Sharrie McKenzie	Assistant Vice President & Loan Processor
Gwyn McNeely	Assistant VP & Assistant Branch Manager – Green Village
Sherry Naylor	Assistant Vice President & FES – Union City
Janet Norman	Assistant Vice President & Branch Manager - Franklin
Jan Palmer	Assistant Vice President & Lead CSA – Atoka
Ava Pope	Assistant Vice President & Lead CSA – Newbern
Brooke Regen	Assistant VP & Chief Operating Officer Assistant
Sheila Roser	Assistant Vice President – Bank Operations
Jayne Rouse	Assistant Vice President, Virtual Services & ATM Support Specialist
T.D. Scott	AVP Business Development & FES – Hamilton Place
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	Assistant Vice President & Loan Assistant – Green Village
Jennifer Thomas	AVP, Technical & FES Training Specialist
Mark Thompson	Assistant Vice President & Branch Manager – Cool Springs
Teresa Thomson	Assistant Vice President & Marketing Representative
Sam Turnipseed	AVP & Commercial Lender – Hamilton Place
Gina Ursery	Assistant Vice President & Loan Processor – Union City
Penne Vickery	Assistant Vice President – Bank Operations
Cindy Ware	Assistant Vice President – Bank Operations
Joe Womac	Assistant Vice President & Mortgage Loan Originator
Kacey Bain	Branch Manager – Downtown Drive In
Tyler Barker	Business Development Lending Officer – Union City
Patrick Cayson	Branch Manager & Lender – Atoka
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
Joan Welch	Branch Manager – Hamilton Place

First Citizens National Bank

TEAMMATES

Linda Albright
Damon Alexander
Autumn Allen
Sherry Allen
Mary Ann Anderson
Valarie Anderson
Peggy Anselment
Kyle Bargery
Kristy Barham
Terri Barnes
Denise Barnett
Lacy Barnett
Krystal Barrow
Eddie Bell
Matthew Benjamin
Tracy Bennett
Spencer Boals
Layla Borden
Jennifer Boring
Tammy Boxx-Dotson
Connie Braden
Larissa Brown
Sara Brown
Jessica Burns
Linda Caldwell
Nancy Cammuse
Ashley Canada
Tanya Canada
Michelle Canup
Matt Capps
Daniela Castelan
Laura Childress
Adam Chitwood
Jennifer Choate
Karen Cordell

Sue Ann Cox
Kelley Cryer
Lindsey Darby
Connie Davenport
Anna Davis
Dorothy Digirolamo
Codi Dilday
Martha Dishman
John Dodd
Keri Dominguez
Debbie Dozier
Elizabeth Duke
Elizabeth Dunn
Beverly Ellington
Adam Enochs
Tenisha Esmond
Kathy Ezell
April Ferge
Carlette Fields-Wells
Sherry Fisher
Ashley Flansburg
Melissa Fleming
Kristen Floyd
Ashley Fortner
Holly Fortner
Danielle Fowle
Cheryl Fowler
Lori Fowler
Crystal Fox
Nick Galewski
Debbie Garner
Melissa George
Janie Grantland
Megan Greene
Ronna Griffin

Miranda Harrell
Becky Hastings
Rita Haynie
Christy Hickman
Jessica 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
Hailey Hughes
Jan Jackson
Cynthia Johnson
Brittany Jones
Dawn Jones
Dianne Jones
Kay Jones
Samantha Juris
Kayla Kahrs
Tammy Keefer
Tammy Kelley
Penny Key
Mary Kilpatrick
Gail King
Tina Kirby
Melissa Kohnert
Gail Lane
Rachel Lang

Betty Leach
Kristi Lee
Amy Leggett
Brandy Leggett
Sandra Lenard
Ashley Lewis
Sherry Lewis
Tammy Lo
Anna Lock
Cindy Long
Angela Mabins
Loudonna Mahan
Shantell Malone-Tyus
Sharon Martie
Tammy Matlock
Kimberly May
Casey Mayo
Kandy Mays
Maggie McCage
Jennifer McCoy
Hunter McLain
Cindy McLean
Kimberly Mills
Paula Moore
Donna Morgan
Jessica Morrison
Giselle Moshier
Annette Myers
Mary Beth Nale
April Needham
Alayna Nevels
Kelly Osment
Presley Parish
Lynn Parker
Kristen Payne

Caroline Pereira
Jessica Pigg
Becca Ping
Alyson Pollock
Lisa Preslar
Heather Price
Megan Ramey
Mary Evelyn Ramsey
Candy Rayfield
Martin Reyna
Fran Richards
LaBreska Riggs
Matt Ross
Nancy Rowell
Debbie Rowland
Kelli Sanders
Addison Sansone
Anna Sartin
Dee Seay
Tony Seiber
Paige Semmel
Lesa Shults
Mallory Sipes
Chad Smartt
Chloe Smith
Holly Smith
Leanne Smith
Jacki Stewart
John Michael Stewart
Jennifer Stover
Ann Strayhorn
Elena Sytnyk
Angela Taylor
Christie Taylor
Keisha Taylor

Bonnie Temke
Lisa Tigert
Gail Tolley
Becky Tubbs
Connie Usry
Faye Vandyke
Betty Vickery
Pam Wade
Kathleen Wagner
Caleb Walker
Karen Walker
Christine Wallace
Tamara Watson
Justine Webb
Thomas Webb
Ryan Welch
Sharon Welch
Vernon West
Chris White
Rebekah White
Kelsey Wiley
Sherry Wilkes
Roxie Willard
Courtney Williams
Susan Williams
Jackie Willis
Andrew Wright
Misty Wright
Nikki Wright
Kennedy Yergin
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 18, 2018 at 10:00 a.m.
in the Lipford Board Room at
First Citizens National Bank
One First Citizens Place
Dyersburg, TN 38024



Unbelievably
GOOD

