

# First for Fruth and Company. First for business.

## Helping build bottom lines.

In business, it's not always what you know, but who you know. The value of local knowledge, of a local network, is immeasurable.

"Small businesses aren't like big corporations," David Miller, a CPA with Fruth & Company PLL, CPAs, commented. "They don't have large teams of employees specializing on every business task. They rely on business partners like their CPA and their banker to get the advice and help they need."

The working relationship between CPA, banker and business owner is often critical to success and David has seen it work exceptionally well when the bank is The First Citizens National Bank. "They always put the client first," said Miller. "Quite often, off-the-shelf solutions don't always work for every business. First Citizens will always take the time to really understand the business need and they will craft a solution to fit the specific purpose. When a bank does this, it's not just the business that benefits but, ultimately, it's the community too. Local communities need strong businesses."

Miller cites the recent PPP loan process as an example, when many larger banks were not as accommodating to local businesses as First Citizens. "There wasn't a lot of time - funds were limited and the applications had to be handled quickly. First Citizens understood that and stepped up to help local businesses, even some who were not their customers. Their communication through the entire process was great and they were so much easier to deal with than the larger banks. And I believe that's because they knew what was at stake for their clients."

## First for convenience and service.

Understanding the connection between local business and the community is what sets The First Citizens National Bank apart. We are a local business; a community bank whose mission it is to help local businesses and communities succeed.

We understand the challenges of seasonality on cashflow; how market dynamics affect growth and capital requirements; the need, sometimes, to work together with businesses to design solutions that don't already exist. It's this knowledge that allows us to look beyond the numbers and to provide greater flexibility in the solutions and service we provide. Our Business Bankers have experienced almost everything the economy can throw at a business - even a pandemic! And it's their knowledge, experience, and willingness to go the extra mile that sets us apart.

To learn what other businesses are saying about us, visit  
[www.FirstCitizensNational.com/First-For-Business](http://www.FirstCitizensNational.com/First-For-Business)

### THE COMMUNITY BANK DIFFERENCE.

"When you work with hundreds of local businesses you come to understand what's important to them. Yes, they want to be successful, but success means so much more than just making money; it's about providing services people want, creating jobs, and giving back, because these all contribute to opportunity and stronger communities. A great banking partner understands and supports this. As community bankers, we share our clients' ideals. Helping local businesses succeed isn't just a job to me, it's been my career."



**KEVIN  
SMITH**

*Regional  
President, Marion  
NMLS #522606*



**YOU'RE INVITED TO BE FIRST.**

Set up a free appointment with a business banker to see how we can put you and your business first.

