

PRESS RELEASE

February 1, 2013 FOR IMMEDIATE RELEASE Contact: Michael Cummings, Marketing Specialist (570) 558-6722

FNCB Encourages Seniors to Make the Switch to Direct Deposit

March 1 is the final deadline for benefit recipients to switch to electronic payments

Dunmore, PA - With just one month remaining until the March 1, 2013 federal electronic payment law goes into effect, First National Community Bank (FNCB), the largest community bank in Northeastern Pennsylvania, is urging Social Security and other federal benefit recipients who still receive their checks by mail to switch now to direct deposit.

By taking a few minutes to gather the necessary information ahead of time, most benefit recipients can sign up for electronic payments by visiting their local financial institution, calling 1-800-333-1795 or visiting www.GoDirect.org.

"Our team of friendly branch personal is fully trained to help people make the switch," said Senior Vice President, Retail Operations Manager Donna Czerw. "We have been assisting new and existing customers make the switch for more than a year now."

- Individuals will need their Social Security number or claim number or their 12-digital federal benefit check number and the amount of their most recent federal benefit check.
- If choosing direct deposit (instead of a prepaid card), recipients also will need their financial institution's routing transit number often found on a personal check account number and account type (checking or savings).

"The process is fast, easy and free. We strongly encourage those still receiving paper checks to sign-up as soon as possible," added Czerw.

For more information on making the switch to electronic payments, stop in one of the 21 conveniently located FNCB branches in Lackawanna, Luzerne, Wayne or Monroe counties or call 1-877-TRY-FNCB.

ABOUT FNCB

Founded in 1910, FNCB supports its mission: Simply a better bank[™] with an endless commitment to the communities they serve. With 21 branches throughout Lackawanna, Luzerne, Monroe, and Wayne counties, FNCB is the largest community bank in Northeastern Pennsylvania leading the way in personal, small business and commercial banking solutions. For more information, visit <u>www.fncb.com</u>

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