

ANNUAL REPORT



Robert E. Bull

First Keystone Corporation

Chairman of the Board ~ July 5, 1983 – May 5, 2017

Director of the Board ~ July 5, 1983 – April 1, 2022

First Keystone Community Bank

Chairman of the Board ~ February 17, 1981 – May 5, 2017

Director of the Board ~ October 16, 1956 – April 1, 2022

2021

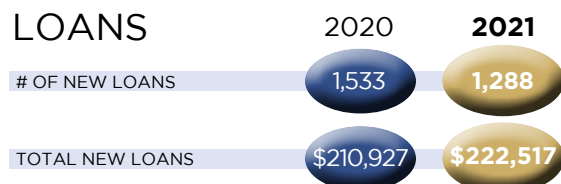
FINANCIAL HIGHLIGHTS

(Dollars in thousands, except per share data)

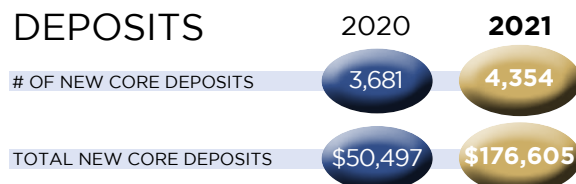
	2021	2020	2019	2018	2017
SUMMARY OF OPERATIONS					
Interest income	\$42,048	\$ 39,567	\$ 38,527	\$ 35,573	\$ 32,268
Interest expense	5,148	6,360	10,243	8,620	6,548
Net interest income	36,900	33,207	28,284	26,953	25,720
Provision for loan losses	860	1,200	450	200	267
Net income	14,688	11,837	10,227	9,211	8,648
PER COMMON SHARE DATA					
Net income	\$2.49	\$ 2.03	\$ 1.77	\$ 1.60	\$ 1.52
Dividends	1.12	1.08	1.08	1.08	1.08
BALANCE SHEET DATA					
Total assets	\$1,320,350	\$1,179,047	\$1,007,226	\$1,012,000	\$990,121
Total securities	439,878	368,357	279,861	317,614	350,218
Net loans	744,161	712,677	640,727	599,647	551,910
Total deposits	1,077,969	937,488	761,628	671,553	778,146
Total stockholders' equity	148,555	144,242	128,752	116,756	116,719
PERFORMANCE RATIOS					
Return on average assets	1.15%	1.09%	1.02%	0.92%	0.86%
Return on average equity	9.93%	8.61%	8.17%	8.05%	7.54%
Dividend payout	45.05%	53.29%	61.08%	67.26%	71.05%
Average equity to average assets	11.57%	12.72%	12.42%	11.39%	11.45%

Dollars in thousands

LOANS



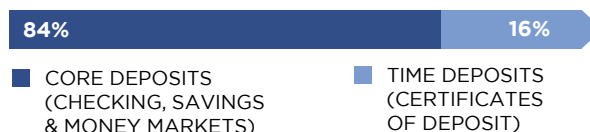
DEPOSITS



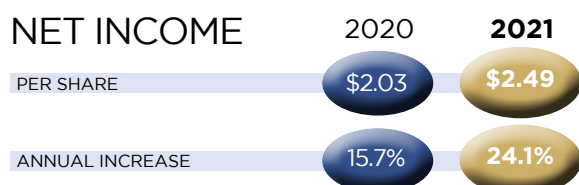
2021 LOAN PORTFOLIO BREAKDOWN



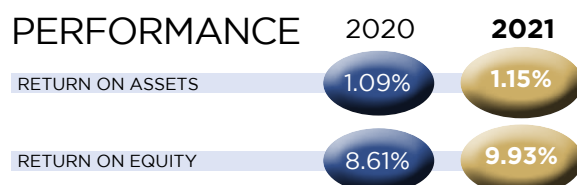
2021 DEPOSIT BREAKDOWN



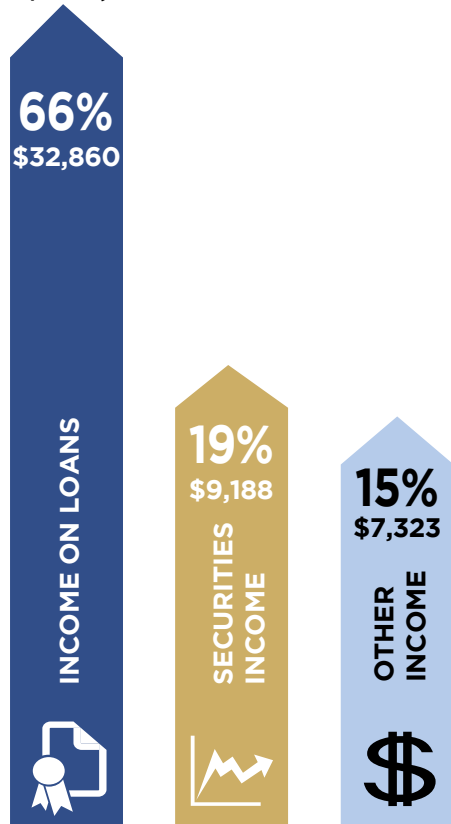
NET INCOME



PERFORMANCE



How we generated
\$49,371 in income:



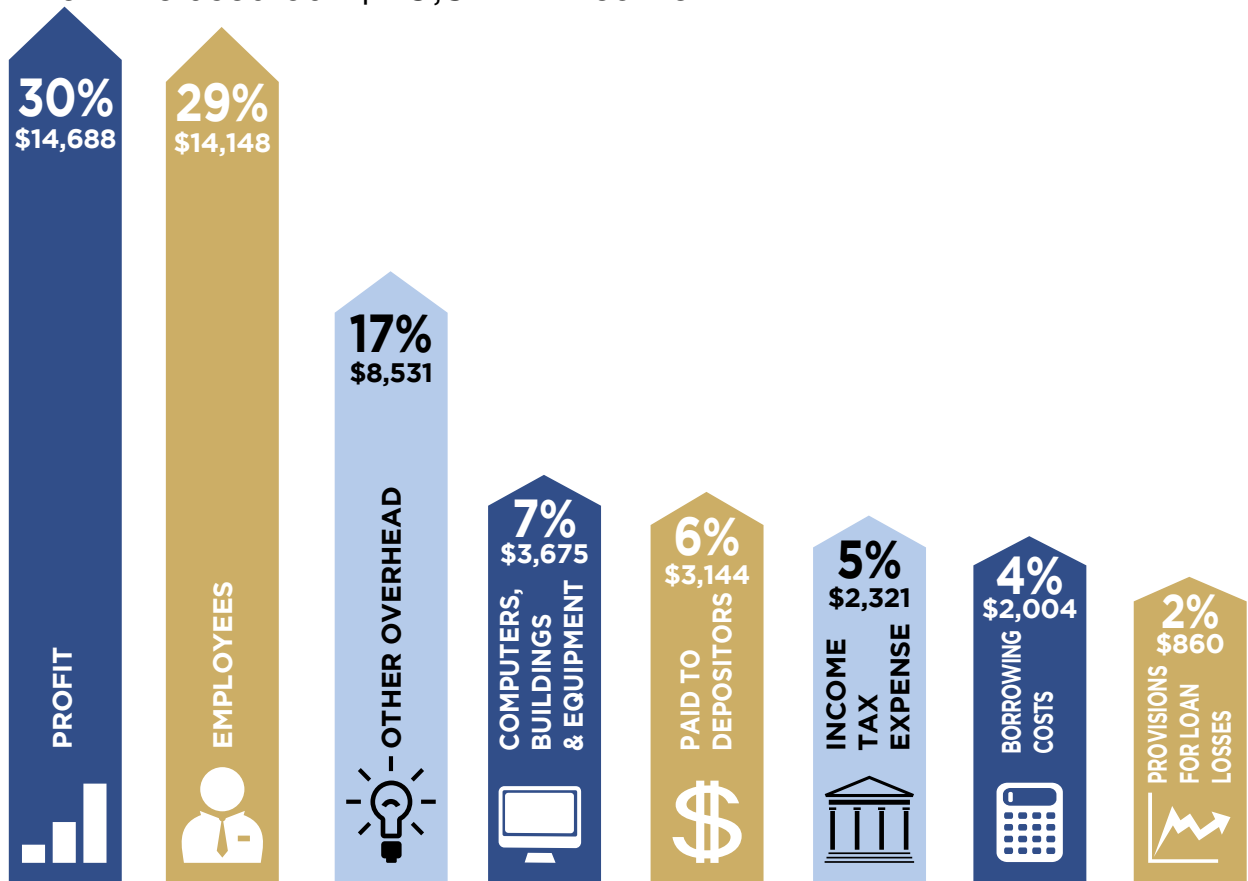
INCOME STATEMENT IN GRAPHIC FORM

MAJOR COMPONENTS OF OTHER INCOME

	2020	2021
ATM FEES & DEBIT CARD INCOME	\$1,849	\$2,183
TRUST DEPARTMENT	\$995	\$1,008
GAINS ON SALES OF MORTGAGE LOANS	\$604	\$980

Dollars in thousands

How we used our \$49,371 in income:



Dollars in thousands

TO OUR SHAREHOLDERS

Making Connections and Corporate Culture

As we reflect on 2021, I'm happy to share with you that we held true to our financial objectives of increasing revenue from core operating functions while increasing productivity. I am pleased to report the financial progress we made in 2021.

Financial Highlights:

For the fiscal year ended December 31, 2021, First Keystone Corporation reported earnings of \$14,688,000, as compared to \$11,837,000 for 2020, an increase of \$2,851,000 or 24.1%. Net income per share increased to \$2.49 in 2021 as compared to \$2.03 in 2020. Annual dividends per share increased to \$1.12 in 2021 as compared to \$1.08 in 2020. The increase in net income in 2021 was primarily due to increases in net interest income, mainly due to an increase in interest and fees on loans, increased income on securities and a decline in interest paid on deposits.

Interest income for 2021 was \$42,048,000, an increase of \$2,481,000 or 6.3% as compared to \$39,567,000 in 2020. Interest income was higher in 2021 due to a \$1,577,000 increase in interest earned on Commercial Real Estate loans and a \$934,000 increase in Small Business Administration fees. At December 31, 2021 total loans were \$752,841,000, an increase of \$32,231,000 or 4.5%. Loan growth was centered in commercial real estate loans. The securities portfolio increased in 2021 to \$437,916,000 due to increases in asset-backed securities, taxable and tax-exempt municipals, and corporate securities including purchased subordinated debt. We will continue our emphasis on organic market loan growth in 2022 as a primary driver of net interest income.

Decreased interest rates in the latter part of 2020 and into 2021 resulted in lower interest expense for the Corporation in 2021. Total deposits increased by \$140,481,000 or 15.0% in 2021 as compared to 2020. Interest bearing deposits increased by \$89,940,000 or 12.2%. During 2020, the Federal Reserve decreased the federal-funds rate by 1.5%, resulting in a target range of 0.00% - 0.25% at year-end. The federal-funds rate remained throughout 2021 at the target range of 0.00%-0.25%. The Corporation is actively monitoring and restructuring its portfolios for various scenarios such as a rates-up environment and strategies for continued core deposit growth.

Non-interest income, excluding net securities gains, increased by \$930,000 or 15.3% for the year ended December 31, 2021, as compared to the same period in 2020. Trust Department income increased \$13,000 to a record \$1,008,000 due to new account openings and higher fees earned on certain types of accounts due to increased market values. ATM and debit card income increased by \$334,000, mainly due to increased transaction volumes. Gains on sales of mortgage loans provided income of \$980,000 in 2021 as compared to \$604,000 in 2020, an increase of \$376,000. Non-interest expense amounted to \$26,354,000, an increase of \$1,749,000, or 7.1% in 2021. Expenses associated with employees (salaries and employee benefits) continue to be the largest non-interest expenditure. The increase in 2021 was mainly due to increases in employee profit sharing, training and salaries expenses offset by a decrease in healthcare overhead.

Income tax expense was \$2,321,000 for 2021 as compared to \$1,577,000 for 2020, making the effective tax rate 13.6% in 2021 as compared to 11.8% in 2020. The increase in the effective tax rate for 2021 was due to higher overall operating income. To manage our effective tax rate in 2022, the Corporation holds portfolios of tax-exempt bonds and tax-free loans and receives tax credits from investments in low-income housing partnerships.

Total assets increased to \$1,320,350,000 in 2021 from \$1,179,047,000 in 2020. As noted above, total loans increased 4.5% with much of the growth in commercial real estate loans. Stockholders' Equity at year-end 2021 grew to \$148,555,000. Our financial condition remains strong as

evidenced by a total risk-based capital ratio of 16.57% and a tier 1 leverage capital ratio of 10.14% at year-end 2021. These key ratios are well above that which federal regulators require for a financial institution to be “well capitalized”. Additional details and related financial information may be found in the Management’s Discussion and Analysis and Financial Statements and notes sections of the 2021 Form 10-K.

In addition to our financial progress, we remain committed to connecting with each other and building a culture that benefits our employees, customers, communities, and shareholders. Toward that goal, I am happy to announce that during 2021, our employees donated \$13,947 of their own funds toward our Denim Days projects. Employees donated money every Friday and in turn they wore denim to work that day. The Denim Days funds were donated to non-profit agencies including food banks and Salvation Armies throughout our markets. In addition to Denim Days, we provided support for school children in each of our market areas through our “CONNECT for Wellness” initiative. Our employees collected, donated, and distributed hygiene products to ten non-profit agencies in our markets focused on supporting children of all ages. Our donations were certainly welcomed and appreciated by the agencies and the kids.

We are proud to announce several of our employees were recognized by PA Bankers Association and awarded the Future Under 40 Award for being future leaders in our industry. Please see our back cover for an introduction to these very talented individuals!

As we look forward in 2022, it is with mixed emotions that on February 15, 2022, we announced the retirement of Mr. Robert E. Bull as a Director of First Keystone Community Bank and First Keystone Corporation, effective April 1, 2022. Mr. Bull has served on the Bank’s Board of Directors for 66 years and as Chairman of the Board for 36 years. He is and will always be immensely respected by not only his fellow Board members, but anyone affiliated with FKCB in any capacity as employee, customer, or shareholder. While we are saddened to see him leave the Board, we are happy for him and send our wishes for the best of health and happiness in his retirement. Mr. Bull has been elected Director Emeritus.

In connection with the vacancies on both Boards created by Mr. Bull’s retirement, the Directors have voted to elect Whitney B. Holloway as a Director of the Corporation and the Bank, filling Mr. Bull’s unexpired term. She will serve as a director until the 2022 annual meeting of the shareholders, at which time her name will be on the ballot for re-election. For more information, please see the 8-K filed February 15, 2022, which can be found in the Investor Relations section of our website.

As always, we thank and recognize all our employees, officers, and board members for their continued outstanding efforts. We also sincerely thank you for your unwavering support and confidence.



Elaine A. Woodland

President and Chief Executive Officer



PERSONAL RETIREMENT STATEMENT BY ROBERT E. BULL, CHAIRMAN EMERITUS AND DIRECTOR EMERITUS

“Time goes quickly when life is going good.” I am sure all of you have heard that saying. I am a witness to its truth. Life has been good to me.

One day in 1956, as a young lawyer, I was in the Bank known at that time as the First National Bank of Berwick, PA. George Garrison, known to all in and out of the Bank as “Uncle George”, was in his office on the first floor. He always stated that he wanted to personally see the action on the floor and all of the people. He saw me, came out, and asked me to stop in his office. And so I did. He was very friendly, asked me a few questions, and then said bluntly to me, “Do you want to be a Director of the Bank?” It was an offer I could not refuse. I was honored and overjoyed to say “Yes” immediately. He went on to explain a few things about the work of a Bank Director and said that I needed to own 100 shares of stock in the Bank to qualify. I had 25 shares but lacked the other 75. I think I probably whistled to myself every merry tune I knew on my way back to my office.

I took an early lunch and went home to talk to my father about the offer. I told him I needed 100 shares of stock to become a Director of the First National Bank, but I only had 25 shares. He didn’t hesitate for even a second before he said, “Son, you have them.” He owned some stock in the Bank and was willing to transfer to me the 75 shares I needed. That afternoon he immediately went to the Bank and transferred 75 shares of his to me. I called George on the telephone and told him that I had the 100 shares. He told me that he would take care of the matter at the next board meeting. And so that young man in 1956 became a Director of your Bank.

From October 16, 1956 to April 1, 2022, I served on the Board of Directors of your Bank. It’s hard for me to believe that sixty-six years have passed since that conversation with George Garrison. For thirty-six of those years, from February 17, 1981 to May 5, 2017, I served as Chairman of the Board of the Bank and from July 5, 1983 to May 5, 2017, as Chairman of the Board of the Corporation.

Since my involvement, the Bank has grown from several million dollars in assets to a business with assets over a billion dollars. My wife Sara and I watched the change from all records being hand-written in large ledgers to the use of typewriters for recordkeeping to the current electronic age of technology. We saw the beginning of growth as the first branch was added in Nescopeck to the current eighteen full-service branches and one Loan Production Office. Today First Keystone is the largest local community bank in Columbia, Montour, and lower Luzerne Counties, yet still maintains its high standard of person-to-person service.

In the early days the Bank served as a place to deposit or withdraw money and occasionally to acquire a loan for a home or business. All of it was conducted inside the building on West Front Street. Today you can do a majority of your financial business without ever entering the Bank. You can do almost anything electronically, by telephone or computer and do it from anywhere in the world. We pride ourselves in that: you can do your banking through technology from anywhere in the world or you can do your banking with a live person in one of the branches.

Sometimes when I sit down and think of these past sixty-six years, it makes my head spin. Things are moving so fast – some for the good and some for the not-so-good. This is the job for your Board of Directors – to get in the right boat. So far, it has been good for all of us as stockholders and customers. Your Board looks forward to the challenge of these changes

and working together to get the right mix of new and old.

I personally want to thank all of the members of the Board serving now and all of those Directors who have served so nobly in the past. I thank all of you as stockholders and friends for your faith and support. Your investment in the Bank and its endeavors have helped to improve the life in our community and nearby area.

Your Bank began on September 21, 1864, and has made a profound impression on the community and surrounding area for 158 years. Your Bank has always been ready to serve as a proud leader in all community undertakings. Your Bank building at 111 West Front Street in Berwick stands as a beacon of light in this community and has grown over the years to occupy a large portion of the block. It shines at night displaying its name for all to see. At Christmas it proudly displays "Merry Christmas" for everyone in Berwick to see or who visit Berwick to enjoy the Christmas Boulevard.

I am bowing out after these 66 years and believe the future will continue to be as great as the past has been with all of your help. I hope you will continue to cooperate with the Board and its employees so that its service will continue to be a highlight of banking and financial services in the future. I believe this will happen and continue for generations to come.

As I do so, I think of the great General Douglas MacArthur who was a strong leader in the re-taking of the islands in the Pacific from the Japanese during World War II. I personally was part of the landing forces of amphibious boats which carried men and equipment to the shores of these islands. Among the islands General MacArthur considered his home-away-from-home was one of the principal targets to re-take. You may recall his statement when he was forced to leave Corregidor: "I shall return." He did indeed return with his corncob pipe in his mouth. He was a truly great American and master builder of the surrender of the Japanese and subsequent securing of the peace. Unfortunately, in my opinion, he was thought to be a threat to the Washington politicians, and they forced him to return to the United States. He then made his decision to retire and at a Joint Session of Congress disclosed to the world his decision to retire. His words can never be forgotten: "Old soldiers never die. They just fade away."

AND SO I SAY TO YOU:
"OLD BANKERS NEVER DIE. THEY
JUST FADE AWAY WITH THEIR
MEMORIES." GOD BLESS ALL OF
YOU AND THE BANK.



FIRST KEYSTONE CORPORATION BOARD OF DIRECTORS



ROBERT A. BULL
Chairman
Attorney -
Bull & Bull LLP



JOHN E. ARNDT
Vice Chairman
Owner -
Arndt Insurance Agency



DAVID R. SARACINO
Secretary
Retired Vice President & CFO
First Keystone Community Bank



D. MATTHEW BOWER
President -
Don E. Bower, Inc.



ROBERT E. BULL
Retired Attorney -
Bull & Bull LLP



MICHAEL L. JEZEWSKI
President/Owner -
Delta Electrical
Systems, Inc.



NANCY J. MARR
President Emerita -
Marr Development
Inc.



WILLIAM E. RINEHART
President/Owner -
Gray Chrysler Dodge Jeep Ram
and Gray Chevrolet



ELAINE A. WOODLAND
President & Chief Executive
Officer of First Keystone
Community Bank



JEROME F. FABIAN
Director Emeritus
Retired Owner/President
Tile Distributors of America, Inc.

JOHN G. GERLACH
Director Emeritus
Retired President
First Keystone Community Bank,
Pocono Division

DR. JOSEPH B. CONAHAN, JR.
Director Emeritus
Ophthalmologist

OFFICERS

ROBERT A. BULL
Chairman

DIANE C.A. ROSLER
Chief Financial Officer/Treasurer

ELAINE A. WOODLAND
President &
Chief Executive Officer

DAVID R. SARACINO
Secretary

JOHN E. ARNDT
Vice Chairman

CHERYL L. WYNINGS
Assistant Secretary

FIRST KEYSTONE COMMUNITY BANK OFFICERS*

ROBERT A. BULL
Chairman of the Board

JOHN E. ARNDT
Vice Chairman

DAVID R. SARACINO
Secretary

EXECUTIVE OFFICERS

ELAINE A. WOODLAND
President
Chief Executive Officer

JONATHAN LITTLEWOOD
Senior Vice President
Chief Lending Officer

MARK J. MCDONALD
Senior Vice President
Chief Credit Officer

DIANE C.A. ROSLER
Senior Vice President
Chief Financial Officer & Cashier

CHRISTOPHER ZLOBIK
Senior Vice President
Deposit Operations Manager

OFFICERS

VICE PRESIDENT

JODI L. ALLEY
Loan Operations Manager

STACIA L. ARNAUD
Commercial Services Officer

ANTHONY P. CARTIGLIA
Commercial Services Officer

JUNE GEORGE
Branch Administrator

EDGAR A. GOWER, JR.
Commercial Services Officer

BRENDA L. GRASLEY
Consumer Loan Manager

TINA M. GRAY
Regional Branch Administrator

LEE A. HESS
Loan Review Officer & Security Officer

JASON P. HOLLOWAY
Commercial Services Officer

REBECCA A. HOOPER
Senior Trust Officer

DONNA J. KEEFER
Training/Systems Support Manager

BRIAN M. KLINEFELTER
Credit Department Manager

KEVIN M. KRIEGER
Compliance Officer & CRA Officer

MARISOL LOPEZ
Regional Branch Administrator

SARAH MANEVAL
Commercial Services Officer

THOMAS J. MCGRATH
Commercial Services Officer

THOMAS POPKO
Commercial Services Officer

MICHAEL REIS
Commercial Services Officer

MICHAEL C. SANTIAGO
Commercial Services Officer

FRANCES I. SEWARD
Regional Branch Administrator

NATALIE J. STACKHOUSE
Accounting Manager

LEIGHTON B. WALSH
Mortgage Services Manager

DAVID J. WARHO
CISO/IT Manager

ASSISTANT VICE PRESIDENT

TIFFANY L. BIENKOWSKI
Commercial Services Officer

BRANDON BROWN
Commercial Services Officer

SANDRA L. COLE
Community Office Manager

JOHN A. DOUGHERTY
Community Office Manager

LAUREN E. DUANE
Business Deposit Specialist

KIMBERLY A. HELLER
Human Resource Manager

AMANDA D. JARSKI
Assistant Compliance Officer

KATHLEEN M. JARSKI
Community Office Manager

RACHEL JENNINGS
Post-Closing Document Specialist

STEVEN M. KOTCH
Loan Workout Officer

MARTIN B. LEANDRI
Financial Consultant/Trust Officer

KRISTI A. MCCLINTOCK
Commercial Loan Document Specialist

LAURIE J. NUDO
Regional Branch Administrator

MARY E. PASCUCCI
HR and Training Specialist

KIMBERLY S. SHINER
Community Office Manager

SHERRI A. SITLER
Deposit Review Officer

CURTIS SNOWDEN
Commercial Services Officer

CINDY L. THORNE
Trust Officer

KATHY WEISS
Business Deposit Specialist

CHERYL L. WYNINGS
*Executive Administrative Assistant/
Assistant Secretary*

ASSISTANT CASHIER/OFFICER

KAYLA ACORNLEY
Fraud Manager/BSA Officer

MEGAN R. BOONE
Electronic Processing Coordinator

SHANE A. DAVIS
Accountant I & Systems Administrator

NICOLE DIETTERICK
Keystone Banker III

LEVI E. DILTZ
Systems Administrator

LYDIA FATULA
Credit Intake/Doc Prep Specialist

LAUREL FIDRICK
Process Administrator

MELANIE A. FISHER
Credit Analyst I

YOLANDA FRANCIS
Training Specialist

STACY L. GORDNER
Accounting Reporting Analyst

HERBERT H. HARMON, JR.
Senior Facilities Manager

KAREN HENRICKSON
Electronic/Deposit Processing Clerk

LILIANA HENRICKSON
Community Office Manager

JUSTINE KISHBAUGH
Loan Operations Specialist

MICHELLE E. KOZAK
Marketing Manager

CINDY LAIDACKER
Interim HR Manager

ANGELA A. MACKERT
Community Office Manager

CHRISTOPHER MATTHEWS
Commercial Services Officer

KATHRYN MCNEAL
Mortgage Loan Underwriter/Processor

ASHLEY M. MILLOWAY
Mortgage Loan Consultant

KIM R. MURREN
Community Office Manager

BONNIE NEVEL
Deposit Processing Supervisor

SUSAN PATTERSON
Loan Operations Specialist

TERRI L. ROMANOWSKI
Assistant Community Office Manager

TINA L. ROTH
IRA/HSA Specialist

JESSICA THORNE
Accountant I

*Officers as of December 31, 2021

CORPORATE INFORMATION

THE CORPORATION

First Keystone Corporation is a bank holding company incorporated under the Pennsylvania Business Corporation Laws. Its assets consist primarily of the assets of its wholly-owned subsidiary, First Keystone Community Bank.

First Keystone Community Bank serves Columbia, Montour, Luzerne, Monroe, Northampton and Lehigh Counties. The Bank engages in general banking business and also provides fiduciary services.

CORPORATE HEADQUARTERS

First Keystone Corporation
111 West Front Street
Berwick, PA 18603
Telephone: 570-752-3671
Fax: 570-752-4022

NOTICE OF ANNUAL MEETING

The 2022 Annual Meeting of Shareholders will be held at 10:00 a.m., Eastern Daylight Time, on Thursday, May 5, 2022 by virtual meeting by visiting:

www.fkyscorp.com/annualmeeting

ANNUAL REPORT ON FORM 10-K

The Annual Report on Form 10-K as filed with the Securities and Exchange Commission may be obtained, without charge, by contacting:

Cheryl Wynings
Investor Relations
P.O. Box 289
Berwick, PA 18603
Telephone: 1-888-759-2266, extension 1175
Locally: 570-752-3671, extension 1175

TRANSFER AGENT AND REGISTRAR

To change or transfer registration of your stock, report a lost certificate, or other related inquiries, please contact our transfer agent at:

American Stock Transfer & Trust Company
6201 15th Avenue
Brooklyn, NY 11219
1-800-937-5449
www.astfinancial.com

DIRECT DEPOSIT

Shareholders may have their cash dividends deposited directly into the account of their choice at any banking institution, with no charge. Additional information and enrollment materials for direct deposit can be obtained by calling 1-800-937-5449.

DIVIDEND REINVESTMENT

The Plan, open to residents of Pennsylvania, provides the opportunity to have dividends automatically reinvested into First Keystone Corporation stock. Participants in the Plan may also elect to make cash contributions to purchase additional shares of common stock. For information regarding the Plan, contact the Plan Administrator at:

AST
Plan Administration Department
Wall Street Station
P.O.Box 922
New York, NY 10269-0560
1-800-937-5449
help@astfinancial.com

INVESTOR INFORMATION

Information regarding First Keystone Corporation is available online at firstkeystonecorp.fkc.bank. The website also includes additional information of interest to shareholders such as: historical stock prices, dividend declarations, press releases and governance documents.

Requests for information or assistance regarding the corporation should be directed to Shareholder Relations at

1-888-759-2266, extension 1175
Locally: 570-752-3671, extension 1175

STOCK LISTING

First Keystone Corporation common stock is traded on OTC Pink under the symbol "FKYS".

STOCK PURCHASE INQUIRIES

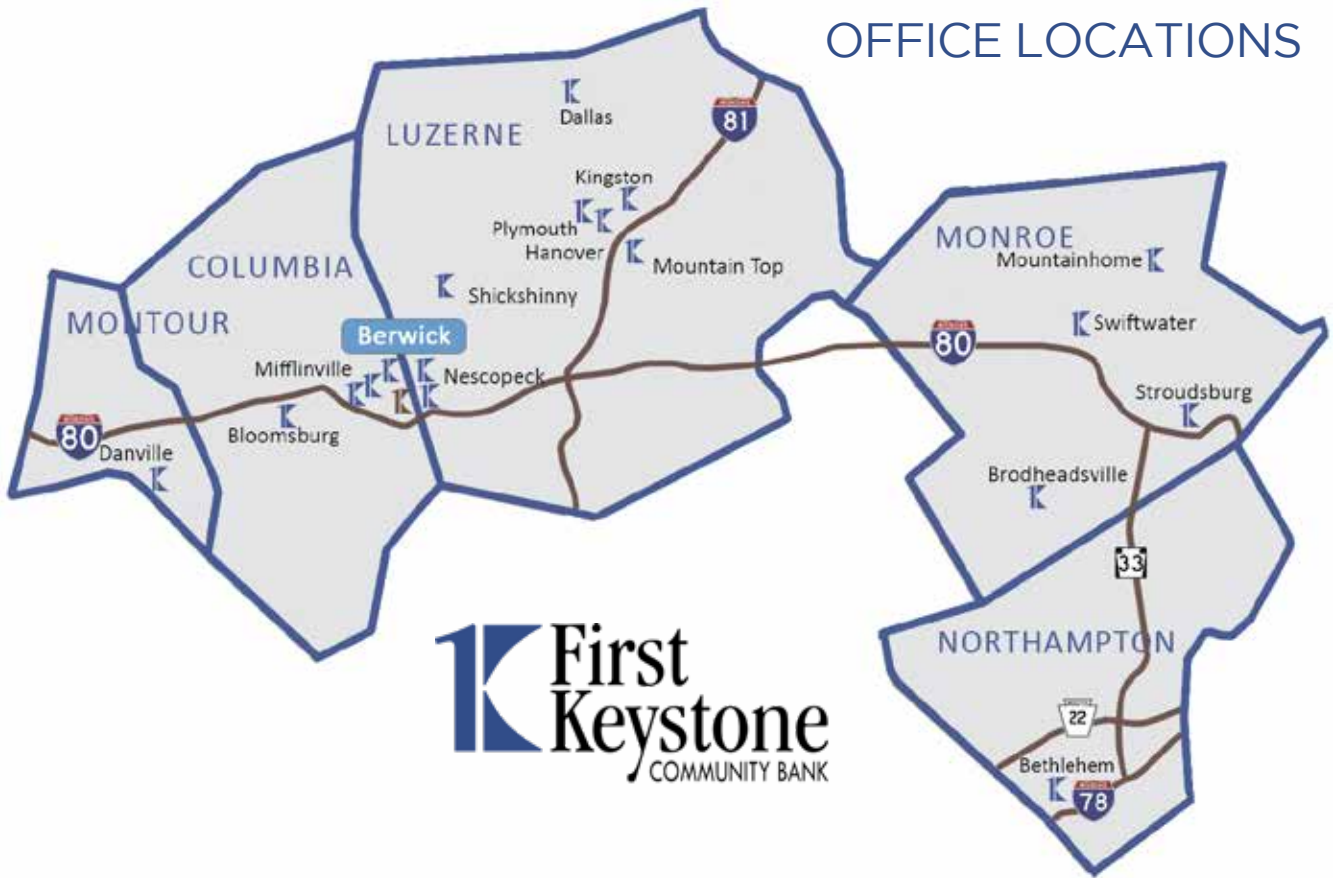
The following brokerage firms make a market in First Keystone Corporation common stock:

RBC Dain Rauscher, 800-223-4207
Janney Montgomery Scott LLC, 800-526-6397
Stifel Nicolaus & Co. Inc., 800-679-5446
Boenning & Scattergood, Inc., 800-883-1212

INDEPENDENT PUBLIC ACCOUNTANTS

Baker Tilly US, LLP
99 Wood Avenue South, Suite 801
Iselin, NJ 08830-2734
Telephone: 848-467-3909

OFFICE LOCATIONS



MAIN OFFICE

111 West Front Street
Berwick, PA 18603
570-752-3671

NESCOPECK OFFICE

437 West Third Street
Nescopeck, PA 18635
570-759-2767

SALEM TOWNSHIP OFFICE

400 Fowler Avenue
Berwick, PA 18603
570-759-2628

FREAS AVENUE OFFICE

701 Freas Avenue
Berwick, PA 18603
570-752-1244

SCOTT TOWNSHIP OFFICE

2301 Columbia Boulevard
Bloomsburg, PA 17815
570-784-0354

MIFFLINVILLE OFFICE

133 West Third Street
Mifflinville, PA 18631
570-752-5750

HANOVER TOWNSHIP OFFICE

1540 Sans Souci Highway
Hanover Township, PA 18706
570-825-7352

DANVILLE OFFICE

1049 Bloom Road
Danville, PA 17821
570-275-8000

BRIAR CREEK OFFICE

50 Briar Creek Plaza
Berwick, PA 18603
570-802-0541

KINGSTON OFFICE

299 Wyoming Avenue
Kingston, PA 18704
570-718-1110

STROUDSBURG OFFICE

559 Main Street
Stroudsburg, PA 18360
570-424-9700

MOUNTAINHOME OFFICE

1154 Route 390
Cresco, PA 18326
570-595-9700

BRODHEADSVILLE OFFICE

2022 Route 209
Brodheadsville, PA 18322
570-402-2008

SWIFTWATER OFFICE

2070 Route 611
Swiftwater, PA 18370
570-839-7880

MOUNTAIN TOP OFFICE

18 North Mountain Boulevard
Mountain Top, PA 18707
570-715-0720

PLYMOUTH OFFICE

463 West Main Street
Plymouth, PA 18651
570-719-1400

DALLAS OFFICE

2325 Memorial Highway
Dallas, PA 18612
570-674-1030

SHICKSHINNY OFFICE

107 South Main Street
Shickshinny, PA 18655
570-542-6060

LOAN PROCESSING OFFICE

559 Main Street, Suite 114
Bethlehem, PA 18018
610-419-1412

888-759-2266 | www.fkc.bank

Our Mission

First Keystone Community Bank will be the independent financial services provider of choice to its customers and communities that it serves by providing quality, cost effective, customer focused financial services and products through our dedicated bankers and technology. By doing so, we will enhance our value to our shareholders through sustainable profits and dividends.

First Keystone Community Bank recognizes and values the contribution of our employees. To them, we pledge to provide opportunity for a high level of job satisfaction and an equitable exchange for their services.



Elaine Woodland,
President and CEO



Congratulations!

PA
Bankers 40
ASSOCIATION
FUTURE

Join us in congratulating our team members who were awarded the PA Bankers Future Under 40 Award for being future leaders in our industry!

Amanda Jarski - AVP, Assistant Compliance Officer
Natalie Stackhouse - VP, Accounting Manager
Leighton Walsh - VP, Mortgage Services Manager
David Warho - VP, CISO/IT Manager



**First
Keystone**
COMMUNITY BANK

Yesterday's Traditions. Tomorrow's Vision.

888-759-2266 www.fkc.bank

