



Press Release  
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## **FIRST KEYSTONE COMMUNITY BANK AND CORPORATION ANNOUNCE NEW SENIOR VICE PRESIDENT/CHIEF OPERATING OFFICER**

**Berwick, PA—** Michelle M. Karas has been appointed Senior Vice President and Chief Operating Officer of First Keystone Community Bank (FKCB) and Corporation effective August 13, 2025. Karas has over 30 years of experience in the banking industry including information technology, deposit operations, loan operations, digital banking, call center, bank marketing, strategic planning, imaging and document management, facilities management, investor relations, vendor management and training.

Prior to joining FKCB, Karas was the Senior Vice President, Chief Data Officer and Corporate Secretary for Penns Woods Bancorp, Inc. (holding company for Jersey Shore State Bank and Luzerne Bank). She previously served as the Vice President/Marketing Director for First Columbia Bank & Trust Co., Vice President/Marketing Director for Citizens & Northern Bank, and Marketing Coordinator/CRA Officer for Columbia County Farmers National Bank.

A graduate of Bloomsburg University of Pennsylvania, Karas is also a graduate of the School of Bank Marketing and Management, the Central Atlantic Advanced School of Banking, and the Central Atlantic Commercial Lending School. She published several articles in various financial services magazines, presented at various banking conferences, and taught various banking courses for the American Bankers Association and the American Institute of Banking.

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*First Keystone Community Bank provides innovative business and personal banking products that focus on "Yesterday's Traditions. Tomorrow's Vision." The Bank currently operates offices in Columbia (5), Luzerne (8), Montour (1), Monroe (4), and Northampton (1) counties.*