LONG JUDY D Form 5 January 09, 2012

FORM 5

Reminder: Report on a separate line for each class of

securities beneficially owned directly or indirectly.

OMB APPROVAL

	UNITED S	TATES SECUR				E CO	OMMISSION	Number:	3235-0362	
Check this b no longer su		Was	Washington, D.C. 20549 FATEMENT OF CHANGES IN BENEFICIA OWNERSHIP OF SECURITIES					Expires:	January 31,	
to Section 10 Form 4 or Form 5 obligations may continu See Instructi	6. orm ANNU s e.						FICIAL	Estimated average burden hours per response 1.		
1(b).	Filed purs Section 17(a	uant to Section 16) of the Public Ut 30(h) of the Inv	ility Holding	g Compa	ny A	ct of 1	1935 or Sectio	n		
1. Name and Ad LONG JUDY	dress of Reporting P	Symbol FIRST (Name and Tick CITIZENS E J/[FIZN]]	5. Relationship of Issuer (Chec	Reporting Pers		
(Last)	(First) (M	(Month/D					· · · · · · · · · · · · · · · · · · ·	below)		
486 LAKEW	OOD						E	EVP & COO		
	(Street)		ndment, Date (th/Day/Year)	Original		(6. Individual or Jo	oint/Group Rep		
DYERSBUR	G, TN 38024					-	_X_ Form Filed by Form Filed by l Person	One Reporting Power than One R		
(City)	(State)	Zip) Table	e I - Non-Deri	vative Sec	urities	Acqu	ired, Disposed of	f, or Beneficial	ly Owned	
	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)				6. Ownership Form: Direct (D) or Indirect (I)	Indirect Beneficial Ownership	
				Amount	(A) or (D)	Price	of Issuer's Fiscal Year (Instr. 3 and 4)	(Instr. 4)	(Instr. 4)	
Common Capital Stock	02/23/2011	Â	P	435	A	\$ 34	4,379 (1)	D	Â	

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

Persons who respond to the collection of information

contained in this form are not required to respond unless

the form displays a currently valid OMB control number.

SEC 2270

(9-02)

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1. Title of	2.	3. Transaction Date	3A. Deemed	4.	5.	6. Date Exerc	cisable and	7. Titl	e and	8. Price of
Derivative	Conversion	(Month/Day/Year)	Execution Date, if	Transaction	Number	Expiration D	ate	Amou	nt of	Derivative
Security	or Exercise		any	Code	of	(Month/Day/	Year)	Under	lying	Security
(Instr. 3)	Price of		(Month/Day/Year)	(Instr. 8)	Derivative	e		Securi	ities	(Instr. 5)
	Derivative				Securities			(Instr.	3 and 4)	
	Security				Acquired					
					(A) or					
					Disposed					
					of (D)					
					(Instr. 3,					
					4, and 5)					
									Amount	
						Date	Evaluation		or	
							Expiration	Title	Number	
						Exercisable	Date		of	
					(A) (D)				Shares	

of D

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Reporting Owners

Reporting Owner Name / Address	Relationships						
	Director	10% Owner	Officer	Other			
LONG JUDY D 486 LAKEWOOD DYERSBURG, TN 38024	ÂX	Â	EVP & COO	Â			

Signatures

/s/ Judy Long 01/06/2012

**Signature of Person Date

Explanation of Responses:

- * If the form is filed by more than one reporting person, see Instruction 4(b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1) Reporting person is a participant in the ESOP Plan of First Citizens National Bank. This report does not include shares that may have accured to her under this Plan.

Note: File three copies of this Form, one of which must be manually signed. If space provided is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.

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