

FIRST CITIZENS BANCSHARES INC /TN/  
Form 8-K  
April 13, 2011

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UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

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FORM 8-K

CURRENT REPORT  
Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): April 13, 2011

**First Citizens Bancshares, Inc.**

(Exact name of registrant as specified in its charter)

Commission file number 0-11709

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Tennessee  
(State or other jurisdiction of  
incorporation or organization)

**0-11709**  
(Commission File Number)

62-1180360  
(IRS Employer  
Identification No.)

P.O. Box 370, One First Citizens Place  
Dyersburg, Tennessee 38024

(Address of principal executive offices including zip code)

(731) 285-4410

(Registrant's telephone number, including area code)

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Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instructions A.2 below):

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
  - Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
  - Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
  - Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.133-4(c))
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**Item 2.02 Results of Operation and Financial Condition**

Jeff Agee, President & CEO of First Citizens National Bank, announced today that the Bank's total assets exceeded \$1 billion as of March 31, 2011.

**Item 9.01 Financial Statements and Exhibits**

**Exhibits**

Exhibit 99.1 Press Release dated April 13, 2011

**SIGNATURES**

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

**FIRST CITIZENS BANCSHARES, INC.**

By: /s/ Laura Beth Butler  
Laura Beth Butler  
Executive Vice President & Chief Financial Officer

Date: April 13, 2011