

Dear Customer,

We're excited to share that Susquehanna Community Bank is joining forces with C&N—Citizens & Northern Bank—to create a stronger, more dynamic community bank for the customers and communities we serve. Initially announced in late April, this merger brings together two community-focused institutions that share a deep commitment to personalized service, strong local relationships and long-term customer and community success.

By combining our strengths, we'll expand our capabilities, offer enhanced products and services and continue delivering the better banking experience you know and trust. With more resources and support, we are positioning ourselves to serve you even better—now and in the future.

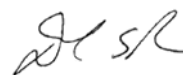
While our name will change and our reach will grow, our mission remains unchanged: our customers will always be our top priority. Our leadership team remains in place and we are committed to making this transition as smooth and seamless as possible. You can continue to count on the same people, in the same locations, delivering the same great service.

We're honored to have served you for over 100 years and are grateful for the opportunity to continue doing so as part of C&N. Please visit our website for the latest updates or reach out to your local SCB team with any questions. We're here for you every step of the way and we look forward to a bright future—together.

Sincerely,



Jeffery Hollenbach  
President & COO



David S. Runk  
Chief Executive Officer

## WHAT YOU CAN EXPECT

**Merger Timeline:** the legal merger is expected to close on **October 1, 2025**, with full systems conversion completed by **December 8, 2025**.

**New Name & Brand:** Susquehanna Community Bank will assume the C&N name and branding. Most of these changes will be visible in early 2026.

**Welcome Materials:** in late October, you will receive a detailed Welcome Book explaining what you need to know about your accounts, online banking, debit cards, payments, and more.

**Ongoing Communication:** we'll continue to share timely updates as we work through this transition together, starting with the Frequently Asked Questions section below and continuing with monthly newsletters to keep you informed.

## FAQS

We are committed to keeping the lines of communication open and will make any changes as seamless as possible. This section addresses some of the most common questions we've heard from our customers. While we don't have all the answers yet, we will keep you informed over the next several months as we work to bring together these two teams.

### Q. WHO IS C&N?

**A:** Citizens & Northern Corporation is the bank holding company for C&N, headquartered in Wellsboro, Pennsylvania. Established in 1864, C&N currently operates 29 offices located in Bradford, Bucks, Cameron, Chester, Lancaster, Lycoming, Potter, Sullivan, Tioga and York counties in Pennsylvania and Steuben and Chemung counties in New York. To learn more about C&N, please visit their website at [www.cnbankpa.com](http://www.cnbankpa.com).

### Q. HOW WILL MY C&N ACCOUNT BE DIFFERENT FROM MY CURRENT SCB ACCOUNT?

**A:** The Welcome Book that you'll receive in late October will explain what you need to know

and any changes you can expect during this transition. In the meantime, we welcome you to review C&N's extensive lineup of products and services at [cnbankpa.com](http://cnbankpa.com).

### Q. WILL MY ACCOUNT NUMBERS CHANGE?

**A:** We are currently reviewing both banks' customer account details to determine if any account numbers will need to change. It is expected that the vast majority of account numbers will remain the same. Rest assured, if any account number changes are necessary, our team will be here to support you every step of the way to help make it as easy as possible.

**For more FAQs and the most current information about Susquehanna Community Bank's merger with C&N, visit [www.scb.bank](http://www.scb.bank) or scan the QR code.**

