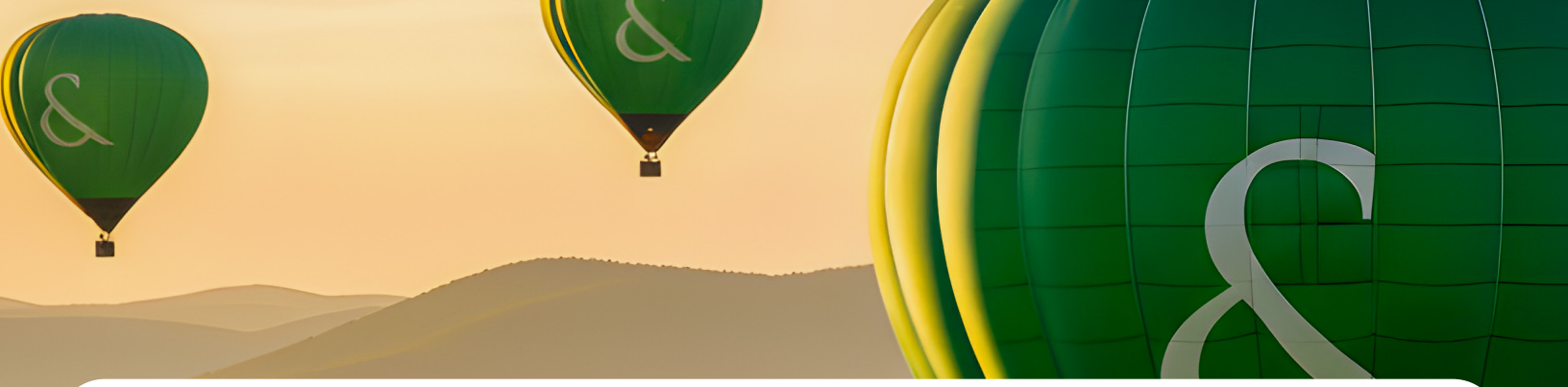


BANCNOTES

Dear Shareholder:

October 1, 2026, marks the one-year anniversary of the addition of Susquehanna Community Bank (SCB) to the C&N family. We have made great progress during the past twelve months converting systems, integrating processes, and blending our teams and cultures. These efforts have been completed on schedule with our plans, and the Susquehanna Region of C&N is now operating in a manner consistent with our other regions.

Our objectives for this acquisition were to expand C&N's footprint in central PA through the combination of two similar community banks and provide additional scale that would leverage ongoing investments in technology and talent. The result of a successful SCB integration would be enhanced capacity to meet customer needs that would drive profitable growth. Based on the progression of core earnings in each quarter of 2026, we are on track to achieving our objectives.

> THE FIRST THREE QUARTERS OF 2026 HAVE BEEN STRONG FOR C&N ON MULTIPLE FRONTS AS WE WORK TO CREATE VALUE FOR ALL THAT WE SERVE.

C&N posted record earnings of $16.3 million or $.92 per share in the third quarter of 2026. We experienced ongoing net interest income growth, 6 basis points of net interest margin expansion, our efficiency ratio for the quarter dropped to 56.11% and net charge-offs were low at 0.07% of average loans receivable. Results for the quarter included a benefit from a credit for credit losses that was caused mainly by changes in qualitative factors; having said that, we also experienced a reduction in non-performing loans as we continue to make positive progress on loan workout situations.

Pre-tax, pre-provision net revenue, which excludes the impact of the credit for credit losses, increased $1.6 million quarter-over-quarter. Although total loans receivable dropped for the second consecutive quarter due to pay-offs of a few larger loans, our origination levels have been reasonably strong, and we remain optimistic about prospects for loan growth going forward.

Reflecting the Board's confidence in C&N's continued strong earnings, we are pleased to increase our regular quarterly cash dividend by $0.02 per share, to $0.30 per share. This increase

(continued on back page)

CITIZENS&NORTHERN CORPORATION

C&N Invests $933,334 in Local Education





At C&N, supporting our communities means investing in their future. Through Pennsylvania's Educational Improvement Tax Credit (EITC) Program, C&N contributed $933,334 to local educational organizations, helping expand opportunities for students throughout the communities we serve.

The EITC Program allows businesses to support educational initiatives through contributions to approved organizations. C&N's donations benefit Educational Improvement, Scholarship and Pre-kindergarten Scholarship Organizations, providing students with valuable learning resources, scholarship opportunities and access to early childhood education.

"Investments in education can have a lasting impact on students and the communities around them," said Brad Scovill, President & CEO of C&N. "Supporting local educational organizations helps expand opportunities for students while strengthening the communities and local economies they will one day help shape."

These contributions reflect C&N's ongoing commitment to strengthening our communities through meaningful partnerships and investments. By supporting education today, we're helping create opportunities for the next generation to learn, grow and thrive.

Ampersand Day

Each September 8, C&N celebrates Ampersand Day, a day dedicated to spreading kindness and strengthening connections throughout our communities. Inspired by the ampersand in our name, we encourage teammates, customers and neighbors to make a difference through simple acts of kindness.

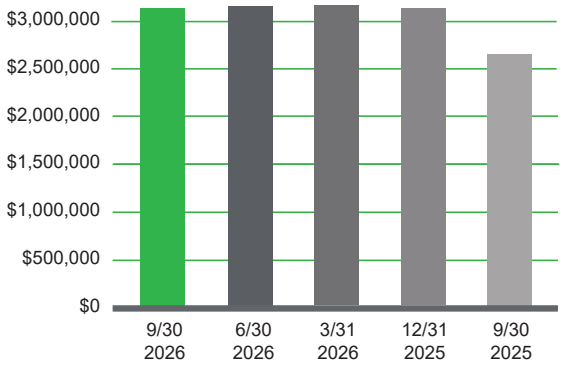
As part of the celebration, teammates participate in our annual Amper Art Contest, showcasing their creativity through unique interpretations of the ampersand. This year, our Laporte team took home the top prize with their creative painting!



& DOLLARS & SENSE

Below are unaudited financial highlights. Additional details on our Third Quarter financial results can be found on the Investor Relations section of our website section by scanning the QR code or visiting cnbankpa.com/bancnotes. The full unaudited financial results press release is available at cnbankpa.com/Press-Releases.

TOTAL ASSETS
(In Thousands)



Citizens & Northern Corporation (CZNC)

Date	Open	High	Low	Close	Volume
9/30/26	$25.31	$25.43	$24.87	$25.02	65,249

TABLE INFORMATION (In Thousands)	9/30 2026	6/30 2026	3/31 2026	12/31 2025	9/30 2025
Total Assets	$3,150,204	$3,151,984	$3,164,340	$3,132,469	$2,664,033

Q3 HIGHLIGHTS (In Thousands, Except Per Share Data)	Q-3 2026	Q-3 2025	$ Increase (Decrease)	% Increase (Decrease)
Net Income	$16,285	$6,551	$9,734	148.59%
Net Income Diluted Per Share	$0.92	$0.42	$0.50	119.05%
Dividends Per Share	$0.28	$0.28	$0	0.00%
Loans, Net	$2,302,443	$1,921,633	$380,810	19.82%
Total Assets	$3,150,204	$2,664,033	$486,171	18.25%
Deposits	$2,608,512	$2,165,735	$442,777	20.44%
Total Stockholders' Equity	$343,320	$293,959	$49,361	16.79%

& NEW & INNOVATIVE

C&N Launches Campaign to Combat Phone Scams

As scammers continue to find new ways to impersonate trusted organizations, C&N is taking a proactive approach to customer education. Our Hang Up awareness campaign highlights the growing threat of caller ID spoofing, a tactic scammers use to disguise their phone numbers and gain access to sensitive information.

Through this campaign, we're reminding customers that even familiar phone numbers can't always be trusted. By encouraging customers to hang up on suspicious calls and contact C&N directly, we're helping them recognize potential scams and better protect their personal and financial information.



CITIZENS&NORTHERN CORPORATION

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Newark, NJ 07101

BANCNOTES

C&N's Third Quarter Report

(continued from cover page)

underscores our ongoing commitment to delivering value to shareholders.

Please review the other sections of this edition of BanCNotes and scan the QR code for a more detailed review of financial results.

C&N achieved another milestone during the third quarter as our Giving Back, Giving Together program officially surpassed $1 million in monetary donations at the C&N Charity Classic golf tournament on September 14. This is a major achievement for this employee-led community giving program established in 2015. And the number only tells part of the story. It represents years of generosity, teamwork and a shared belief that we can make a meaningful difference when we come together. More broadly, it speaks to the commitment of a C&N Team that shows up every day to create value for our customers and shareholders, while making an extraordinary effort to improve the quality of life in communities throughout our footprint.

The first three quarters of 2026 have been strong for C&N on multiple fronts as we work to create value for all that we serve. On behalf of the entire C&N Team, thank you for your ongoing support!

J. Bradley Scovill
President and CEO