

Welcome to the first edition of the Susquehanna Community Bank Newsletter! Following our announcement to join forces with C&N (Citizens & Northern Bank), these newsletters will help you stay informed about what's happening at SCB and what you can look forward to in the months ahead.







LYCOMING COLLEGE EITC CHECK PRESENTATION



WATSONTOWN NIGHT OUT

Susquehanna Community Connections

THIS SUMMER, our team was proud to participate in several events that strengthen the neighborhoods we serve.

In Watsontown and Lewisburg, our staff joined residents for their annual National Night Out celebrations. These events, held in communities across the country, are designed to raise awareness about crime and drug prevention, foster neighborhood spirit, and encourage stronger partnerships between citizens and first responders.

Local law enforcement, fire departments, emergency responders, and community organizations came together to provide a fun and meaningful evening for families. From live music to prize giveaways, pool activities, and fireworks our team was grateful

for the opportunity to volunteer, reconnect with familiar faces, and meet new friends.

We also had the privilege of supporting education through the Pennsylvania Educational Improvement Tax Credit (EITC) Program. With our recent donation to Lycoming College, local high school students will have expanded access to dual enrollment opportunities, giving them a valuable head start on earning college credits while still in high school.

Whether through volunteering, partnerships, or investments in education, Susquehanna Community Bank remains committed to building stronger, safer, and brighter futures for our communities. Stay tuned for more Community Connections in our next issue!



SCB.bank













ROUNDUP&SAVE



Once you're a C&N customer, you'll be able to sign up for C&N's free RoundUp&Save Bundle, where every debit card purchase will be rounded up to the next dollar, and the difference automatically moved to a Key Savings Account. Buy a sandwich for \$5.25, it rounds up to \$6.00, and you've just saved 75¢.

Check three boxes and waive the \$5.00 maintenance charge on the Key Savings Account:

- √ C&N Consumer Checking Account
- √ C&N Debit RoundUp
- √ C&N Key Savings Account

Just think how much you can save to spend on...whatever!

FAQS

During this transition, we are committed to keeping the lines of communication open. In this section, we address some of the most common questions we've heard from our customers. Many more questions will be answered over the next several months as we work to bring these teams together.

Q: What will Susquehanna Community Bank be called after the Merger?

A: Susquehanna Community Bank will assume the C&N name and branding.

Q: HOW SHOULD I MANAGE MY SCB CHECKS IF I'M RUNNING LOW OR HAVE LEFT OVER CHECKS AFTER CONVERSION?

A: If you need to order checks now, go ahead and do so. Even after conversion, SCB checks will still be valid indefinitely. The routing number will automatically convert to C&N on December 8th and your checks will process as normal with no disruption to you.

Q: WHEN WILL THE MERGER BE COMPLETE?

A: SCB will legally join C&N on October 1, 2025. Customer accounts and online banking will move to C&N systems in early December, with the transition complete by December 8th, 2025.

Q: CAN I KEEP USING MY CURRENT SUSQUEHANNA COMMUNITY BANK DEBIT CARD?

A: Yes, for now. Eventually, you will be issued a new C&N debit card. We will share specifics, including dates, timelines and any actions you may need to take, as soon as possible.

For more FAQs and the most current information about Susquehanna Community Bank's merger with C&N, visit cnbankpa.com/Susquehanna or scan the QR code.









