



# INSPIRE & INNOVATE

BUILDING THE  
CUSTOMER EXPERIENCE

2021 ANNUAL REPORT







C&N

C&N

C&N

OFFICE AND DRIVE OFF HOURS

Monday 8:00 AM - 5:00 PM

Tuesday 8:00 AM - 5:00 PM

Wednesday 8:00 AM - 5:00 PM

Thursday 8:00 AM - 5:00 PM

Friday 8:00 AM - 5:00 PM

Saturday 8:00 AM - 5:00 PM

Sunday 8:00 AM - 5:00 PM



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# PRESIDENT &CEO

Dear Shareholder,

We've learned from great storytellers throughout history that good stories have relatable characters who face adversity and, throughout their journey, they adapt and evolve into a better version of themselves. As we take a look back on 2021, C&N has a great story to tell.

C&N delivered a record net income for 2021 of \$30.6 million. These results were supported by our relationship-based business model, recent acquisitions, and footprint expansion, as well as the government's response to COVID-19 and subsequent economic rebound. Lending activity in all segments was solid, PPP forgiveness advanced, the wealth management business continued to grow and the improved base of core deposits was sustained. C&N's excellent risk profile also carried on as credit metrics improved and liquidity and capital levels remained outstanding. As the year concluded, adversity and volatility remained in the world around us with continued debate and reaction to the pandemic and its impact on the economy, public policy, and our culture.

While real GDP increased by 6% in 2021, fueled by robust consumer spending, persistent supply chain, workforce, and inflation pressures are still affecting many individuals and businesses. Cumulatively, these pressures have driven an increase in intermediate and long-term interest rates and more certainty that the Fed will act to raise short-term rates early in 2022. Progress regarding COVID-19 that was evident early in the fourth quarter slipped a bit with the rapid spread of the Omicron variant beginning in December, creating renewed uncertainty about the course of the pandemic and public policy reaction. While respecting these external factors and their ongoing impact, the C&N team did not allow them to become a distraction from our mission. Quite to the contrary, our teams have been fully engaged to support, counsel, and deliver solutions to our customers and communities. This consistency has positioned C&N as a dependable partner, resource, and trusted advisor for all that we serve and underpins the persistency of our earnings and overall financial strength that create long-term value.

“ **Every success story is a tale of constant adaption, revision and change.** ”

**- Richard Branson, British Entrepreneur and business magnate.**

We know that the pace of change in customer preferences and behaviors has accelerated since the onset of the pandemic. Adoption of digital offerings, like mobile banking, cashless payment systems, and video banking,



advanced at a faster rate than ever before, while the role of brick-and-mortar branches evolves to be more consultative.

We also know that innovation is key to keeping pace with customer expectations. C&N's history as an early adopter of new digital solutions and sustainable platforms has allowed for quick reaction to shutdowns and support of remote workers while continuing to provide high-quality service for our customers. With a focus on our branches & roots, our technology & data, and our teams & culture, we also innovate by inspiring change in each other. Throughout our journey, the team has demonstrated its willingness and ability to adapt and evolve as we continue on our quest to create an excellent, omni-channel experience for our customers.

## Branches&Roots

It is predicted that, as this virus fades and life moves on to the “next” normal, digital will reign for routine transactions. But when it comes to important life decisions, customers will want face-to-face, personal interaction, consultation, and advice they can trust. Starting out on your own, buying a home, establishing a wealth plan, or managing generational wealth transfers, will be the primary conversations that occur inside C&N branches, replacing the transactional, commoditized activities of making deposits, transfers, and withdrawals. With fewer rows of tellers, branches will feel more like service centers. These shifts can be seen in the recent remodels and updates that have taken place in several of our offices. There is a stronger focus on creating an environment conducive to engaging in deeper discussions between the client and the C&N expert.

With the expansion of the C&N footprint into Southcentral and Southeastern Pennsylvania, our local teams remain pillars of their communities, facilitated by our regional leadership model. This is important to the C&N culture, as we recognize that we all stand to benefit from a better future if our communities are thriving and strong. From the very beginning, C&N has been rooted in our commitment to local businesses and families by providing needed funding for growth and contributing to local charities which share C&N's mission to enhance the lives of our neighbors. All regional teams are empowered to strengthen their communities one relationship at a time.

The team didn't break stride in 2021 to build on the momentum of our Giving Back, Giving Together (GBGT) community fundraising campaign. In May, we closed out our annual cause in support of Fighting Hunger with donations totaling \$129,129 – that's enough to provide 775,000 meals to local families. In June, we announced our new annual cause, Children in Need, and the team has already collected \$59,000 as of the end of January. That money will go to 22 organizations throughout our footprint to benefit underprivileged youth in need of basic necessities, like food, clothing, and shelter. Our



team's persistence and dedication to GBGT throughout this year has reflected a deep commitment to making a difference for their neighbors in need.

## Technology&Data

The transition to digital platforms for routine transactions like checking balances, depositing checks, or transferring money was inevitable and the technology to handle these services has long been in place. The focus has now moved to upgrades and enhancements to these platforms, making them more integrated and leveraging data and insights to deliver a more personalized, relevant, and easier experience for each individual. By removing friction points and improving the compatibility of systems across our delivery channels, we are creating an improved experience and delivering even more value for the customer.

Behind the scenes, innovation is focused on applying technology to streamline operational processes and improve internal productivity. Replacing manual processes with automated or digital workflows and enhancing systems integration removes friction, enables our teams to utilize their skills more effectively, and enhances the employee experience at C&N. This transformational work became a priority in 2021 that will be sustained into 2022 and beyond.

## Teams&Culture

Few things can test a team like the adversity presented by a global pandemic and the related ramifications. In 2021, the C&N team produced great results in this unique environment, adapting to the ongoing changes and challenging and inspiring each other to stay focused on our mission of "Creating Value Through Lifelong Relationships." The most inspiring element of this past year was how the C&N team took care of each other as every individual and family dealt with serious, and sometimes tragic, issues. Their support for teammates and friends reflects our values and the culture we have collectively built.

In addition, we created plenty of change of our own by realigning our structure to support our growth strategy and our relationship-based business model. All business lines were connected into a revenue group, led by Chief Revenue Officer Hal Hoose, to improve coordination of the overall relationship model and customer experience. We named Tom Rudy and Blair Rush as Region Presidents and Jeff Snyder as Region Executive, new positions introduced across the franchise, establishing local leadership to deliver



the C&N experience in every community we serve. Concurrently, the Digital & Payments Division was introduced, led by Shelley D'Haene, Chief Digital Channels and Payments Officer. This team will drive digital, mobile, and online capabilities, and the coordination of the Client Care Center and servicing/operations teams to deliver a seamless customer experience. In June, we welcomed Alex Balagour as Chief Information Officer to lead C&N's information technology and data journey into the future by identifying and implementing the most effective platforms, secure infrastructure, software applications, and information systems to support business needs.

Another way the team at C&N has inspired change is by dedicating resources to create and execute a Diversity & Inclusion plan. By building a culture that recognizes how strong our organization can be when all of our customers, teammates, leaders, and shareholders feel welcomed, represented, and empowered, we can truly fulfill our mission as a promise of excellence in service to all people. We put the work for this important part of our organization into the hands of our best assets - our people. Our D&I Team is made up of volunteers from across our organization who are passionate about Diversity & Inclusion and are motivated to be a positive influence on our culture.

This team was tasked with creating a D&I Plan that would bring about necessary changes as well as highlight steps that C&N has already taken towards a more diverse and inclusive culture. Implementation is underway and progress is regularly communicated to our leadership team and our employees.

Turning the page to next year, we look forward to transitioning out of the pandemic and building on 2021's success story. We have a number of initiatives planned that will extend our capacity to Inspire & Innovate as the C&N team drives to grow and create value in a dynamic, competitive, and ever-changing market. We will simplify and reduce points of friction in the customer experience and create efficiencies throughout our network. All of these efforts better position our team to build and deepen relationships with our customers, communities, and shareholders. And in doing so – and doing it well – we will have more good stories yet to tell...

As always, we thank you for your continued confidence and support.



J. Bradley Scovill  
President & CEO



# LEAD & GUIDE

We are grateful to our Board & Advisory Board members for lending their expertise to further the mission of C&N and for providing us with valuable insight into the communities we serve.

## EXECUTIVE TEAM



**Alex  
Balagour**

EVP and Chief  
Information Officer



**Shelley L.  
D'Haene**

EVP and Chief  
Digital Channels &  
Payments Officer



**Stan R.  
Dunsmore**

EVP and Chief  
Credit Officer



**Hal F.  
Hoose, III**

EVP and Chief  
Revenue Officer



**Mark A.  
Hughes**

EVP and Chief  
Financial Officer



**John M.  
Reber**

EVP and Chief  
Risk Management  
Officer



**Thomas L.  
Rudy, Jr.**

EVP and Chief  
Delivery Officer



**Blair T.  
Rush**

EVP and Regional  
President



**J. Bradley  
Scovill**

President  
& CEO



**Tracy E.  
Watkins**

EVP and Chief  
Human Resource  
Officer

## ADVISORY BOARD

### **Bradford & Sullivan Counties**

Evan R. Barnes  
Casandra K. Blaney  
James A. Bowen  
Krystle R. Bristol  
Laura C. Cimino  
Warren J. Croft  
John M. Estep  
Zachary R. Gates  
Taunya Knolles Rosenbloom  
J. Wesley Kocsis  
Dr. Stephen D. Laudermilch  
Kimberly J. Mastrantonio  
Jeffrey B. Paul  
Damian M. Rossette  
William B. Saxe  
Mark W. Smith  
Andrew R. Wilcox

### **Cameron, McKean & Potter Counties**

John A. Abplanalp  
David Mark Errick  
Joseph R. Kightlinger  
Lori J. Reed  
Andrea F. Streich  
Edwin W. Tompkins, III

### **Lycoming County**

Robert T. Beiter  
Thomas F. Charles  
John M. Confer  
Roger D. Jarrett  
Daniel Paul Marrasso  
Daniel K. Mathers  
Jeffrey M. Patterson  
John F. Perrotto  
Tyler L. Rhone  
Camela A. Rooney

David A. Schall  
Melissa M. Young

### **York County**

Thomas K. Baughman  
Matthew R. Doran  
Nicholas E. Hauck  
Ryan A. Myers  
Alex E. Snyder

### **Bucks & Chester Counties**

Carolina Cabrera DiGorgio  
Glenda R. Childs  
Joseph A. Fluehr IV  
Thomas Hebel  
Linda J. Kilroy  
Karen J. Miller  
Louis Quattrocchi  
Gary B. Rubin  
Michael J. Rush

Irving N. Stein  
David E. Thompson  
James Watts

### **Tioga County**

Brian A. Bicksler  
Lawrence J. Connolly  
Matthew S. DeCamp  
Craig Eccher  
Brandon E. Hackett  
Mark R. Howe  
John S. Johnston  
John C. Kenyon  
Danielle M. Lee  
Scott E. Lewis  
David C. Murdock  
Mary C. Owlett  
William W. Roosa  
Eric Schoonover  
Ray E. Wheeland





## CORPORATE OFFICERS

**Mark A. Hughes,**  
Treasurer

**Kimberly N. Battin,**  
Corporate Secretary

**J. Bradley Scovill,**  
President & CEO

## BOARD OF DIRECTORS



**Terry L.  
Lehman, CPA**

Chairman, Retired  
Certified Public  
Accountant



**Stephen M.  
Dorwart, CPA**

Fischer  
Dorwart, P.C.



**Clark S.  
Frame**

Retired Chairman  
of the Board,  
Monument Bank



**Susan E.  
Hartley**

Attorney  
at Law



**Bobbi J.  
Kilmer**

Retired President  
& CEO, Claverack  
Rural Electric



**Leo F.  
Lambert**

President/GM  
Fitzpatrick &  
Lambert, Inc.



**Robert G.  
Loughery**

President, Nehemiah  
Development  
Company



**Frank G.  
Pellegrino**

Owner &  
Developer, Carlton  
Associates, LLC



**Helen S.  
Santiago, CPA**

LaBarr and  
LaBarr



**Timothy E.  
Schoener**

VP & CIO,  
UPMC  
Pinnacle



**J. Bradley  
Scovill**

President  
& CEO,  
C&N



**Katherine W.  
Shattuck**

Consultant, Senior  
Client Partner,  
Korn Ferry



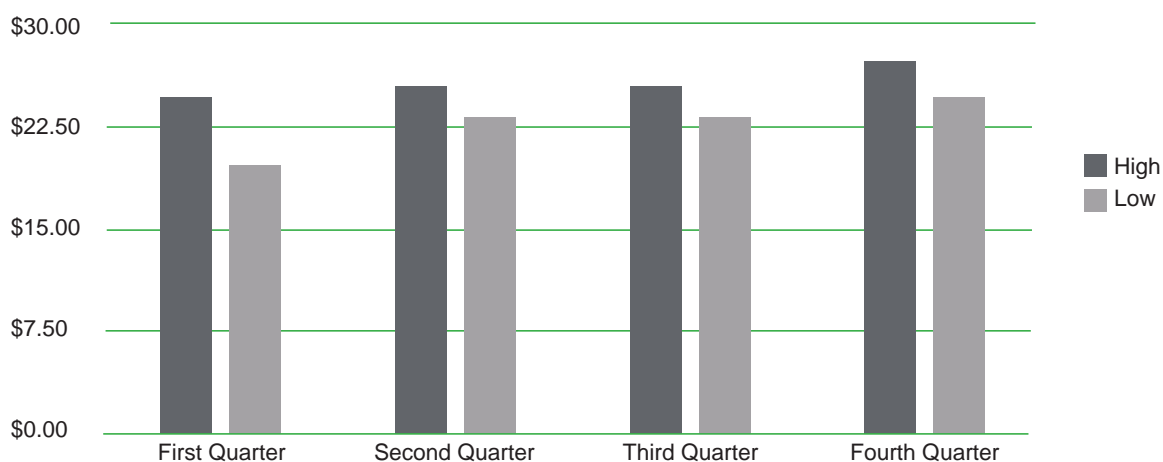
**Aaron K.  
Singer**

President & CEO,  
Metalkraft  
Industries, Inc.

# DOLLARS & SENSE

Trades of the Corporation's stock are executed through various brokers who maintain a market in the Corporation's stock. The Corporation's stock is listed on NASDAQ Capital Market Securities with the trading symbol CZNC. The following tables show the approximate high and low sales price of the common stock during 2021 and 2020.

## 2021 QUARTERLY SHARE PRICE DATA



2021	High	Low	Dividend Declared per Quarter
First quarter	\$24.99	\$18.98	\$0.27
Second quarter	25.69	23.00	0.28
Third quarter	25.97	23.73	0.28
Fourth quarter	27.99	24.52	0.28

2020	High	Low	Dividend Declared per Quarter
First quarter	\$29.06	\$15.69	\$0.27
Second quarter	22.89	16.20	0.27
Third quarter	20.76	14.92	0.27
Fourth quarter	20.84	16.05	0.27

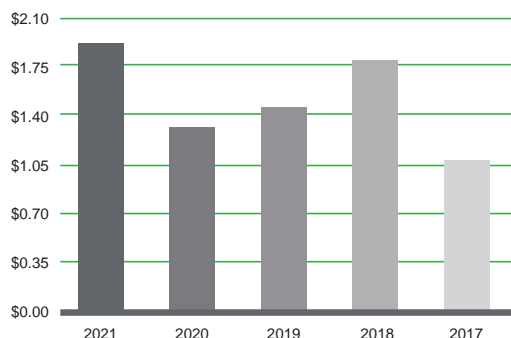


# FIVE-YEAR SUMMARY

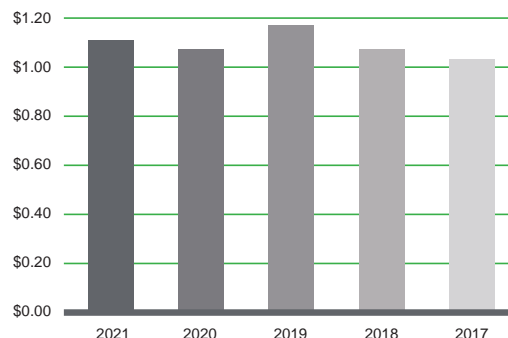
## Operations Comparison

### DILUTED EARNINGS PER SHARE

(In Thousands)



### CASH DIVIDENDS DECLARED PER SHARE



### INCOME STATEMENT (In Thousands)

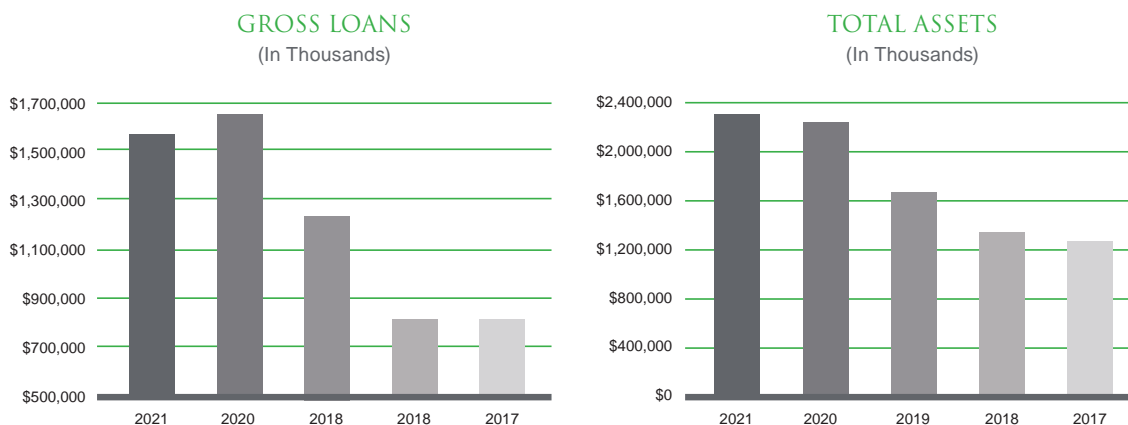
	2021	2020	2019	2018	2017
Interest and dividend income	\$84,501	\$77,160	\$64,771	\$50,328	\$45,863
Interest expense	6,562	9,595	10,283	4,625	3,915
Net interest income	77,939	67,565	54,488	45,703	41,948
Provision for loan losses	3,661	3,913	849	584	801
Net interest income after provision for loan losses	74,278	63,652	53,639	45,119	41,147
Noninterest income excluding securities gains	25,857	24,344	19,284	18,597	16,153
Net gains on available-for-sale debt securities	24	169	23	2,033	257
Loss on prepayment of borrowings	0	1,636	0	0	0
Merger-related expenses	0	7,708	4,099	328	0
Noninterest expense excluding loss on prepayment of borrowings and merger-related expenses	62,472	55,609	45,438	39,158	36,967
Income before income tax provision	37,687	23,212	23,409	26,263	20,590
Income tax provision	7,133	3,990	3,905	4,250	7,156
Net income	\$30,554	\$19,222	\$19,504	\$22,013	\$13,434
Net income attributable to common shares	\$30,313	\$19,106	\$19,404	\$21,903	\$13,365

### PER COMMON SHARE DATA

	2021	2020	2019	2018	2017
Basic earnings per share	\$1.92	\$1.30	\$1.46	\$1.79	\$1.10
<b>Diluted earnings per share</b>	\$1.92	\$1.30	\$1.46	\$1.79	\$1.10
<b>Cash dividends declared per share</b>	\$1.11	\$1.08	\$1.18	\$1.08	\$1.04
Book value per common share at period-end	\$19.13	\$18.84	\$17.82	\$16.02	\$15.43
Tangible book value per common share at period-end	\$15.58	\$15.30	\$15.66	\$15.05	\$14.45
Weighted average common shares outstanding - basic	15,765,639	14,743,386	13,298,736	12,219,209	12,115,840
Weighted average common shares outstanding - diluted	15,771,955	14,747,048	13,321,559	12,257,368	12,155,136

# FIVE-YEAR SUMMARY

## End of Period Balances



END OF PERIOD BALANCES (In Thousands)	2021	2020	2019	2018	2017
Available-for-sale debt securities	\$517,679	\$349,332	\$346,723	\$363,273	\$355,937
<b>Gross loans</b>	1,564,849	1,644,209	1,182,222	827,563	815,713
Allowance for loan losses	13,537	11,385	9,836	9,309	8,856
<b>Total assets</b>	2,327,648	2,239,100	1,654,145	1,290,893	1,276,959
Deposits	1,925,060	1,820,469	1,252,660	1,033,772	1,008,449
Borrowings, senior notes and subordinated debt	77,555	91,183	144,847	48,768	70,955
Stockholders' equity	301,405	299,756	244,452	197,368	188,443
Common shares outstanding	15,759,090	15,911,984	13,716,445	12,319,330	12,214,525

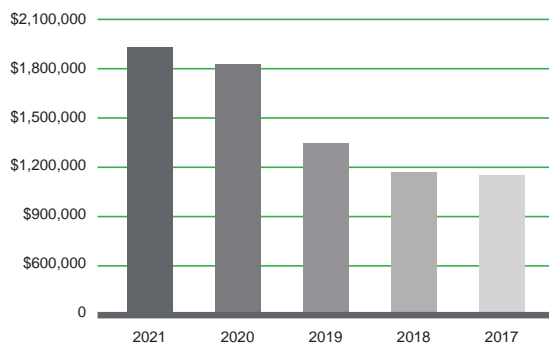
AVERAGE BALANCES (In Thousands)	2021	2020	2019	2018	2017
Total assets	2,319,234	2,009,825	1,540,469	1,276,140	1,247,759
Earning assets	2,145,475	1,856,487	1,437,993	1,205,429	1,169,569
Gross loans	1,596,756	1,445,098	1,057,559	822,346	780,640
<b>Deposits</b>	1,905,400	1,586,409	1,213,687	1,027,831	990,917
<b>Stockholders' equity</b>	301,226	273,351	229,446	187,895	188,958



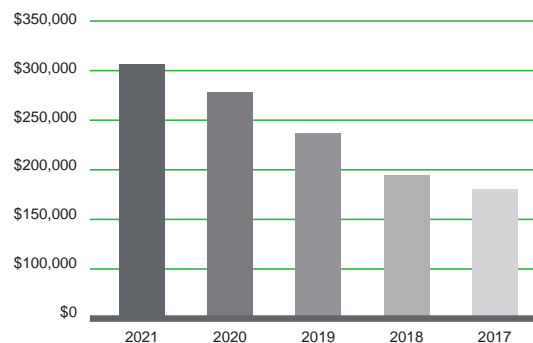
# FIVE-YEAR SUMMARY

## End of Period Balances

### DEPOSITS (In Thousands)



### STOCKHOLDERS' EQUITY (In Thousands)



### KEY RATIOS

	2021	2020	2019	2018	2017
Return on average assets	1.32%	0.96%	1.27%	1.72%	1.08%
Return on average equity	10.14%	7.03%	8.50%	11.72%	7.11%
Average equity to average assets	12.99%	13.60%	14.89%	14.72%	15.14%
Net interest margin (1)	3.69%	3.69%	3.86%	3.90%	3.82%
Efficiency (2)	59.54%	59.87%	60.73%	59.69%	60.74%
Cash dividends as a % of diluted earnings per share	57.81%	83.08%	80.82%	60.34%	94.55%
Tier 1 leverage	10.53%	10.34%	13.10%	14.78%	14.23%
Tier 1 risk-based capital	15.22%	15.58%	19.19%	23.24%	21.95%
Total risk-based capital	18.21%	17.49%	20.70%	24.42%	23.07%
Tangible common equity/tangible assets	10.81%	11.15%	13.22%	14.50%	13.95%
Nonperforming assets/total assets	0.94%	1.10%	0.80%	1.37%	1.47%
Nonperforming loans/total loans	1.36%	1.42%	0.88%	1.94%	2.10%
Allowance for loan losses/total loans	0.87%	0.69%	0.83%	1.12%	1.09%
Credit adjustment on purchased non-impaired loans and allowance for loan losses as a % of total loans and the credit adjustment	1.08%	1.05%	0.93%	1.12%	1.09%
Net charge-offs/average loans	0.09%	0.16%	0.03%	0.02%	0.05%

(1) Rates of return on tax-exempt securities and loans are calculated on a fully-taxable equivalent basis.

(2) The efficiency ratio is calculated by dividing: (a) total noninterest expense excluding merger-related expenses and losses from prepayment of debt, by (b) the sum of net interest income (including income from tax-exempt securities and loans on a fully-taxable equivalent basis) and noninterest income excluding securities gains or losses.

## QUARTERLY CONSOLIDATED FINANCIAL DATA

The following table presents summarized financial data for 2021 & 2020

2021 (In Thousands Except Per Share Data) (Unaudited)	1 <sup>ST</sup> QUARTER MAR. 31	2 <sup>ND</sup> QUARTER JUNE 30	3 <sup>RD</sup> QUARTER SEPT. 30	4 <sup>TH</sup> QUARTER DEC. 31
Interest income	\$21,754	\$20,428	\$21,073	\$21,246
Interest expense	1,671	1,747	1,614	1,530
Net interest income	20,083	18,681	19,459	19,716
Provision for loan losses	259	744	1,530	1,128
Net interest income after provision for loan losses	19,824	17,937	17,929	18,588
Noninterest income	6,782	6,300	6,359	6,416
Net gains (losses) on available-for-sale debt securities	0	2	23	(1)
Other expenses	15,709	15,399	15,346	16,018
Income before income tax provision	10,897	8,840	8,965	8,985
Income tax provision	2,110	1,780	1,566	1,677
Net income	\$8,787	\$7,060	\$7,399	\$7,308
Net income attributable to common shares	\$8,722	\$6,999	\$7,336	\$7,256
Net income per share – basic	\$0.55	\$0.44	\$0.47	\$0.46
Net income per share – diluted	\$0.55	\$0.44	\$0.47	\$0.46

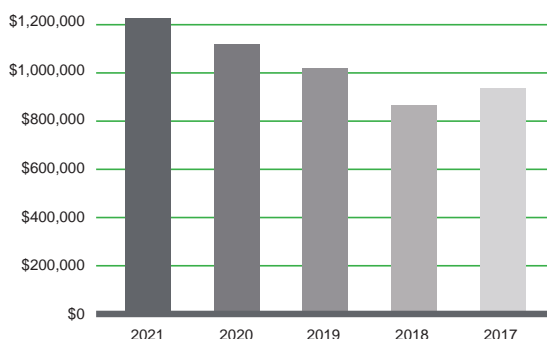
2020 (In Thousands Except Per Share Data) (Unaudited)	1 <sup>ST</sup> QUARTER MAR. 31	2 <sup>ND</sup> QUARTER JUNE 30	3 <sup>RD</sup> QUARTER SEPT. 30	4 <sup>TH</sup> QUARTER DEC. 31
Interest income	\$17,037	\$16,513	\$21,751	\$21,859
Interest expense	2,755	2,267	2,469	2,104
Net interest income	14,282	14,246	19,282	19,755
Provision (credit) for loan losses	1,528	(176)	1,941	620
Net interest income after provision (credit)				
for loan losses	12,754	14,422	17,341	19,135
Noninterest income	5,281	5,528	6,970	6,565
Net gains on available-for-sale debt securities	0	0	25	144
Loss on prepayment of borrowings	0	0	0	1,636
Merger-related expenses	141	983	6,402	182
Other expenses	12,912	12,274	14,648	15,775
Income before income tax provision	4,982	6,693	3,286	8,251
Income tax provision	816	1,255	438	1,481
Net income	\$4,166	\$5,438	\$2,848	\$6,770
Net income attributable to common shares	\$4,146	\$5,405	\$2,830	\$6,727
Net income per share – basic	\$0.30	\$0.39	\$0.18	\$0.43
Net income per share – diluted	\$0.30	\$0.39	\$0.18	\$0.43



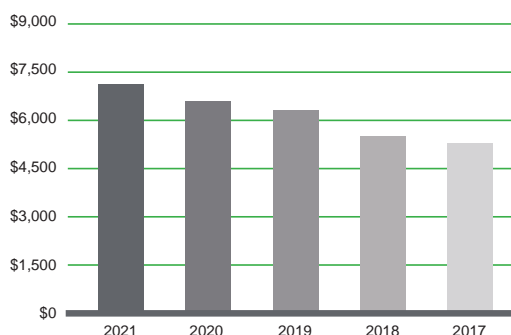
## WEALTH MANAGEMENT DATA

The following table presents summarized financial data for C&N's Wealth Management.

### TRUST ASSETS UNDER MANAGEMENT



### TRUST REVENUE



### WEALTH MANAGEMENT

(In Thousands)	2021	2020	2019	2018	2017
<b>Trust Assets Under Management</b>	\$1,232,919	\$1,103,228	\$1,007,113	\$862,517	\$916,580
<b>Trust Revenue</b>	\$7,234	\$6,321	\$6,106	\$5,838	\$5,399

### INVESTMENTS

(In Thousands)	2021	2020	2019	2018	2017
Mutual Funds	\$797,336	\$697,010	\$611,539	\$506,201	\$536,731
Stocks	250,765	223,543	207,847	172,695	194,099
Bonds	95,427	104,833	101,966	103,037	104,184
Savings and money market funds	75,140	63,069	71,936	68,129	69,659
Miscellaneous	8,145	7,873	7,346	6,798	6,069
Real Estate	6,012	6,797	6,349	5,517	5,681
Mortgages	94	103	130	140	157
<b>Total</b>	<b>\$1,232,919</b>	<b>\$1,103,228</b>	<b>\$1,007,113</b>	<b>\$862,517</b>	<b>\$916,580</b>

### ACCOUNTS

(In Thousands)	2021	2020	2019	2018	2017
Pension/profit sharing	\$498,714	\$439,739	\$402,062	\$342,501	\$374,499
Investment management	391,777	344,688	307,068	256,430	256,348
Trusts	227,821	209,273	196,660	176,428	185,300
Custody	104,562	99,273	89,241	79,786	93,598
Estates	6,193	6,927	9,175	4,941	4,397
Guardianships	3,852	3,328	2,907	2,431	2,438
<b>Total</b>	<b>\$1,232,919</b>	<b>\$1,103,228</b>	<b>\$1,007,113</b>	<b>\$862,517</b>	<b>\$916,580</b>

Some products are not FDIC insured or guaranteed, not a deposit or other obligation of the bank, not guaranteed by the bank and are subject to investment risk, including possible loss of the principal amount invested and are not insured by any other federal government agency.

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# AWARDS & RECOGNITION

## 2021 RETIREES

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10 C&N team members were recognized for their combined 161 years of service. C&N is proud and appreciative of their dedication to the organization.

### 35 Years of Service

Linda Etzel  
Dushore

### 17 Years of Service

Claudia Brown  
Tioga

### 6 Years of Service

David Plummer  
Newtown

### 30 Years of Service

Lynn Errico  
Wellsboro

Brenda Mitchell  
South Williamsport

Melody Rosenberg  
Newtown

### 20 Years of Service

Denise Mattison  
Wellsboro

### 7 Years of Service

Linda Bowen  
Sayre

### 5 Years of Service

Roberta Herald  
Doylestown

### 18 Years of Service

Marla McIlvain  
Wellsboro

## SERVICE AWARD RECIPIENTS

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58 C&N team members were recognized for their combined 650 years of service. C&N is proud and appreciative of their dedication to the organization.

### 35 Years of Service

Christopher Bolt  
Lori Brown

### 15 Years of Service

John Abercrombie  
Kerry Bliler  
Kathleen Evert  
BillieJo Haas  
Kathryn Harsch  
Linda Ordway  
Jill Pino

Denise Manley  
Sonya Route  
Ryan Satalin  
Amber Schwab  
Jamie VanZile  
Rhonda Washburn  
Holly Wise

Carol McPherson  
Brittany Mondock  
Anna Morgan-Schill  
Anne-Marie Muldoon-Bastian  
Susan Nisen  
Jay Over  
Edward Penner  
Justin Power  
Tracy Rooke  
Blair Rush  
Amy Springer  
Kimberly Warren  
Ashley White  
Holly Young  
Brittany Zagozewski  
Cynthia Zamroz

### 30 Years of Service

Kelly Fasse

### 25 Years of Service

Robert Miller  
Jenelle Selleck

### 10 Years of Service

Cynthia Carll  
Thomas Carroll  
Margaret Cascerceri  
Dalelyn Colquhoun  
Benjamin Dale  
Hannah Thorpe  
Mark Long  
Samuel Lush

### 5 Years of Service

Steven Avery  
Andee Bryan  
Earl Clevestine  
Brian Collins  
Jeremy Gardner  
Caitlin Hilliard  
Robert Kile  
Joy Klun  
Travis Marzo

### 20 Years of Service

George Greeley  
Kim Kemp  
Jill Logan  
Stacey Sickler  
Teri Snyder  
Charlene Strykowski



## MILLION DOLLAR CLUB

Lenders earned one star for each month where they closed \$1,000,000 or more in loans.

### Mortgage Lenders

Rachel Brill	★★★★★★★★★★
Andee Bryan	★★★★★★★★★★
Patrick Davis	★★★★★★★★★★
Linda Gordner	★★★★★★
Kathi Heimbach	★★★★★★★★★★
Thomas Maclin	★
Heather Malvica	★★★
Jill Pino	★★★★★★★★★★
Michelle Rae	★★★★★★★★★★
Ronald Seymour, Jr.	★
Stacey Sickler	★★★★★★
Tyler Sones	★★★★★★
Kimberlea Whiting	★★★★

### Commercial Lenders

Greg Adamson	★★★★★
Bob Burns	★★
Earl Clevestine	★★★★★★
Courtney Cole	★★★
Brian Collins	★★★★★
Edward Dixon	★

### Commercial Lenders

Kevin Dougherty	★★★★★★★★
Will Holmes	★
Thomas Howley	★★★★★★
Peter Johnson	★★★★
Robert Kile	★★★★★★
Michael Kilgour	★★★★
Daniel Miller	★★★
Shane Moser	★
Halle Niklaus	★★★
Janet Nitka	★★★★
Jay Power	★★★
Ryan Satalin	★★★★★★
Patrick Shandera	★★★★
Kathleen Shepard	★★★★★★
Stephen Sherman	★★★★
Bruce Smithgall	★★★
Amy VanBlarcom-Lackey	★★★
Michael Wetzel	★★
Cindy Zamroz	★★★

## RAINMAKERS

Team members who referred over \$100,000 in closed business to C&N Wealth Management.

### January

Jill Pino

### February

Christina Nolte  
Greg Adamson  
Billie Jo Haas

### March

Amber Schwab  
Lauri Dale  
Lorri Stocum

### April

Corinna Murphy  
Hannah Molyneux  
Rhonda Washburn  
Kelley Cwiklinski  
Kim Whiting  
Muhammad Abubaker  
Ellen Conboy

### Diane Egly

Elizabeth Loman

### May

Kathryn Wesneski  
Sarah Russell  
Lauri Dale  
Bob Burns  
Cindy Zamroz  
Robert Herald  
Brittany Zagozewski  
Bruce Smithgall  
Chrissy Nolte

### June

Diane Egly  
Bob Burns  
Muhammad Abubaker  
Lauri Dale  
Sarah Russell

### July

Joanna Moore  
Claudia Brown  
Charity Shaefer  
Lauri Dale  
Linda Etzel  
Ashley White

### August

Melanie Kellogg  
Rhonda Washburn  
Linda Gordner  
Muhammad Abubaker  
Diane Egly  
Emily Davenport  
Lorri Stocum  
Ashley White  
Crystal Barrett  
Kathryn Wesneski  
Linda Ordway

### September

Bruce Smithgall  
Lisa Milne

### October

Alyssa Whitehead  
Lacey Kennedy

### November

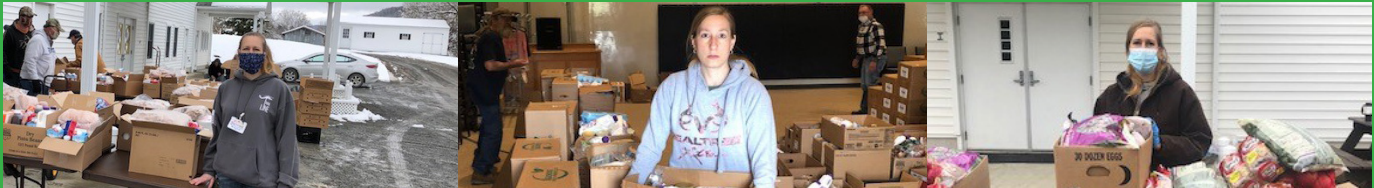
Alyssa Whitehead

### December

Billie Jo Haas  
Amber Schwab  
Chrissy Nolte  
Greg Adamson  
Heather Lanahan  
Michael Kilgour

## GIVING BACK, GIVING TOGETHER

### Volunteer of the Year



Lacey Kennedy is this year's volunteer of the year. She volunteered at the Roseville CHOP POP-UP Pantry, where they served 190 families. Throughout the year, Lacey volunteered a total of 45.5 hours there.

## IMPACTFUL AWARDS

### Manager Nominated

#### TOP PERFORMER AWARD

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Recipients of this award came from recommendations from supervisors for teammates who displayed excellence in hitting their goals and driving the mission of the bank.

##### **Melissa Wilt**

Treasury Management, Wellsboro

##### **Earl Clevestine**

Lending, Doylestown

#### GROWTH AWARD

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Recipients of this award were team members showing tremendous improvement in achieving their goals, learning new skills, and showing initiative in trying to improve and learn from their team members.

##### **Amber Schwab**

Branch Delivery, Emporium

##### **Marissa Berthiaume**

Branch Delivery, Sayre

#### CULTURAL EXCELLENCE TEAM AWARD

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This award recognizes a team that displays excellence in executing the mission of C&N and consistently goes above and beyond to assist their clients.

##### **IT Team**

#### HIGH PERFORMING TEAM AWARD

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This award recognizes a team that consistently displayed excellence by hitting their goals, as well as continuing to drive the mission of C&N.

##### **Client Care Center**

# IMPACTFUL AWARDS

## Peer Nominated

### C&N CARES AWARD

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This award honors an employee who shows a commitment to C&N's values & standards through extraordinary acts of care, selflessness, and dedication to their teammates & community!

**Mary D'Ottavio**

Branch Delivery, Laporte

**Lindsey Pickering**

Lending, Wellsboro

**Michael Wetzel**

Lending, Coudersport

**Brandi Nowakowski**

Quality Control, Wellsboro

**Aaron Waldon**

Credit Administration, York

### SPIRIT OF SERVICE AWARD

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We all work with someone who makes coming into work a positive & happier experience. This award recognizes those who have positive attitudes, show care and support for their teammates and customers.

**Linda Etzel**

Branch Delivery, Laporte

**Patricia Groover**

Client Care Center, Wellsboro

**Alyssa Higham**

Client Care Center, Wellsboro

### CULTURAL EXCELLENCE AWARD

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This award recognizes an employee who embodies C&N's mission of developing lifelong relationships with our teammates, community, and customers and assists their teammates to do the same.

**Rebecca Atkins**

Credit Administration, Doylestown

**Dawn Shoemaker**

Branch Delivery, Dushore

**Philip Walker**

Lending, Wellsboro

**Heather Malvica**

Lending, Sayre

**Janelle Tombs**

Credit Administration, Wellsboro

### BEST TEAM PARTNER AWARD

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This award recognizes a team for their excellence in supporting fellow teammates by consistently being a trusted source in helping solve problems or by assisting clients throughout the day.

**Commercial Credit Department**



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# C&N CORE VALUES

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## TEAMWORK

Together we are stronger.

## RESPONSIBILITY & ACCOUNTABILITY

Work like you own it.

## RESPECT

Value one another.

## EXCELLENCE

Do your best.  
Every day.  
Every time.

## INTEGRITY

Do the right thing when  
no one is looking.

## CLIENT-FOCUS

Consider your customer in  
everything you do.

## HAVE FUN

Work hard!  
Play hard!  
WIN!



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# HONOR & REMEMBER

## THE TERESA (TERI) L. MITCHELL SCHOLARSHIP



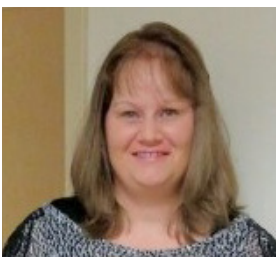
*Left Photo (from left to right): Kristi Reynolds, Kelsey Harer, Kait Meyers, Tina King, Brad Scovill, Skye Mahosky, Katrina Diasparra, Cindy Bianchini, Katie Evert, Cindy Carll, Amber Schwab, Rebecca Atkins, Amy Springer and Deb Sharretts. Right Photo: Teri Mitchell.*

This scholarship was created to honor Teri Mitchell, a C&N employee for 37 years, who was dedicated to embracing educational opportunities. Her namesake scholarship provides educational opportunities to C&N employees who display a similar commitment to their ongoing professional development and a strong work ethic.

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## IN REMEMBRANCE

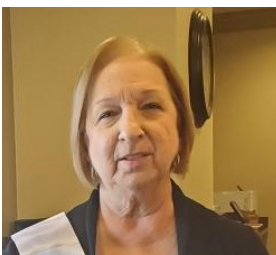
C&N lost three team members unexpectedly in 2021. Below we remember them and honor their legacies as friends, teammates, and active community members. All were gone too soon and dearly missed.



**BRANDI NOWAKOWSKI** was a team member at C&N for over seventeen years. She started her career at C&N in BankCard Services before moving to Quality Control in 2019 doing loan reviews. Brandi was a hard worker and a great team player. If anything was ever in question, she would dig until she found the right answer. She also carried a passion for working with Sister Jenny's Food Pantry in Middlebury Center, where she volunteered each month, as well as doing some of their bookwork.



**LEONARD SIMPSON** served as a member of the Board of Directors of Citizens & Northern Corporation from 1989 to 2021. During his tenure, he served as a valuable counselor to the Board, management, and employees of the Company. Len applied his expertise and experience in various ways, including service on multiple committees over the years prior to retiring in April of 2021. He was known for his energy, good humor, and relentless involvement in the community.



**WENDY STOTTLAR** was with C&N, formerly Monument Bank, for over thirteen years in Doylestown. Wendy worked with both businesses and consumers, where she developed many long-lasting relationships that she greatly valued. Over the years, Wendy was recognized for her superior customer service by customers and her team members. Outside of work she was committed to family, friends, and her faith. Wendy was a truly valuable asset to C&N and her teammates.

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# COMMUNITY & COMMITMENT

C&N's Giving Back, Giving Together program was formed by employees in 2015 as a way to do more to support their local communities. In the years since Giving Back, Giving Together started, our employees have raised \$524,444 in monetary donations, collected 34,638 item donations, and volunteered 1,160 hours for 20 local food banks (2015), 52 local emergency services organizations (2016) 16 local organizations that support children in need (2017), 23 local public libraries, 17 military organizations (2019) 17 food banks (2020) and 22 children & youth organization (2021). All the funds and donations raised through this program stay within the local communities.

From April 2020 to May 2021, C&N teams partnered with 17 local food banks—a cause that had quickly become increasingly more important with the COVID-19 pandemic putting millions of people suddenly out of work and relying on food banks for their next meal. Meanwhile, food banks were receiving fewer donations, the supply of many necessities was constrained and volunteers, many of whom are seniors, were hesitant to volunteer in person. During this time, the Central PA Food Bank reached out to C&N to ask for help to meet the increase in demand. C&N's board of directors approved a \$40,000 donation to help with immediate needs but also started exploring other options to help the food banks and community members while remaining compliant with the stay-at-home order. C&N began collecting monetary donations through a variety of online platforms, selling t-shirts and hosting different raffles. When the shut-down orders were lifted, teams began hosting on-site fundraisers, collecting food items, and getting out to the food banks to lend a hand. In addition to these efforts, we also hosted a scaled-down version of our annual Charity Classic golf tournament and connected with local businesses owners asking for help on behalf of the local food banks. We had 17 respond, bringing in an additional \$11,000. In total, our Giving Back, Giving Together program raised \$129,129, which will provide over 775,000 meals to local residents through our partnership with area food banks. In addition to the monetary donations, C&N employees collected 3,012 necessity







## MONETARY DONATIONS TO DATE

Feeding our Community :: Volunteer Emergency Services :: Children in Need :: Literacy & Public Libraries :: Honoring Military Servicemembers :: Fighting Hunger :: Children & Youth ::

**\$524,444**

Monetary Donations

**34,638**

Item Donations

**1,160**

Volunteer Hours

items and volunteered 290 hours alongside our food bank partners.

In June 2021, C&N team members turned their focus to support local underprivileged youth, ensuring they have access to food, clothing, and shelter. This is another demographic that was greatly impacted by the COVID-19 pandemic. The closing of schools combined with the high cost of childcare forced many parents to give up their jobs and income to care for their kids. This also increased food insecurity by reducing children's access to free or reduced lunches at school. A survey by the CBPP shows that around 7 to 11 million children lived in households where kids didn't get enough food because their families couldn't afford it. Through the end of the year, our teams raised \$59,000 in monetary donations and over 4,000 basic necessity items.

We sincerely appreciate the time and effort our teammates have put into this program. "The success of GBGT is a direct reflection of the passion and commitment of our teammates to their communities. We also thank our customers, community members, and business partners for sharing in our passion to give back to the communities we serve," said Caitlin Hilliard, C&N Marketing Specialist.



THANK YOU  
FOR YOUR CONTINUED  
TRUST & SUPPORT.

