

TABLE OF CONTENTS

You&Us – Editor Introduction	4
Lead&Guide – C&N Leadership	6
President&CEO – Shareholder Letter	8
Dollars&Sense – C&N Financial Profile	11
Quarterly Share Data	
Operations Comparisons	
End of Period Balances	
Consolidated Financial Data	
C&N Wealth Management	
Awards&Recognition	17
Community&Commitment	22



YOU&US

At C&N, we've long known the value of togetherness. It's at the heart of what we do, from how we build relationships with every client to how we become an integral part of the communities we call home. In 2020, while our physical togetherness was limited, the hardships of the year only served to reinforce our belief that the best way for everyone to succeed is together. Business owners & lenders. Investors & planners. You&Us, always.

Despite all of the challenges 2020 brought, we were able to accomplish some amazing things. To keep clients abreast of seemingly ever-changing information, we created timely communications.

And to continue to build personal, one-on-one relationships even when social distancing was necessary, we connected with all of you in unprecedented ways, including:

- o 17,778 calls answered in our Client Care Center
- o 606 online chat sessions
- o 433,921 email communications to customers

To implement the newly created Paycheck Protection Program (PPP) loans, we worked with local businesses to protect their companies and employees. In all, we were able to fund over \$168 Million in PPP Loans to over 1,500 local businesses, saving the paychecks of over 16,000 local workers. In addition, we celebrated other accomplishments in the face of adversity, such as:

- o Wysox remodel completed in June 2020
- o New Towanda office completed in July 2020
- o Closed on Covenant merger on July 1, 2020, transitioning thousands of new customers to C&N
- o Contactless Debit cards kicked off in September 2020
- o ClickSWITCH launch in October 2020

That's what you call making the best of a challenging year.

That's what's possible when we all come together, and together we can create our future. That's C&N.

LEAD & GUIDE

We are grateful to our 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

Mark A. Hughes, EVP and Director Financial Division
Deborah E. Scott, EVP and Director Trust Division
Janice Ward, EVP and Chief Wealth Management Officer
Stan R. Dunsmore, EVP and Chief Credit Officer
Tracy E. Watkins, EVP and Director of Human Resources
J. Bradley Scovill, President & CEO
Shelley L. D'Haene, EVP and Senior Operations Officer
Harold F. Hoose, III, EVP and Director of Lending
John M. Reber, EVP and Director of Risk Management
Thomas L. Rudy, Jr., EVP and Director of Branch Delivery

BOARD OF DIRECTORS

Robert G. Loughery, President, Nehemiah Development Company
Stephen M. Dorwart, CPA, Fischer Dorwart, P.C.
Terry L. Lehman, CPA - Retired Certified Public Accountant
Leonard Simpson, Attorney at Law & Sullivan County District Attorney
Timothy E. Schoener, VP & CIO, UPMC Pinnacle
Frank G. Pellegrino, Owner & Developer, Carlton Associates, LLC
Susan E. Hartley, Attorney at Law
Bobbi J. Kilmer, President & CEO, Claverack Rural Electric Cooperative
Aaron K. Singer, President & CEO, Metalkraft Industries, Inc.
Clark S. Frame, Retired Chairman of the Board, Monument Bank
Leo F. Lambert, Chairman, President/GM Fitzpatrick & Lambert, Inc.
J. Bradley Scovill, President & CEO, C&N

CORPORATE OFFICERS

Mark A. Hughes, Treasurer
Kimberly N. Battin, Corporate Secretary
J. Bradley Scovill, President & CEO

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
Ryan D. Morales
Jeffrey B. Paul
Damian M. Rossettie
William B. Saxe
Eric Schoonover
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 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

Glenda R. Childs
Carolina Cabrera DiGorgio
Joseph A. Fluehr, IV
Thomas Hebel
Linda J. Kilroy
Daniel Paul Marrasso
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
Mark R. Howe
John C. Kenyon
Danielle M. Lee
Scott E. Lewis
Anthony L. Mosso
David C. Murdock
Mary C. Owlett
William W. Roosa
Ray E. Wheeland
John S. Johnston

PRESIDENT & CEO



Dear Shareholder,

The COVID-19 pandemic rocked the world in 2020 and was the catalyst for changes that will impact life for many years. The World Health Organization (WHO) declared the pandemic on March 11, 2020 and the health emergency took over daily life across the globe. In the U.S., federal and state authorities implemented stay at home orders and passed a variety of new laws and regulations designed to protect the health of Americans. The potential financial consequences of these restrictions were recognized and the Federal Reserve and U.S. government took unprecedented actions to support American

households and businesses, as well as provide bankers with flexibility and tools to deliver assistance.

While equity markets were hit hard late in the first quarter, certain sectors recovered quickly and the major averages ended the year at record levels. The Federal Reserve pumped liquidity into the system and reduced the fed funds rate target to 0% - .25%. Longer-term rates followed this lead, flattening the yield curve at historically low levels. Congress quickly passed the CARES Act making financial support and new lending programs available at a massive scale. These efforts stabilized the economy and assisted in substantially reducing the unemployment rate following the initial spike.

As the pandemic's impact continued to wreak havoc on everyday life for many people over the course of 2020, public uncertainty and frustration became serious issues. The health and related economic issues were accompanied by election year political discord and social and racial unrest. At year-end, optimism resulting from the start of widespread vaccine distribution was muted by the second wave of the virus.

The C&N Team's response to all these challenges has been quietly heroic. Our mission of creating value through lifelong relationships and the strength of our values-based culture passed all tests in 2020. We focused on the health and welfare of our Team, customers and communities with a sense of calm, confidence, and persistence. Embedded in this approach is an energy and urgency to create value as we perform our essential role of assisting customers with their financial health through this period of crisis. This energy is reflected in the origination of \$515 million in loans during the year, including \$166 million of PPP loans closed with 1,500 customers and \$250 million of residential mortgages.

The C&N Team's response to all these challenges has been quietly heroic. Our mission of creating value through lifelong relationships and the strength of our values-based culture passed all tests in 2020.

In Towanda, we relocated to a new, state-of-the-art facility and completed a refresh of our branch in Wysox. We continued to invest in our digital products to enhance the customer experience in an increasingly mobile world. We held our Annual Shareholders, board and committee, internal management, and advisory board meetings, as well as all employee Celebration events, virtually. Our Giving Back, Giving Together focus on feeding the community by supporting local food

banks has provided over 500,000 meals to our friends and neighbors since last April and we adopted a corporate Diversity & Inclusion statement that will serve to guide our D&I efforts moving forward. All of this was accomplished while coordinating with teammates in new, remote work locations.

On July 1st, we closed the acquisition of Covenant Bank and completed the systems conversion later in the third quarter. When combined with the 2019 addition of Monument Bank, we now enjoy a \$900 million franchise in C&N's southeast region with results that exceeded our projections. Importantly, the integration of our teams and culture has gone very well and we are optimistic about the region's contribution to franchise growth and future earnings.

After adjusting for merger related expenses, gains on the sale of securities and losses on prepayment of borrowings for both 2020 and 2019, earnings for the year ending December 31, 2020, grew by 17% and earnings per share by 5% compared to 2019, reflecting the benefits of growth related to the Covenant and Monument acquisitions. Net interest income for the year increased 24% due to the larger balance sheet and despite a decline in the net interest margin to 3.69% from 3.86% a year earlier. The provision for loan losses increased \$3.1 million as compared to 2019, including the impact in 2020 of a \$2.2 million charge-off on one commercial loan. Total noninterest income grew by 26% compared to 2019 with gains on mortgage sales serving as the primary driver, although a variety of other sources contributed, as well. Noninterest expenses, excluding merger related costs and losses on prepayment of borrowings, increased 22%. This growth was substantially due to the inclusion of the former Monument for the full year in 2020 compared to nine months in 2019 and Covenant expenses for the second half of 2020. Increased data processing/IT costs, professional fees and various other expenses also contributed.

As reflected in this report, C&N entered 2020 in a position of strength, sustained a strong risk profile through the pandemic and executed on our business model. This is especially evident in our capital ratios following the two recent acquisitions and the ongoing challenges relating to the pandemic. They remain at levels that demonstrate the capacity to absorb significant credit losses, if they arise, while continuing to meet regulatory guidelines to remain "well

OUR CORE VALUES

TEAMWORK

Together we
are stronger.

RESPECT

Value one another.

RESPONSIBILITY & ACCOUNTABILITY

Work like you own it.

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!

capitalized.” Further, these levels, combined with our historically strong currency relative to peers, enable us to pursue growth opportunities that will enhance franchise value

...C&N entered 2020 in a position of strength, sustained a strong risk profile through the pandemic and executed on our business model.

moving forward. While the stock price was down significantly during the year, the adjustment was consistent with the overall banking sector. We were pleased to continue the regular quarterly dividends of \$0.27 per share throughout the year, the same level as 2019.

During 2020, Dennis F. Beardslee retired from the Board of Directors after serving for 21 years. Dennis provided C&N with leadership, advice and good counsel throughout his tenure. We thank him and wish him well. We also welcomed Stephen M. Dorwart and Robert G. Loughery to the Board as part of the Covenant acquisition. Stephen joined the Covenant board in 2007 as an original member and is a CPA with 30 years of experience. Rob is a real estate investor and developer and former Chair of the Bucks County Board of Commissioners. Both gentlemen are active in the community and bring deep regional knowledge and continuity to C&N.

Deborah E. Scott retired from her position as Director of the Trust Department at the end of 2020, after 22 years as the leader of this important business line. Her unique ability to build client relationships earned her respect across our markets as assets under management and administration increased from \$300 million to over \$1.3 billion during her tenure. Prior to her departure, Debbie worked with our new Chief Wealth Management Officer, Janice E. Ward, to provide for a smooth transition. Jan is a Certified Financial Planner, holds a law degree, and joined C&N in June from Berkshire Bank in Lenox, Massachusetts where she served as SVP and Senior Fiduciary Officer for its Wealth Management Group. We wish Debbie good health and happiness as she begins her retirement and look forward to Jan’s leadership moving forward.

As we turn our attention to 2021, the Team at C&N is aligned and motivated to build on the progress and lessons learned over the past year. This Team’s commitment to our customers and communities, through their steadfast caring and support for one another, has been inspiring and reflects the culture and strength of our relationships. These relationships will remain important as we continue to follow through on integration efforts and navigate the challenges of COVID together. Their demonstrated commitment to our mission, whether in the office or from their homes, will continue to create long-term value by positively impacting the lives of everyone connected with C&N.

As we turn our attention to 2021, the Team at C&N is aligned and motivated to build on the progress and lessons learned over the past year.

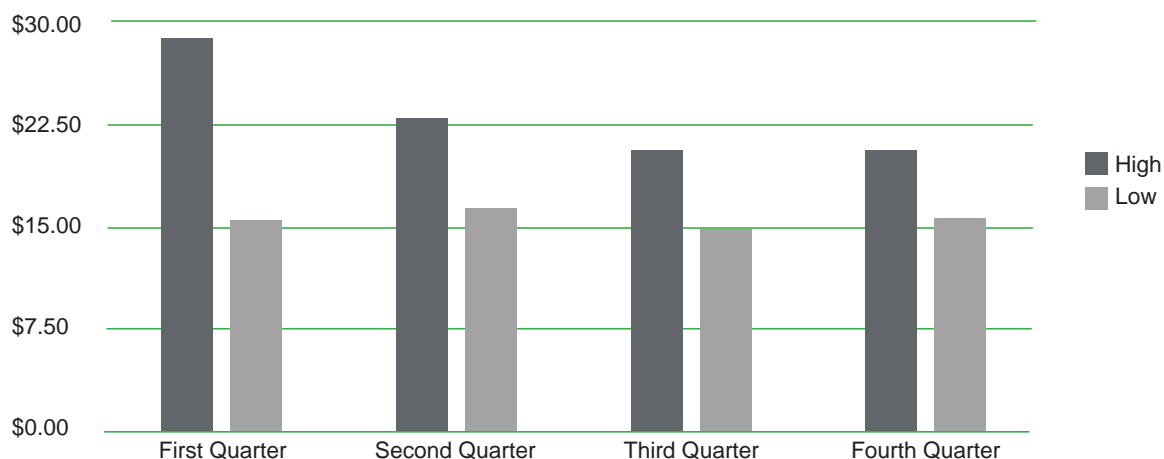
Thank you to our shareholders for your confidence in this team and support of your Company.

J. Bradley Scovill
President & CEO

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 2020 and 2019.

2020 QUARTERLY SHARE PRICE DATA



2020	High	Low	Cash Dividends Declared
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

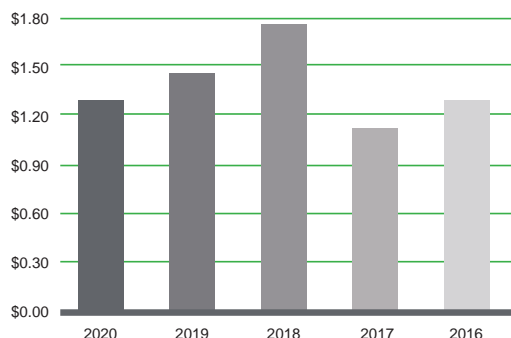
2019	High	Low	Cash Dividends Declared
First quarter	\$27.07	\$23.60	\$0.37
Second quarter	29.25	25.02	0.27
Third quarter	27.00	22.52	0.27
Fourth quarter	28.58	24.23	0.27

FIVE-YEAR SUMMARY

Operations Comparison

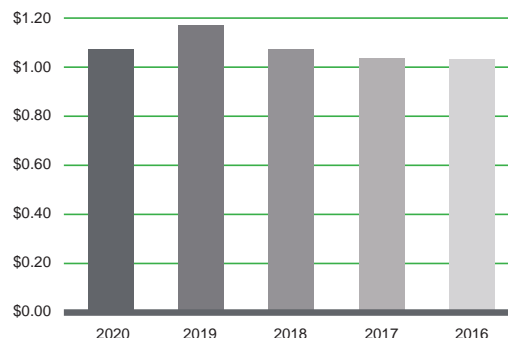
DILUTED EARNINGS PER SHARE

(In Thousands)



CASH DIVIDENDS DECLARED

PER SHARE



INCOME STATEMENT (In Thousands)

	2020	2019	2018	2017	2016
Interest and dividend income	\$77,160	\$64,771	\$50,328	\$45,863	\$44,098
Interest expense	9,595	10,283	4,625	3,915	3,693
Net interest income	67,565	54,488	45,703	41,948	40,405
Provision for loan losses	3,913	849	584	801	1,221
Net interest income after provision for loan losses	63,652	53,639	45,119	41,147	39,184
Noninterest income excluding securities gains	24,344	19,284	18,597	16,153	15,511
Net gains on securities	169	23	2,033	257	1,158
Loss on prepayment of borrowings	1,636	0	0	0	0
Merger-related expenses	7,708	4,099	328	0	0
Noninterest expense excluding loss on prepayment of debt and merger-related expenses	55,609	45,438	39,158	36,967	34,744
Income before income tax provision	23,212	23,409	26,263	20,590	21,109
Income tax provision	3,990	3,905	4,250	7,156	5,347
Net income	\$19,222	\$19,504	\$22,013	\$13,434	\$15,762
Net income attributable to common shares	\$19,106	\$19,404	\$21,903	\$13,365	\$15,677

PER COMMON SHARE DATA

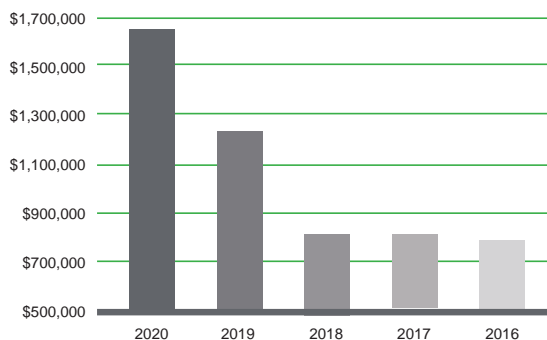
	2020	2019	2018	2017	2016
Basic earnings per share	\$1.30	\$1.46	\$1.79	\$1.10	\$1.30
Diluted earnings per share	\$1.30	\$1.46	\$1.79	\$1.10	\$1.30
Cash dividends declared per share	\$1.08	\$1.18	\$1.08	\$1.04	\$1.04
Book value per common share at period-end	\$18.84	\$17.82	\$16.02	\$15.43	\$15.36
Tangible book value per common share at period-end	15.30	\$15.66	\$15.05	\$14.45	\$14.37
Weighted average common shares outstanding - basic	14,743,386	13,298,736	12,219,209	12,115,840	12,032,820
Weighted average common shares outstanding - diluted	14,747,048	13,321,559	12,257,368	12,155,136	12,063,055

FIVE-YEAR SUMMARY

End of Period Balances

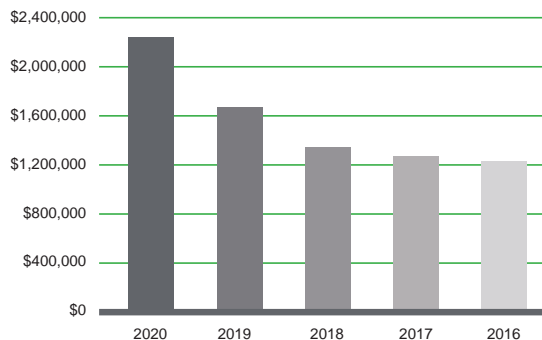
GROSS LOANS

(In Thousands)



TOTAL ASSETS

(In Thousands)



END OF PERIOD BALANCES (In Thousands)

	2020	2019	2018	2017	2016
Available-for-sale debt securities	\$349,332	\$346,723	\$363,273	\$355,937	\$394,106
Gross loans	1,644,209	1,182,222	827,563	815,713	751,835
Allowance for loan losses	11,385	9,836	9,309	8,856	8,473
Total assets	2,239,100	1,654,145	1,290,893	1,276,959	1,242,292
Deposits	1,820,469	1,252,660	1,033,772	1,008,449	983,843
Borrowings and subordinated debt	91,183	144,847	48,768	70,955	64,629
Stockholders' equity	299,756	244,452	197,368	188,443	186,008
Common shares outstanding	15,911,984	13,716,445	12,319,330	12,214,525	12,113,228

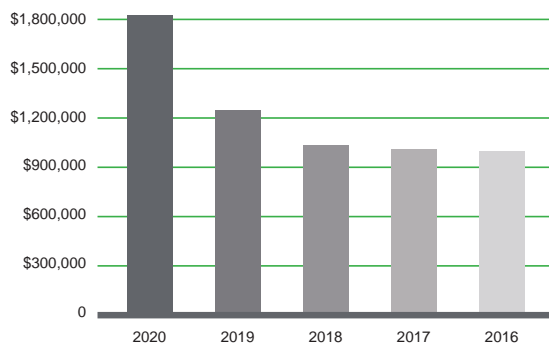
AVERAGE BALANCES (In Thousands)

	2020	2019	2018	2017	2016
Total assets	2,009,825	1,540,469	1,276,140	1,247,759	1,229,866
Earning assets	1,856,487	1,437,993	1,205,429	1,169,569	1,147,549
Gross loans	1,445,098	1,057,559	822,346	780,640	723,076
Deposits	1,586,409	1,213,687	1,027,831	990,917	970,447
Stockholders' equity	273,351	229,446	187,895	188,958	188,373

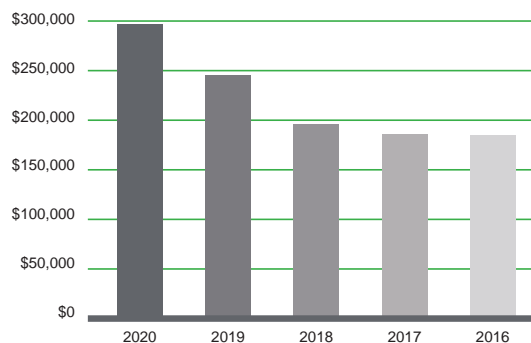
FIVE-YEAR SUMMARY

End of Period Balances

DEPOSITS
(In Thousands)



STOCKHOLDERS' EQUITY
(In Thousands)



KEY RATIOS

	2020	2019	2018	2017	2016
Return on average assets	0.96%	1.27%	1.72%	1.08%	1.28%
Return on average equity	7.03%	8.50%	11.72%	7.11%	8.37%
Average equity to average assets	13.60%	14.89%	14.72%	15.14%	15.32%
Net interest margin (1)	3.69%	3.86%	3.90%	3.82%	3.76%
Efficiency (2)	59.87%	60.73%	59.69%	60.74%	59.22%
Cash dividends as a % of diluted earnings per share	83.08%	80.82%	60.34%	94.55%	80.00%
Tier 1 leverage	10.09%	13.10%	14.78%	14.23%	14.27%
Tier 1 risk-based capital	15.63%	19.19%	23.24%	21.95%	22.48%
Total risk-based capital	17.55%	20.70%	24.42%	23.07%	23.60%
Tangible common equity/tangible assets	11.15%	13.22%	14.50%	13.95%	14.15%
Nonperforming assets/total assets	1.10%	0.80%	1.37%	1.47%	1.43%
Nonperforming loans/total loans	1.42%	0.88%	1.94%	2.10%	2.07%
Allowance for loan losses/total loans	0.69%	0.83%	1.12%	1.09%	1.13%
Credit adjustment on purchased non-impaired loans and allowance for loan losses as a % of total loans and the credit adjustment	1.05%	0.93%	1.12%	1.09%	1.13%
Net charge-offs/average loans	0.16%	0.03%	0.02%	0.05%	0.09%

(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 2020 & 2019

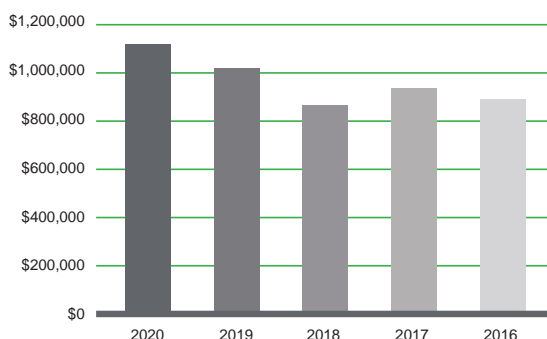
2020 (In Thousands Except Per Share Data) (Unaudited)	1 ST QUARTER MAR. 31	2 ND QUARTER JUNE 30	3 RD QUARTER SEPT. 30	4 TH QUARTER DEC. 31
Interest income	\$17,037	\$16,513	\$21,751	\$21,859
Interest expense	2,755	2,267	2,469	2,104
Net interest income	14,282	14,246	19,282	19,755
Provision (credit) for 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
Other 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

2019 (In Thousands Except Per Share Data) (Unaudited)	1 ST QUARTER MAR. 31	2 ND QUARTER JUNE 30	3 RD QUARTER SEPT. 30	4 TH QUARTER DEC. 31
Interest income	\$13,065	\$17,139	\$17,139	\$17,290
Interest expense	1,350	2,934	3,000	2,999
Net interest income	11,715	14,205	14,277	14,291
(Credit) provision for loan losses	(957)	(4)	1,158	652
Net interest income after (credit) provision for loan losses	12,672	14,209	13,119	13,639
Other income	4,406	4,849	4,963	5,066
Net gains on available-for-sale debt securities	0	7	13	3
Merger-related expenses	311	3,301	206	281
Other expenses	10,696	11,422	11,486	11,834
Income before income tax provision	6,071	4,342	6,403	6,593
Income tax provision	981	693	1,096	1,135
Net income	\$5,090	\$3,649	\$5,307	\$5,458
Net income attributable to common shares	\$5,063	\$3,630	\$5,281	\$5,431
Net income per share – basic	\$0.41	\$0.27	\$0.39	\$0.40
Net income per share – diluted	\$0.41	\$0.27	\$0.39	\$0.40

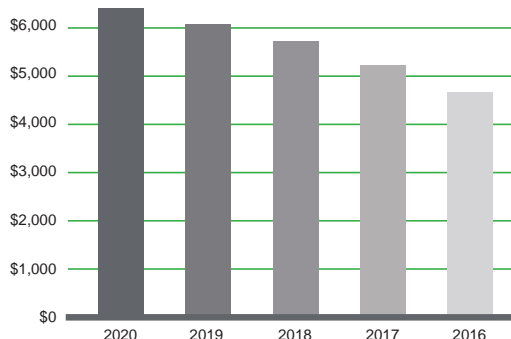
WEALTH MANAGEMENT DATA

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

TRUST ASSETS UNDER MANAGEMENT



TRUST REVENUE



WEALTH MANAGEMENT

(In Thousands)	2020	2019	2018	2017	2016
Trust Assets Under Management	\$1,103,228	\$1,007,113	\$862,517	\$916,580	\$879,844
Trust Revenue	\$6,321	\$6,106	\$5,838	\$5,399	\$4,760

INVESTMENTS

(In Thousands)	2020	2019	2018	2017	2016
Mutual Funds	\$697,010	\$611,539	\$506,201	\$536,731	\$507,473
Stocks	223,543	207,847	172,695	194,099	179,345
Bonds	104,833	101,966	103,037	104,184	100,249
Savings and money market funds	63,069	71,936	68,129	69,659	80,860
Miscellaneous	7,873	7,346	6,798	6,069	6,864
Real Estate	6,797	6,349	5,517	5,681	4,876
Mortgages	103	130	140	157	177
Total	\$1,103,228	\$1,007,113	\$862,517	\$916,580	\$879,844

ACCOUNTS

(In Thousands)	2020	2019	2018	2017	2016
Pension/profit sharing	\$439,739	\$402,062	\$342,501	\$374,499	\$369,916
Investment management	344,688	307,068	256,430	256,348	223,737
Trusts	209,273	196,660	176,428	185,300	177,860
Custody	99,273	89,241	79,786	93,598	98,844
Estates	6,927	9,175	4,941	4,397	7,367
Guardianships	3,328	2,907	2,431	2,438	2,120
Total	\$1,103,228	\$1,007,113	\$862,517	\$916,580	\$879,844

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.

AWARDS & RECOGNITION

C&N CARES AWARD

Recognizes those who went the extra mile to support their local communities.

Cindy Carll, Coudersport
Dalelyn Colquhoun, Doylestown
Ryan Satalin, Wellsboro

CULTURAL EXCELLENCE AWARD

Recognizes those who embody C&N's mission, vision & values.

Halle Niklaus, Williamsport
Nicole Wilson, Wellsboro
Jamie Butters, Wellsboro
Holly Young, Wellsboro
Chrissi Hume, Tioga
Royena Aragona, Doylestown
Halle Niklaus, Old Lycoming

SPIRIT OF SERVICE AWARD

Recognizes those who have a positive attitude and help their teammates.

Katelyn Ackley, Wellsboro
Teri Snyder, Sayre
David Nagle, Sayre
Brandy Allen, Wellsboro
Roxanne Criswell, Williamsport
Crystal Barrett, Mansfield

BEST TEAM PARTNER AWARD

Deposit Operations

TOP INDIVIDUAL PERFORMER AWARD

Felicia Crumb, Wellsboro
Rochelle Stack, Athens
Kelsey Harer, Liberty
Sarah Russell, Knoxville

C&N GROWTH AWARD

Thomas Howley, Doylestown
Crystal Bristol, Troy
Alyssa Higham, Wellsboro
Ashley Woods, Wellsboro

TEAM CULTURAL EXCELLENCE AWARD

All of C&N

TOP PERFORMING TEAM

Mortgage Team

2020 MILLION DOLLAR CLUB

Lenders who closed \$1,000,000 or more in loans in a calendar month:

JANUARY

Michelle Rae
Andee Bryan
Mike Wetzel

FEBRUARY

Michelle Rae
Linda Gordner
Courtney Cole
Ryan Satalin

MARCH

Michelle Rae
Linda Bowen
Rachel Brill
Courtney Cole

APRIL

Stacey Sickler
Linda Gordner
Patrick Davis
Andee Bryan
Rachel Brill
Linda Bowen
Tyler Sones
Michelle Rae
Kathi Heimbach
Ryan Satalin
Kevin Dougherty
Bruce Smithgall
Harold Hoose
Courtney Cole
Amy Van Blarcom-Lackey
Halle Niklaus
James Miller
Brian Collins
Lindsey Pickering
Daniel Miller
Robert Burns
Michael Kilgour
Clay Schuler
Chrissi Hume
Pat Ibach

Ben Crowley
Jill Pino

MAY

Rachel Brill
Patrick Davis
Linda Gordner
Kathi Heimbach
Michelle Rae
Stacey Sickler
Andee Bryan
Linda Bowen
Tyler Sones
Michael Kilgour
Kevin Dougherty
Brian Collins
Halle Niklaus
Ben Crowley
Chrissi Hume
Mike Wetzel

JUNE

Stacey Sickler
Linda Gordner
Patrick Davis
Linda Bowen
Tyler Sones
Michelle Rae
Rachel Brill
Kathi Heimbach
Andee Bryan
Jeff Grove
Jill Pino

JULY

Patrick Davis
Rachel Brill
Linda Gordner
Andee Bryan
Michelle Rae
Kathi Heimbach
Linda Bowen
Tyler Sones

Jay Power
Kevin Dougherty
Greg Adamson
Bruce Smithgall
Bob Kile
Earl Clevenstine
Thomas Howley

AUGUST

Linda Gordner
Patrick Davis
Rachel Brill
Andee Bryan
Michelle Rae
Tyler Sones
Kathi Heimbach
Stacey Sickler
Linda Bowen
Ryan Satalin
Cynthia Zamroz
David Plummer
Robert Kile
Jill Pino

SEPTEMBER

Michelle Rae
Pat Davis
Rachel Brill
Linda Bowen
Stacey Sickler
Kathi Heimbach
Linda Gordner
Kim Whiting
Tyler Sones
Brian Collins
Bob Kile
Jill Pino

OCTOBER

Patrick Davis
Linda Gordner
Michelle Rae
Linda Bowen

Rachel Brill
Tyler Sones
Kathi Heimbach
Kim Whiting
Dan Miller
Kevin Dougherty
Kate Shepherd
Brian Collins
Earl Clevensine
Bob Kile
Bruce Smithgall
Jill Pino

NOVEMBER

Patrick Davis
Michelle Rae
Kathi Heimbach
Linda Gordner
Linda Bowen
Rachel Brill
Kim Whiting
Kate Shepherd
Jill Pino

DECEMBER

Patrick Davis

Michelle Rae
Jill Pino
Linda Bowen
Kathi Heimbach
Stacey Sickler
Linda Gordner
Kelly Fasse
Tyler Sones
Kim Whiting
Kevin Dougherty
Courtney Cole
Greg Adamson
Earl Clevensine

RAINMAKERS

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

JANUARY

Traci Spencer
Kerry Bliier

FEBRUARY

Kerry Bliier
Stacey Sickler
Kelly Latimer

MARCH

Ginger Reap
Leslie Raymond
Kelly Latimer
Kathy Wesneski
Crystal Barrett

APRIL

Dawn Shoemaker
Kerry Bliier
Ryan Satalin
Kelsey Harer

MAY

Diane Egly
Rhonda Washburn
Kerry Bliier

JUNE

Kelly Fasse
Chrissy Nolte
Amy Ward

JULY

Crystal Barrett
Wesley O'Neil
Elizabeth Loman
Tom Maclin

AUGUST

Melody Rosenberg
Tom Maclin
Chrissy Nolte
Mary D'Ottavio
Janette Frey
Dawn Shoemaker

SEPTEMBER

Phyllis Jensen
Quincy Fry
Dawn Shoemaker

OCTOBER

Dawn Shoemaker
Barb Yanchuck
Rhonda Washburn
Crystal Barrett
Chrissy Nolte
Tom Maclin

NOVEMBER

Ron Seymour
Jennifer Moyer

DECEMBER

Jill Pino



2020 RETIREES

Name/Office:	Years of Service
Nola Gross, Coudersport	44
Nancy Tubbs, Wellsboro	33
Debra Topf, Wellsboro	32
Deborah Scott, Wellsboro	22
Melissa Peters, Troy	16
Donna Bowers, Tioga	16
Sheila Kingsley, Athens	15
Elaine Wagner, Wellsboro	14
Carolyn Jeanquart, Warminster	12
Candace Bower, Williamsport	12
Susan Evans, South Williamsport	10
John Hosey, Warminster	8
F. Neil Lindenfelser, Doylestown	4



SERVICE AWARDS RECIPIENTS

40 Years of Service

Mark Miller
Joan Rohe

30 Years of Service

Kathleen Heimbach
Lynn Errico

25 Years of Service

Joanna Moore
Kimberlea Whiting
Karen Blackwell

20 Years of Service

Philip Prough
Thomas Rudy Jr.
Melanie Kellogg
Janice Wilcox
Michael Wetzel Jr.
Janelle Tombs
Mark Hughes
Ruth Wilkinson
Denise Mattison
Janis Bartlett
Dawn Shoemaker
Jennifer Schultz
Courtney Baker

15 Years of Service

Cody Bowen
Kevin Dougherty
Linda Macensky
Brandi Nowakowski
Brian Tevlin
Stacy Elliott
Samantha Pecynski
Sara Jennings
Christina Moyer

10 Years of Service

Lesley Clayton
Susan Evans
Crystal Barrett
Traci Spencer

5 Years of Service

Brad Scovill
Andrew Rendos
Kimberly Gardner
Brittany Rouse
Kristina Reynolds
Amy Johnson
Christopher Hume Jr.
Nicole Wilson
Halle Niklaus
Katelyn Ackley
Rachael Friese
Cory Snyder
Amy Ward
Diana Carson



OUR
COMMUNITY

Towanda

C&N

FDIC

FDIC

C&N



Feeding our Community :: Volunteer Emergency Services :: Children in Need :: L



\$415,507
Monetary Donations



30,226
Item Donations

5 years ago, our team asked to do more for the people in our community. As a company, C&N has always attracted teammates who have a strong sense of giving. It was something we were already doing, but we thought that if we gave it more structure and focused on one cause at a time, we could do more and make a bigger impact. So, we rolled out Giving Back, Giving Together. In its first year, we supported local food banks. We set the goal at \$10,000, asking our teams to get creative and have fun with it. It was our teams who took the initiative to put together fundraisers and collect donations, breathing life into the program to make it the success that it is. The first year, we quickly surpassed our \$10,000 goal, raising \$50,000. Since then, the program has continued to build momentum and we are now averaging around \$65,000 a year. We've supported several great causes, including food banks, emergency services, children in need, public libraries and, most recently, our military servicemembers. And best of all, every dollar raised from this program stays local to help the people who live here.

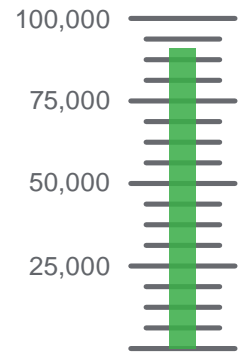
From January 2019 to March 2020, our team members raised \$87,133 for 17 organizations that have made it their mission to ensure local military members have access to the care and support they need. The donations help in several ways, including providing them with gas cards and rides to treatments, paying for



literacy & Public Libraries :: Honoring Military Servicemembers :: Fighting Hunger



1,031
Volunteer Hours



\$84,199
Funds raised for
“Fighting Hunger”

alterations to make homes more accessible, and helping them meet the basic needs of military personnel and their families.

In 2020, C&N team members and community members voted to support local food banks and backpack programs—a cause that’s become even more important with the COVID-19 pandemic. Millions of people are out of work and are now relying on food banks for their next meal. Meanwhile, food banks are receiving fewer donations, the supply of many necessities is constrained and volunteers, many of whom are seniors, are hesitant to volunteer in person. As a result, the Central PA Food Bank reached out to C&N to ask for help to meet the increased demand and C&N’s Board of Directors responded with a \$40,000 donation to help with immediate needs. At that time, team members also began fundraising efforts, collected donations and volunteered their time to help. Over the last 9 months, C&N team members have raised \$44,199. This, combined with C&N’s corporate donation of \$40,000 to the Central PA Food Bank, totals \$84,199, which will provide over 500,000 meals to local residents. C&N team members have also donated 1,734 food items and volunteered 153 hours for our local food bank partners.



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C&N
BANKING
LENDING
WEALTH MANAGEMENT

