

September 25, 2025

Dear Shareholders:

As we continue to work toward the completion of our pending merger with Citizens & Northern Corporation, I wanted to let you know that it has been an honor and privilege to be the CEO of Susquehanna Community Bank over the last 14 years. We appreciate all the support you have given us as we grew from \$300 million to almost \$600 million and from five branches to seven branches. We had a great team of bankers that always delivered the “Better Banking Experience.”

I am also pleased to announce your third quarter dividend of \$.24 per share.

For those of you who participate in our Dividend Reinvestment Program, please note that the program has been terminated in connection with the pending merger. **Accordingly, all shareholders will receive a check in payment of our third quarter dividend.**

As of August 31, 2025, total assets were approximately \$592,117,000 as compared to \$587,693,000 (audited) as of December 31, 2024. Net loans outstanding were approximately \$401,478,000 while deposits totaled \$514,096,000. Year to date earnings were approximately \$2,510,000. This compares to year-to-date 2024 earnings of \$1,477,000.

As my wife and I were hiking the Pine Creek Gorge this week, she reminded me that the trail doesn’t end but just takes a different path.

On behalf of the Team at Susquehanna,

David S. Runk
CEO