

CLEARFIELD (Continued)

County National Bank

Tel. 814/765-9621

National/Commercial Bank Return Items 814/765-1531
 1 S 2nd St (16830) Hrs 9-4 Fri 9-6
 PO Box 42 (16830-0042) Fax: 814/765-4511
 Est 1934 Rtg# 0313 0627 8 60-627/313
 Fed Telegraph Name: COUNTY CLEARFIELD FEDWIRE on-line
 Internet: www.bankcnb.com
 Memb: ABA, FDIC, Fed, FHLB, ABAMN, AIB, BAI, ICBA, NCHA, PA
 Bnkrs, PACB, RMA ACH:Yes

Holding Co.: CNB Financial Corporation, Clearfield, PA

Financial Statement - 12/31/05

Equity \$56,570,000 Dep \$619,563,000 Loans \$511,401,000
 C&dfb \$24,630,000 US Sec \$77,123,000 O Sec \$90,633,000
 Total Assets \$748,193,000 Net Inc \$8,785,000

Chair: William R Owens **Sec Mtge Mkt:** Christopher L Stott,
 VP

Pres/CEO: William F Falger**CFO:** Charles R Guarino, VP**Cash/Oper/Treas:** Joseph B Bower,
 Jr, EVP & COO**Hmn Res:** Mary Ann Conaway, VP**Loans:** Michael C Sutika, VP

Richard L Sloppy, SVP & SLO

Mark D Breakey, SVP & Cr Risk

Mgr

Mktg: Helen G Kolar, VP**Oper:** Carolyn Smeal, Dep Oper Off

Susan M Warrick, Oper Off

Branches: (16) Bradford (2), Du Bois, Houtzdale, Johnsonburg, Kane,
 Karthaus, Madera, Northern Cambria, Osceola Mills, Philipsburg (2),
 Punxsutawney, Ridgway, St. Marys (2)**Corres:** New York City, NY: JPMorgan Chase Bank, NA; Pittsburgh:

FHLB of Pittsburgh

Directors: Robert E Brown, Deborah Dick-Pontzer, William F Falger,
 James J Leitzinger, Michael Lezzer, Dennis L Merrey, Robert W Montier,
 William R Owens, Jeffrey S Powell, James B Ryan, Peter F Smith**City Branches:**

221 E Cherry St (16830-2317)

Mgr: Bonnie L Garito, Br Supv

1231 S Second St (16830)

Mgr: Susan J Shimmel, Cmty Ofc Mgr

101 Industrial Park Rd (16830)

Mgr: James Davidson, Cmty Ofc Mgr

Tel. 814/765-6284

Tel. 814/765-2817

Tel. 814/765-1660

CSB Bank

Rtg# 0313 1676 3 60-1676/313 (Branch of Curwensville)

1900 River Rd (16830)

Mgr: Nancy R Smeal, Asst Treas & Cmty Ofc Mgr

Tel. 814/765-1781

First Commonwealth Bank

Rtg# 0433 0682 6 60-682/433 (Branch of Indiana)

14303 Clearfield-Shawville Hwy (16830-3254)

Mgr: Diane Kaspick, Cmty Ofc Mgr

Tel. 814/765-2666

Northwest Savings Bank

Rtg# 2433 7421 8 60-7421/2433 (Branch of Warren)

1200 S Second St (16830)

Mgr: D Ranae Brewer, Asst Mgr

Gigi L Gearhart

Tel. 814/765-2476

PNC Bank, National Association

Rtg# 0430 0009 6 8-9/430 (Branch of Pittsburgh)

Second & Cherry Sts (16830)

Tel. 814/765-5393

Timberland Federal Credit Union

Rtg# 2313 8040 5 60-8040/2313 (Branch of Du Bois)

710 River Rd (16830)

Mgr: Dianne Jenkins

Tel. 814/765-1260

CLEONA (Lebanon) Pop. 2,148**Hershey Federal Credit Union**

Rtg# 2313 8134 9 60-8134/2313 (Branch of Hershey)

475-B West Penn Ave (17042)

Mgr: Diane Mease

Tel. 717/272-6400

Jonestown Bank and Trust Company

Rtg# 0313 1205 5 60-1205/313 (Branch of Jonestown)

421 East Penn Ave (17042-2433)

Mgr: Ann Decker
 Beverly Levensgood**Trust/Dept Head/STO:** Thomas D
 Pearsall, VP

Tel. 717/279-7655

Lebanon Valley Farmers Bank

Rtg# 0313 0278 0 60-278/313 (Branch of Lebanon)

433 W Penn Ave (17042-3101)

Mgr: Pam Blantz

Tel. 717/274-6537