



*Welcome!*

# Welcome & Thank You.



**CNB Bank offers several options within each of the following product lines:**

Checking and Savings

Personal Loans

Home Equity Loans

Mortgages

Wealth and Asset Management Services

eBanking

Check Cards

Credit Cards

Private Banking Services

First, we would like to thank you for choosing CNB Bank. We know that your banking options are vast and you could have made a different decision. We're glad you didn't.



Second, we promise that we will always strive to be available and responsive, no matter what the circumstances. We want you to think of us as more than just your bank – we want you to think of us as a trusted friend and advisor. We're right here in your neighborhood and we want you to take advantage of the fact that we are your hometown bank. If you ever have a question, comment or suggestion, please let us know. We promise to deliver consistent, high-quality service, but if we fall short, we want you to tell us so that we can resolve the issue quickly.

Finally, please keep in mind that no matter what interaction you've had with us so far – whether you've set up a business checking account, applied for a personal loan, or met with a financial counselor – we always have more to offer you. No matter where you are in your life – if you've just turned 18 or are about to celebrate your 100th birthday – we want to be your bank now and forever. That's the way banking should be.

Welcome!

Joe Bower  
President & CEO



Community is at the heart of what we do.

At CNB Bank, 'community' isn't just a word. Instead, it goes to the very heart of who we are and what we do. It lives at the core of our value system and extends to the way we do business, the way we treat our customers and the notion that giving back goes beyond what we do during a normal workday.

We've been a part of the local business community for many years and have been richly rewarded through the loyalty shown by our customers. Along with those rewards comes a responsibility to reach out to the community and lend a hand. This is especially important when times are tough and the people around us are facing great challenges. But in both good times and bad, the need for community involvement endures. The reality is that for every person blessed by success, there is someone struggling to make ends meet. For every nonprofit flush with donations, there are many more that must regularly contemplate closing their doors.



To do our part in the community, CNB Bank exhibits good corporate citizenship in a number of ways. We expand access to needed capital to help nonprofits maintain their operations. We work with local schools to educate students with regard to finances, and to help raise money for sports programs and extracurricular activities. We support multiple arts programs and community events all around central Pennsylvania. In addition, CNB Bank employees regularly volunteer their time to help with countless fundraising pursuits.

As a local community bank, we at CNB are committed to serving the continued growth and well-being of the areas in which we operate. Community involvement for us goes far beyond our mission to offer high-quality products to our customers.

**Charity, after all, begins at home. And our home is right where you live.**



# Local focus makes all the difference.

## Local Banking

Because CNB is a community bank, our focus is local. We stay in tune with what is happening in our – and your – neighborhood. We understand the local economic climate and we recognize what it means for you. Our concentration on all things local is not an accident: It’s our purposeful strategy for bringing our customers the products and services they need, while at the same time, steering them away from products that are of less value to them.

Our customers are more to us than just an account number or dollar figure. Each one of our customers has a distinct financial past, present and future. And we know that the financial products that your neighbor finds essential may not be right for you. That’s why we concentrate our efforts on helping you identify your financial goals, understand product options and establish a comfort level with the financial decisions you make. If we feel that you’ve overlooked a product that might be of benefit to you, we’ll point it out. But at CNB Bank, there is no hard sell. We create solutions that work for our customers.

## Local Decision Making

Large, national banks may be overtly impressive and downright flashy. But dealing with them can be difficult. Very often, decisions are made at a central headquarters location thousands of miles from a customer’s home. The corporate decision makers are often so geographically distant from their customers, that the personal touch is nonexistent. Local customer service representatives are usually not authorized to resolve problems beyond what is permitted by bank policy.

At CNB Bank, we make all decisions locally. We know that it’s important to our customers to work directly with the people who make the decisions, and to discuss those decisions face to face. When you visit your local CNB branch, you’ll see the faces of the people who helped you set up your account, complete your loan application or apply for a credit card. And they are the same people you’ll work with to do all of your banking. This is a promise that’s easy for us to keep because our employees are empowered to work out solutions for each customer based on that particular customer’s situation and need.

*We know that your relationship with your bank is one of the more personal partnerships you will establish. After all, we have access to extremely sensitive information. We recognize and appreciate the trust you’ve shown by choosing to bank with CNB Bank, and will respect and protect your personal information and privacy.*

For more information or to speak to a personal banker, call or visit one of the following CNB Bank locations:

### Clearfield

Headquarters  
1 S. Second St.  
ph: 765-9621

1231 S. Second St.\*  
ph: 765-2817

101 Industrial Park Rd.\*  
ph: 765-1660

### Bradford

1001 E. Main St.\*  
ph: 362-5000

12 Chambers St.\*  
ph: 368-3101

### DuBois

1574 Bee Line Hwy.\*  
ph: 375-6800

### Houtzdale

485 Spring St.\*  
ph: 378-2000

### Indiana

The Atrium, Suite 100  
665 Philadelphia Street  
Ph: 724-471-2175

### Johnsonburg

601 Market St.  
ph: 965-2596

### Kane

87 Fraley St.\*  
ph: 837-7300

### Karthaus

3602 Main St.\*  
ph: 263-4811

### Kylertown

111 Rolling Stone Road\*  
Mountainview  
Shopping Center  
ph: 345-1130

### Madera

3046 Main St.  
ph: 378-8641

### Northern Cambria

1808 Bigler Ave.\*  
ph: 948-6410

### Osceola Mills

611 Lingle St.\*  
ph: 339-6681

### Philipsburg

25 Irwin Dr.\*  
ph: 342-1000

117 E. Presqueisle St.\*  
ph: 342-4000

### Punxsutawney

559 W. Mahoning St.\*  
ph: 938-2615

### Ridgway

2070 Court St.\*  
ph: 776-6147

### St. Marys

133 Washington St.\*  
ph: 834-1600

1104 Million Dollar Hwy.\*  
ph: 834-1661

### WEALTH & ASSET MANAGEMENT SERVICES:

#### Clearfield

5 S. Second St.  
ph: 765-1683

### ERIEBANK LOCATIONS:

#### Erie

Main Office\*  
2035 Edinboro Road  
ph: 868-7523

2615 Asbury Road\*  
ph: 835-1116

101 West 10th Street\*  
ph: 454-3477

#### Harborcreek

5723 Buffalo Road\*  
ph: 899-5101

#### Meadville

885 Park Avenue\*  
ph: 336-1223

#### Vernon Township

16039 Conneaut Lake Road  
Suite 108  
Ph: 336-2244

#### Warren

301 Pennsylvania Ave. West\*  
ph: 726-9000

\*ATM Available



Our partnership with **Sheetz Convenience Stores** gives CNB ATM and Check Card holders access to over **Over 430 ATM's FREE of CHARGE.**

**If you have questions about any of your current accounts, or if you want to investigate new products, we are here to help.**

For automated access to your account information and balance transfers, contact CNB Bank ServiceCall **866-224-7314**

Our Customer Service Center is available Monday – Friday from 9:00 a.m. to 5:00 p.m. Saturday from 9:00 a.m. to Noon **800-492-3221**

No time to call? **For a live online chat**, available Monday – Friday from 9:00 a.m. to 5:00 p.m., **visit [www.bankcnb.com](http://www.bankcnb.com)**

Email us at [customerservicecenter@bankcnb.com](mailto:customerservicecenter@bankcnb.com)





1 South Second Street  
P.O. Box 42  
Clearfield, PA 16830

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