

cb Financial Services, Inc.

Investor Presentation | October 2025

The Q3 2025 Investor Presentation should be read in conjunction with the Earnings Release furnished in Exhibit 99.1 to Form 8K furnished with the SEC on October 23, 2025.



Realizing Dreams, Protecting Futures, Improving Lives

Forward-Looking Statements and Non-GAAP Financial Measures



Statements contained in this investor presentation that are not historical facts may constitute forward-looking statements as that term is defined in the Private Securities Litigation Reform Act of 1995 and such forward-looking statements are subject to significant risks and uncertainties. The Company intends such forward-looking statements to be covered by the safe harbor provisions contained in the Act. The Company's ability to predict results or the actual effect of future plans or strategies is inherently uncertain. Factors which could have a material adverse effect on the operations and future prospects of the Company and its subsidiaries include, but are not limited to, general and local economic conditions, changes in market interest rates, deposit flows, demand for loans, real estate values and competition, competitive products and pricing, the ability of our clients to make scheduled loan payments, loan delinquency rates and trends, our ability to manage the risks involved in our business, our ability to control costs and expenses, inflation, market and monetary fluctuations, changes in federal and state legislation and regulation applicable to our business, actions by our competitors, and other factors that may be disclosed in the Company's periodic reports as filed with the Securities and Exchange Commission. These risks and uncertainties should be considered in evaluating forward-looking statements and undue reliance should not be placed on such statements. The Company assumes no obligation to update any forward-looking statements except as may be required by applicable law or regulation.

Explanation of Use of Non-GAAP Financial Measures

In addition to financial measures presented in accordance with generally accepted accounting principles ("GAAP"), we use, and this investor presentation may contain or reference, certain non-GAAP financial measures. We believe these non-GAAP financial measures provide useful information in understanding our underlying results of operations or financial position and our business and performance trends as they facilitate comparisons with the performance of other companies in the financial services industry. Non-GAAP adjusted items impacting the Company's financial performance are identified to assist investors in providing a complete understanding of factors and trends affecting the Company's business and in analyzing the Company's operating results on the same basis as that applied by management. Although we believe that these non-GAAP financial measures enhance the understanding of our business and performance, they should not be considered an alternative to GAAP or considered to be more important than financial results determined in accordance with GAAP, nor are they necessarily comparable with similar non-GAAP measures which may be presented by other companies. Where non-GAAP financial measures are used, the comparable GAAP financial measure, as well as the reconciliation to the comparable GAAP financial measure, can be found within the referenced earnings release.



Our Mission Statement

Community Bank partners with individuals, businesses and communities to realize their dreams, protect their financial futures and improve their lives.

Our Core Values

Take Care of Each Other
Be a Great Teammate
Give and Expect Mutual Respect
Be Positive

Always Do the Right Thing
Work Hard to Achieve Our Goals
Enjoy Life Everyday
Have a Sense of Urgency

Our Cornerstone

Client Experience First



Strategic Initiatives

- **Revenue Growth**
 - Outperform peer organic revenue growth
- **People, Culture & Innovation**
 - Upgrade our organizational culture, practices and structure to attract top talent and embed innovation
- **Digital Delivery & Transformation**
 - Leverage our upgraded, flexible and stable core platform
- **Client Experience**
 - Optimize our network and delivery channels through new technologies and improved processes to enhance client experience, lower costs, mitigate risks and improve profitability
- **Improve Efficiency**
 - Streamline processes and procedures, make data based decisions



Treasury Management & Commercial Banking Strategy

Strategic Focus

Objectives

Results

CB's footprint contains highly concentrated markets and there is opportunity to gain market share in Commercial Banking and Treasury Services.

Build and develop a Treasury Management (TM) and Specialized Deposit Division that provides a first class client experience.

In 2024, the Bank retained Jim Mele, a seasoned veteran with an established track record of success, to start building and developing TM and Specialized Deposit Division (initial phase to be completed in 4Q25 - Est. 2025 personnel costs of \$1.2 million).

Targeted investments related to technology and systems to develop new products and processes, with a focus on ensuring a positive client experience.

Leverage existing core system strengths and enhance with new TM products and processes with an exceptional client experience as the primary goal.

Agreements are signed and plans are in process to upgrade current or implement new technology and develop products (initial phase to be completed in 4Q25 - Est. 2025 cost of \$500,000).

Treasury Services are the least commoditized deposits and servicing these accounts will generate growth in lower cost deposits and noninterest income.

Enhance liquidity position with sticky, granular cost-effective deposits while also adding net fee income.

Dependent on staffing the division, developing the products and implementing technology, deposit generation is expected to be approximately \$60 million by the end of 4Q25.

Combined with the expansion of the Bank's Commercial Banking team, this two pronged strategy enhances the ability to improve net interest margin and net income.

Be opportunistic in retaining talented Commercial Bankers to gain market share (initiate throughout 2025).

The Bank is continuing to evaluate and hire additional Commercial Banking talent (to be completed by 4Q25 - Est. 2025 personnel costs of \$900,000).

Expenses related to these strategies are expected to be offset with additional cost savings and incremental revenue.



Overall, while there are positive factors, CB will need to remain vigilant and adaptable to navigate the uncertainties and complexities of the macroeconomic landscape in 2025 and beyond.

Item	Comment
Monetary Policy	The Federal Reserve's rate cuts are anticipated to continue during Q4 2025 and 2026 amid a softening job market which could impact pricing on deposits, borrowings and loans. Interest rate and liquidity management are primary components to managing impact.
Inflation/Demand	Inflationary pressures may escalate and a potential economic slowdown may temper loan demand. Cost-control measures and pricing strategies are critical to remain competitive.
Regulatory Environment	Evolving regulations may impact operations and compliance costs. Risk management (cybersecurity and data privacy in particular) is on the forefront with continued shift to digital channels.
Market Dynamics	Competitive pressures and market conditions will require agile and innovative strategies to remain relevant while prioritizing client experience to build loyalty and differentiation.

Q3 2025 Financial Highlights



Balance Sheet & Asset Quality (as of September 30, 2025 unless otherwise noted)

- **Steady loan portfolio.** Total loans (\$1.13 billion) increased 2.9% from June 30, 2025 and 4.7% from December 31, 2024 due to commercial lending efforts. Excluding the reduction in the Bank's indirect auto loans, the portfolio grew 7.2% year-to-date.
- **Strong deposit base.** Deposits (\$1.33 billion) increased 1.9% from June 30, 2025 and 4.0% from December 31, 2024. Deposit growth for the year-to-date period included \$46.4 million of core (non-time) deposits and \$4.5 million of time deposits.
- **High concentration of core deposits.** Core deposits were 77% of total deposits at September 30, 2025.
- **Limited wholesale funding.** Borrowings to total assets was 2.2% and brokered time deposits to total assets was 6.4% at September 30, 2025.
- **Strong credit quality.** Nonperforming loans to total loans was 0.19% and nonperforming assets to total assets was 0.15% as of September 30, 2025. Annualized net recoveries to average loans for the current quarter was 0.03%.

Earnings (for the three months ended September 30, 2025 unless otherwise noted)

- **Core earnings.** Core net income (non-GAAP) was \$3.9 million, with diluted core earnings per share of \$0.74. Core pre-provision net revenue (PPNR) (non-GAAP) was \$5.0 million.
- **Margin.** Net interest income was \$13.1 million, an increase of 4.5% from Q2 2025. Net interest margin was 3.64%, up 10 bp from Q2 2025 as yield on interest-earning assets increased 10 bps and cost of funds decreased 3 bps.
- **Positive core returns.** Adjusted return on average equity (non-GAAP) was 10.45% for Q3 2025, compared to 8.00% for Q3 2024.

Liquidity and Capital Strength (as of September 30, 2025 unless otherwise noted)

- **Significant available liquidity.** Cash on deposit was \$55.9 million and available borrowing capacity was \$598.4 million. Available liquidity covers 250% of uninsured/non-collateralized deposits.
- **Low-risk deposit base.** Insured/collateralized deposits account for 75.9% of total deposits.
- **Well-capitalized.** The Bank's Tier 1 Leverage ratio was 10.06% at September 30, 2025, compared to 9.98% at December 31, 2024.
- **Increasing shareholder value.** TBV per common share (non-GAAP) was \$28.56 at September 30, 2025, compared to \$26.82 at December 31, 2024.
- **Stock Repurchase Plan (SRP).** Announced \$5.0 million SRP in Q3 2025. Attractive way to return capital to shareholders.

Q3 2025 Results Overview (Unaudited)



Financial Highlights

(\$000s except per share)	Q3 2025	Change	
		Q2 2025	Q3 2024
Balance Sheet			
Total Net Loans (Net Allowance)	\$ 1,133,240	\$ 32,138	\$ 76,964
Total Deposits	1,334,420	24,988	(19,400)
Income Statement			
Net Interest Income	13,099	559	1,625
Net Provision (Recovery) for Credit Losses	259	251	300
Noninterest Income (excl Net (Loss) Gain on Investment Securities)	1,075	144	87
Loss on Sale of Securities	(11,752)	(11,752)	(11,997)
Noninterest Expense	9,183	435	401
Income Tax Expense	(1,324)	(2,090)	(2,071)
Net (Loss) Income	(5,696)	(9,645)	(8,915)
Performance Ratios			
Earnings Per Share, Diluted	\$ (1.07)	\$ (1.93)	\$ (1.77)
Net Interest Margin ⁽¹⁾	3.64 %	0.10 %	0.53 %
ROAA ⁽¹⁾	(1.50)%	(2.56)%	(2.34)%
ROATCE ⁽¹⁾⁽²⁾	(16.21)%	(27.74)%	(26.43)%
NCOs/Average Loans ⁽¹⁾	(0.03)%	(0.02)%	(0.06)%
Tangible Book Value per Share ⁽²⁾	\$ 28.56	\$ 0.68	\$ 1.40
Tangible Equity Ratio (TCE / TA) ⁽²⁾	9.29 %	0.10 %	0.31 %
Capital Ratios (Bank Only)			
Tier 1 Leverage	10.06 %	(0.43)%	0.10 %
Common Equity Tier 1 Capital	14.19 %	(1.09)%	(0.60)%
Tier 1 Capital	14.19 %	(1.09)%	(0.60)%
Total Risk-Based Capital	15.20 %	(1.09)%	(0.56)%

(1) Annualized

(2) Non-GAAP Calculation in Press Release

(3) Comparisons are to Q2 2025 unless otherwise noted

Quarterly Highlights⁽³⁾

Balance Sheet:

- Loans increased \$32.1 million as a result of commercial lending efforts, partially offset by discontinued indirect portfolio product offering.
- Deposits increased \$25.0 million due to increases of \$3.7 million in core (non-time) deposits and \$21.3 million in time deposits.
- Tangible book value per share (non-GAAP) was \$28.56.

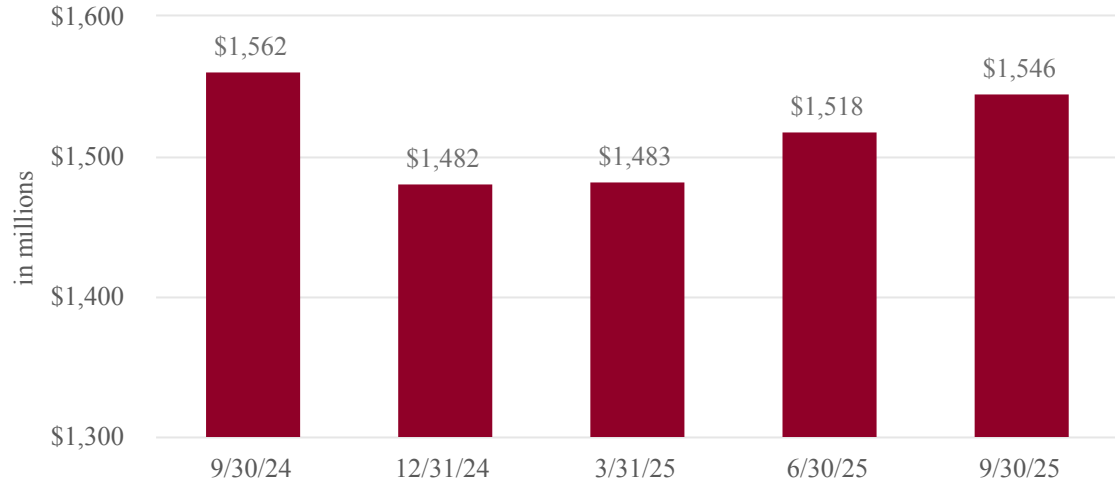
Earnings and Capital:

- Net loss was \$5.7 million due to an \$11.8 million pre-tax loss on the sale of securities related to the execution of a securities repositioning strategy during Q3. Core net income was \$3.9 million, while core PPNR was \$5.0 million, an increase from \$4.7 million for Q2.
- Net interest margin⁽¹⁾ was up 10 bp to 3.64% due to an increase in security yields and a reduction in the cost of funds.
- Core noninterest income increased primarily due to higher service fees in Q3 2025.
- Noninterest expense increased 5.0% primarily due to higher professional fees related to audit services and salaries related to treasury personnel.
- Effective Tax Rate was 18.9%.
- The Bank's Tier 1 Leverage ratio was 10.06%.

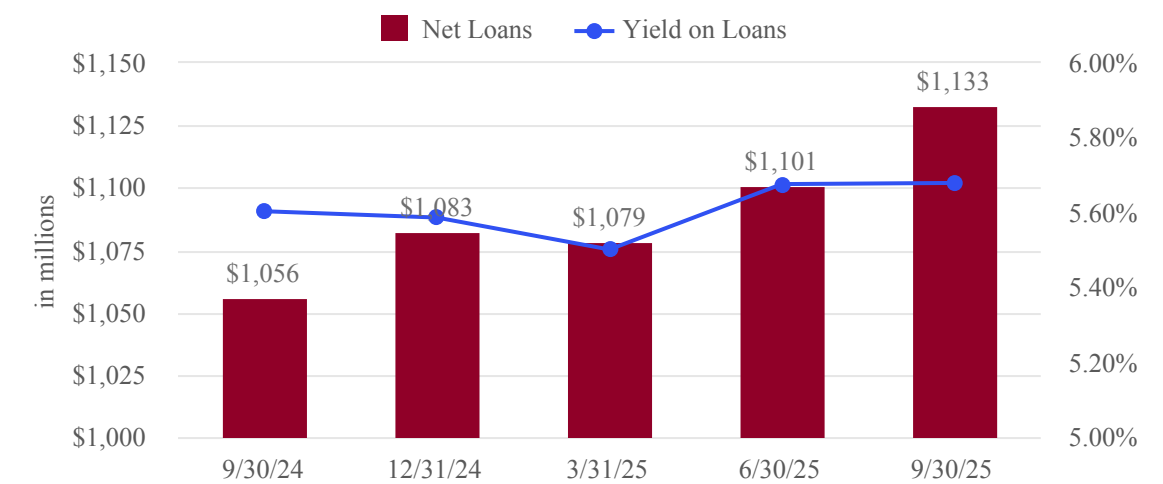
Financial Trends - Balance Sheet (Unaudited)



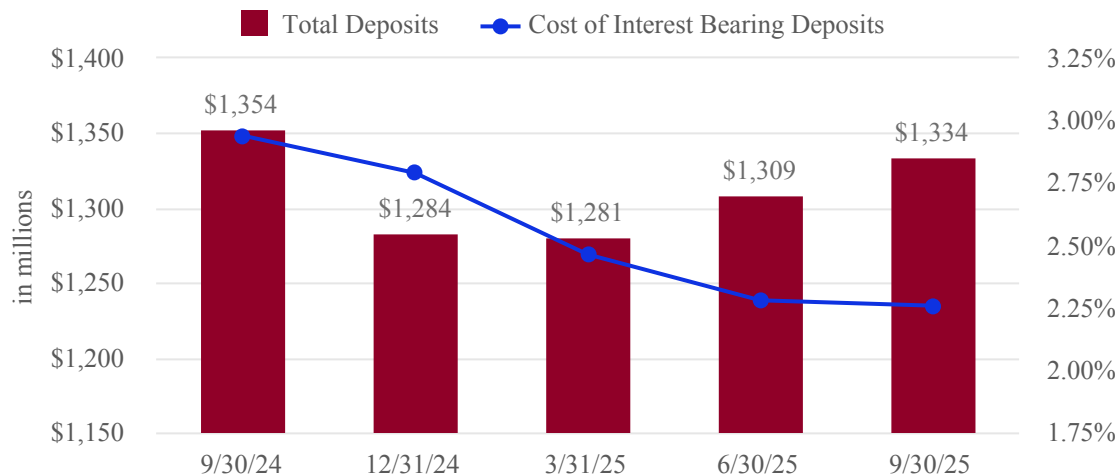
Total Assets



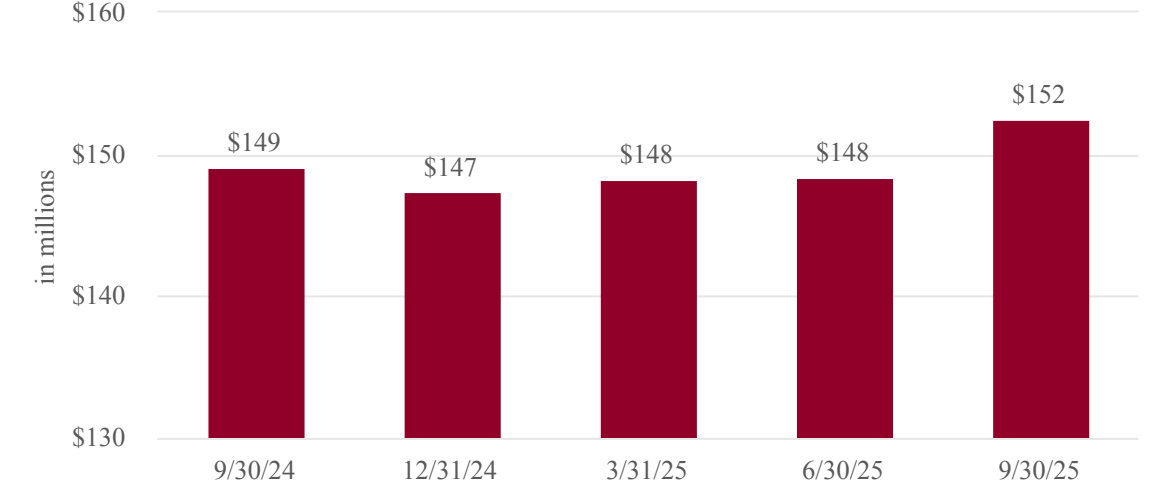
Total Net Loans



Total Deposits



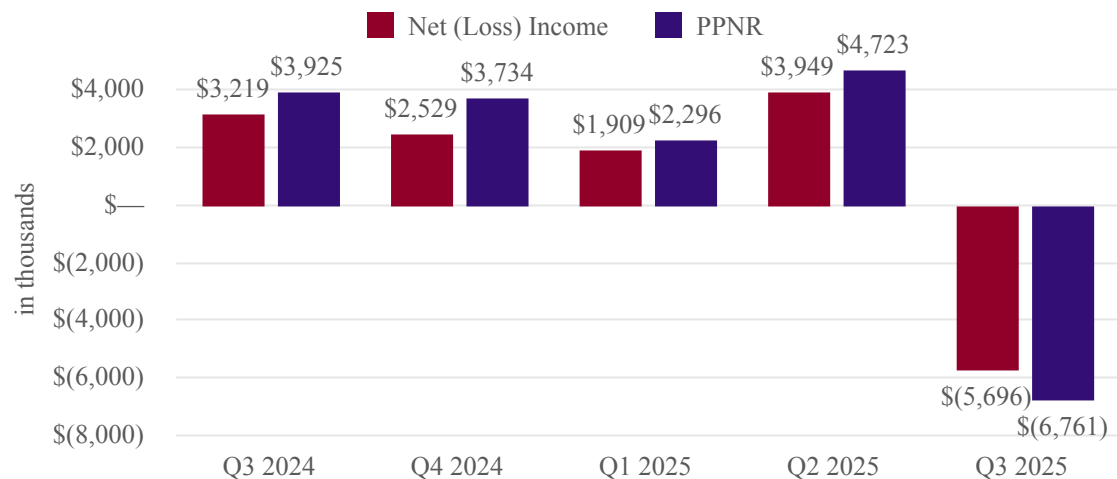
Total Stockholders' Equity



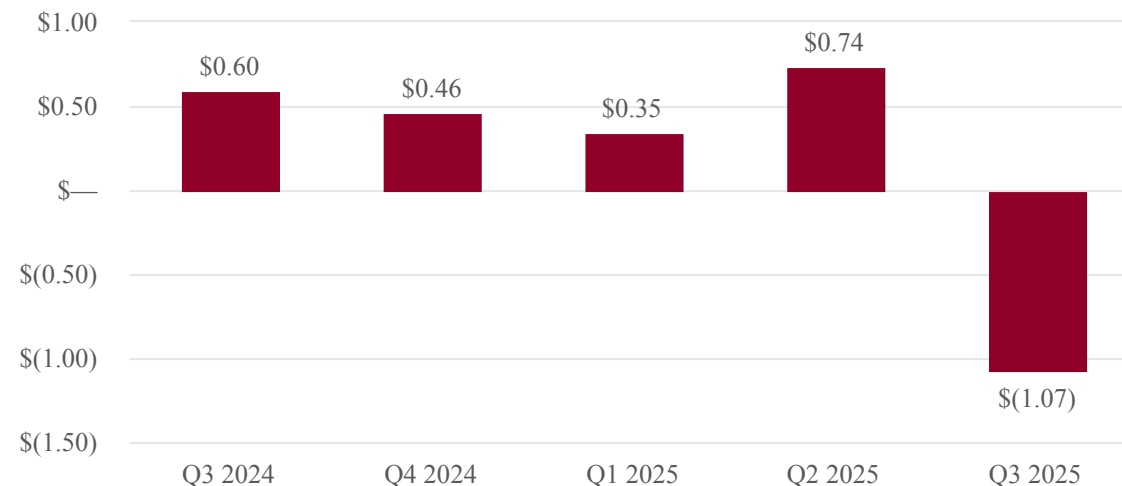
Financial Trends - Reported Earnings and Profitability (Unaudited)



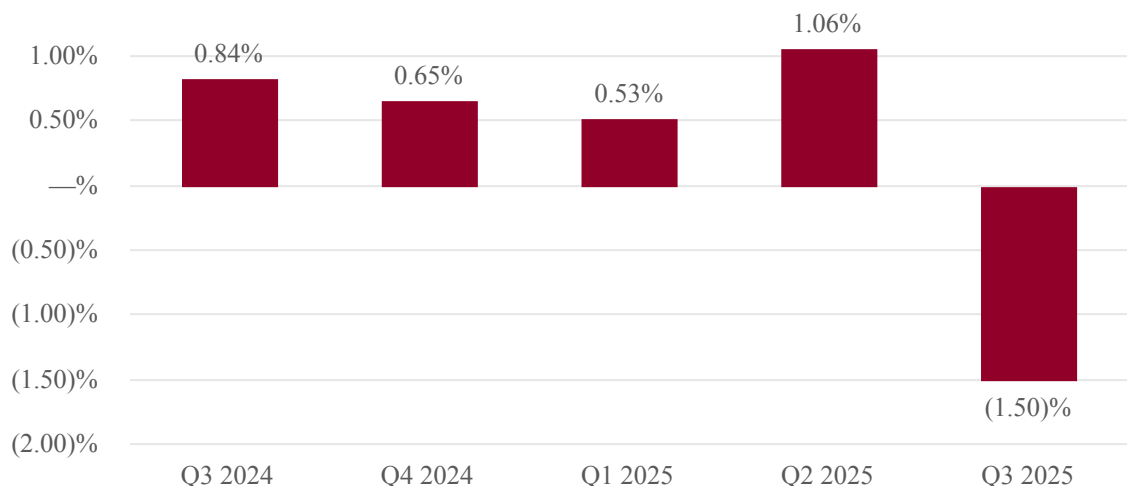
Net (Loss) Income / PPNR (non-GAAP)



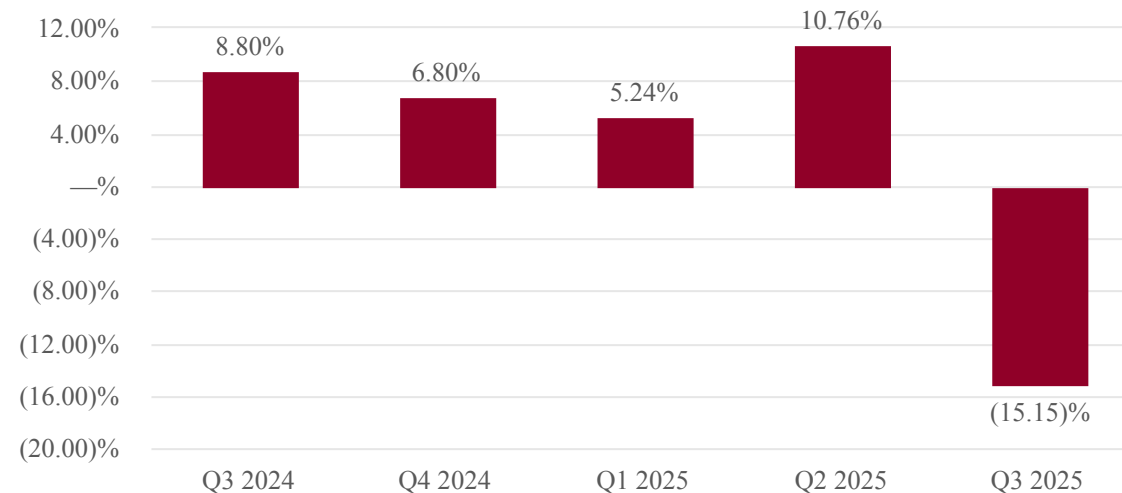
Earnings Per Share (EPS) - Diluted



Annualized Return on Average Assets (ROAA)



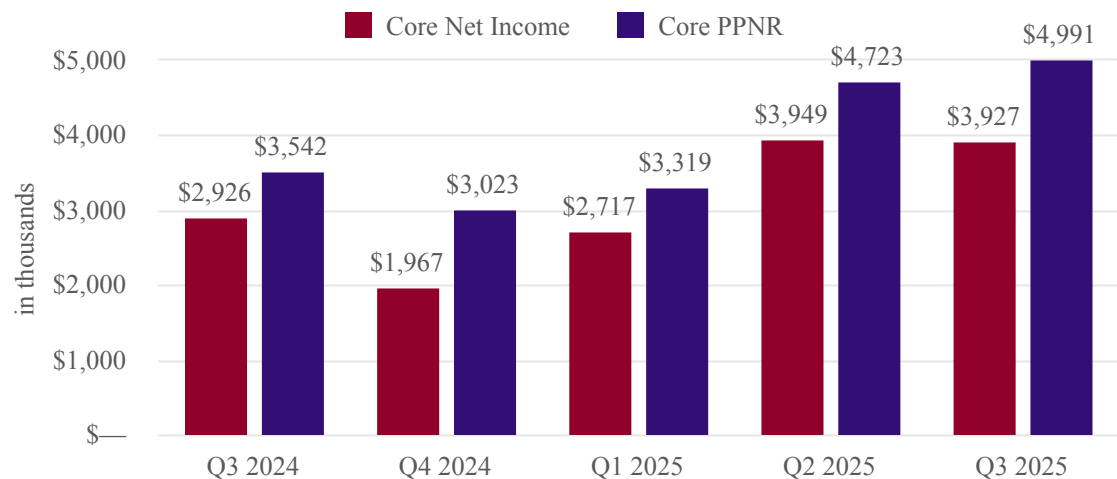
Annualized Return on Average Equity (ROAE)



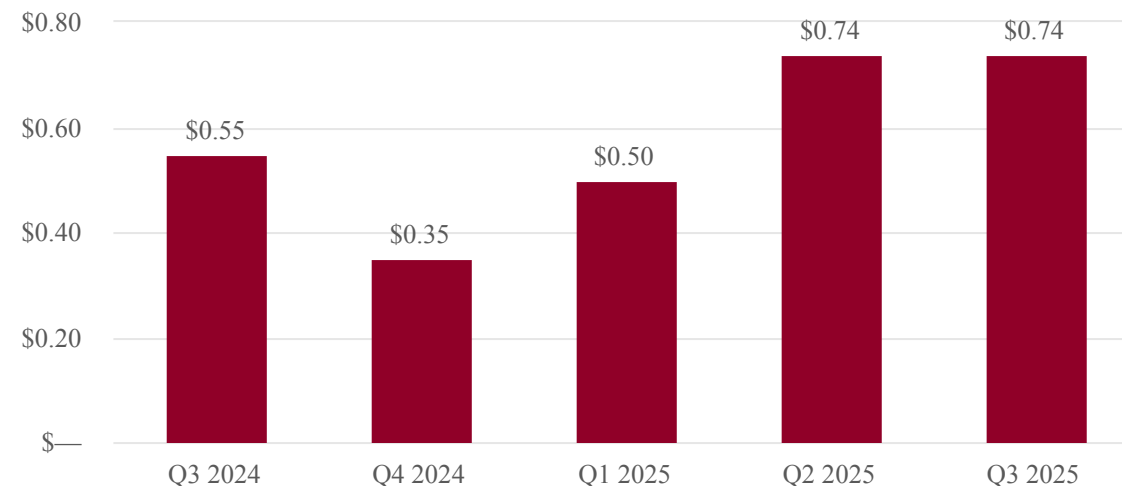
Financial Trends - Core Earnings and Profitability ⁽¹⁾ (Unaudited)



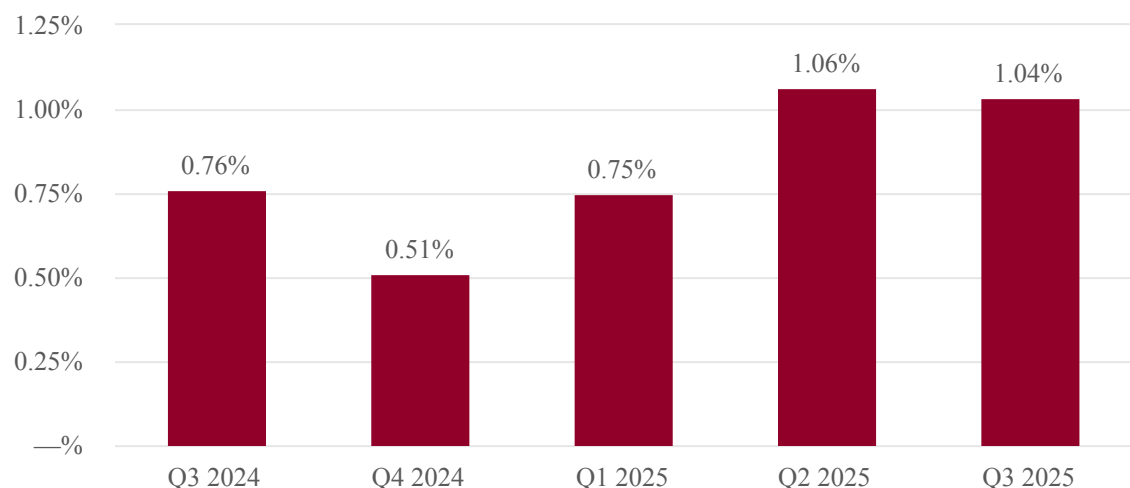
Core Net Income / Core PPNR (non-GAAP)



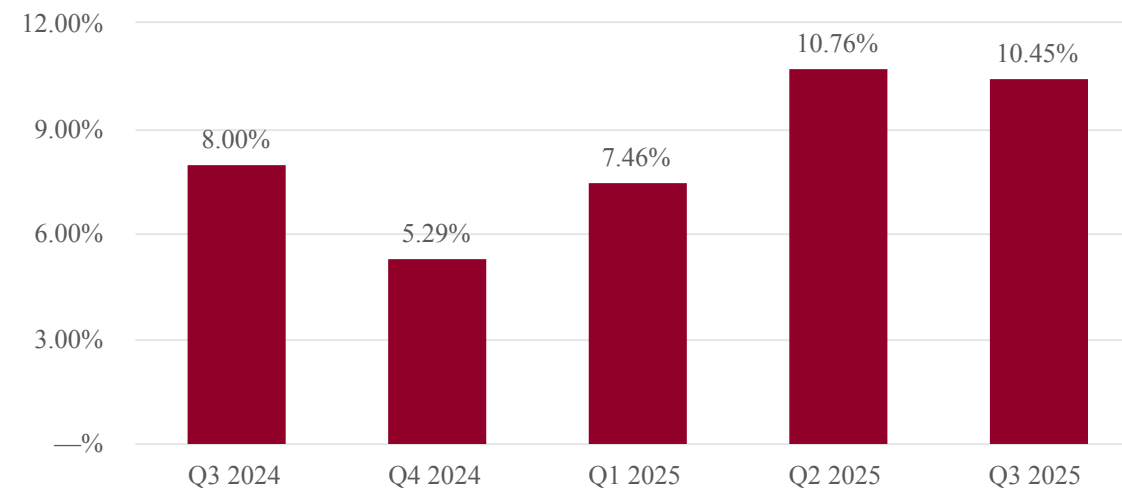
Core EPS - Diluted (non-GAAP)



Core Annualized ROAA (non-GAAP)



Core Annualized ROAE (non-GAAP)

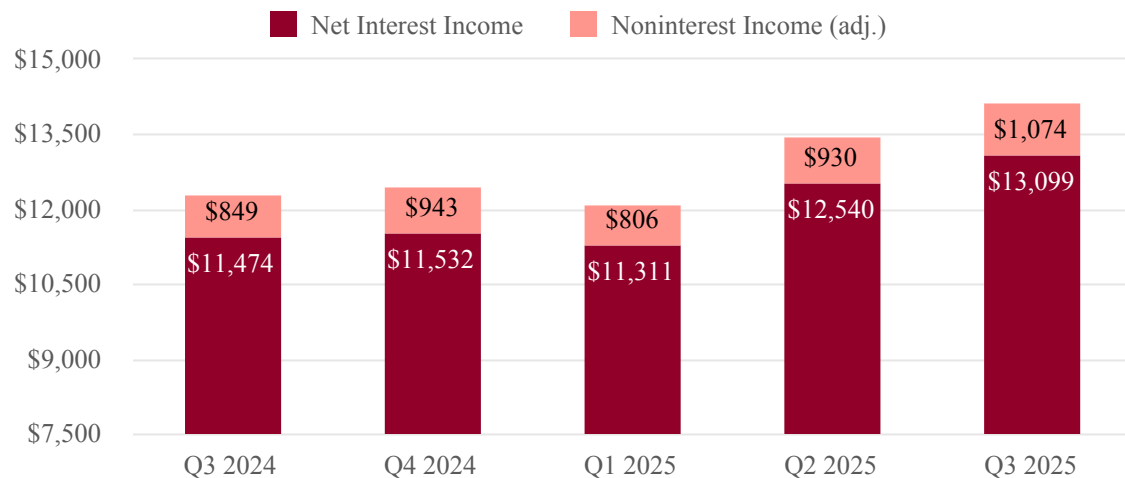


⁽¹⁾ Non-GAAP Calculation in Press Release

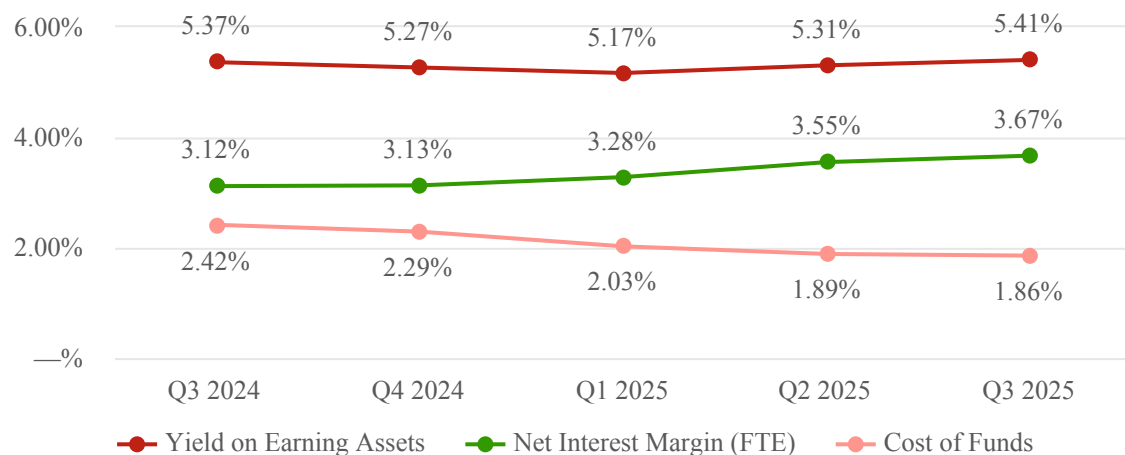
Financial Trends - Earnings and Profitability (Unaudited)



Total Revenue (non-GAAP)



Net Interest Margin (NIM) (non-GAAP) ⁽¹⁾

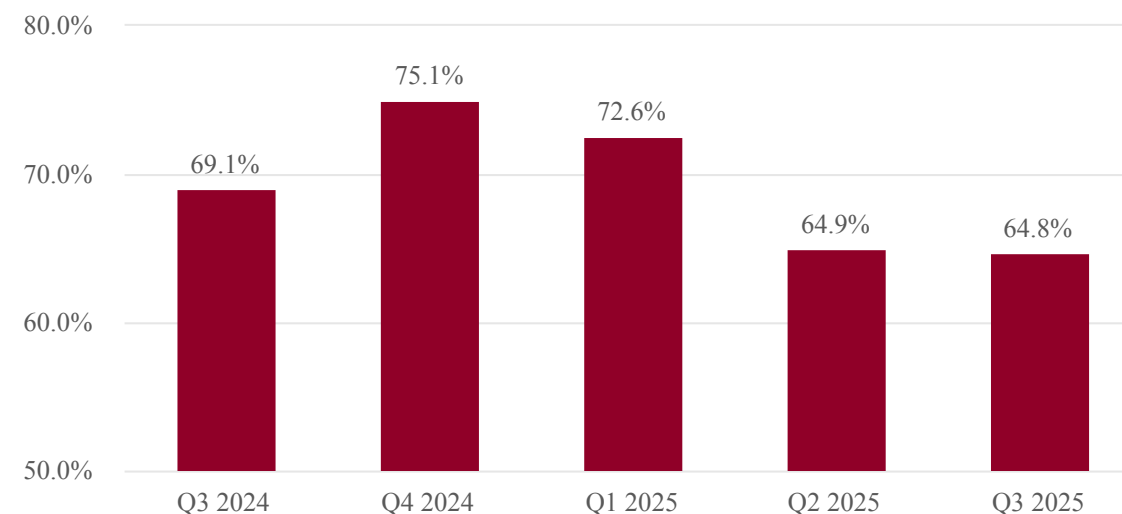


⁽¹⁾ Non-GAAP Calculation in Press Release

Highlights - Noninterest Income (adj.) (non-GAAP)

- All periods exclude gains/losses on securities.
- **Q3 2024** - excludes a gain of \$138,000 related to the 2023 sale of Exchange Underwriters ("EU").
- **Q4 2024** - excludes a \$708,000 earn-out payment from the sale of EU.
- **Q1 2025** - excludes a \$49,000 earn-out payment from sale of EU.

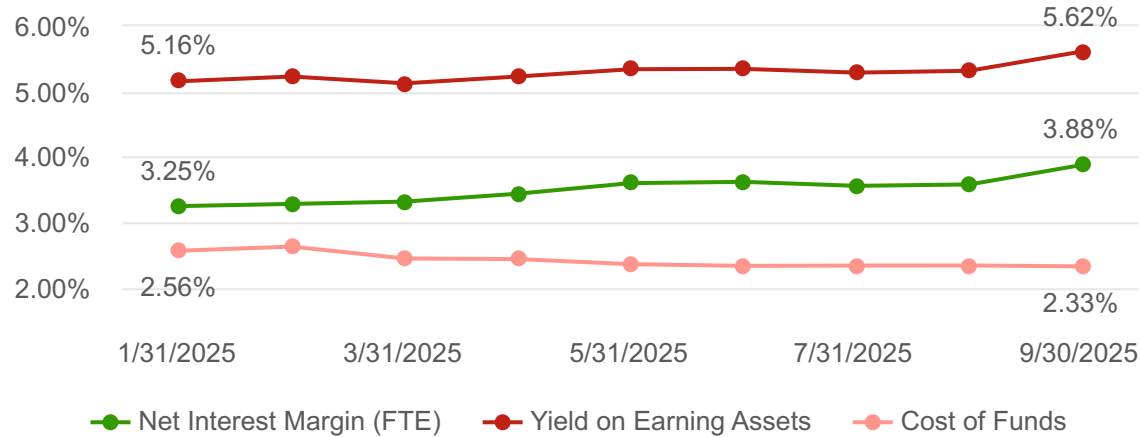
Core Efficiency Ratio (non-GAAP) ⁽¹⁾



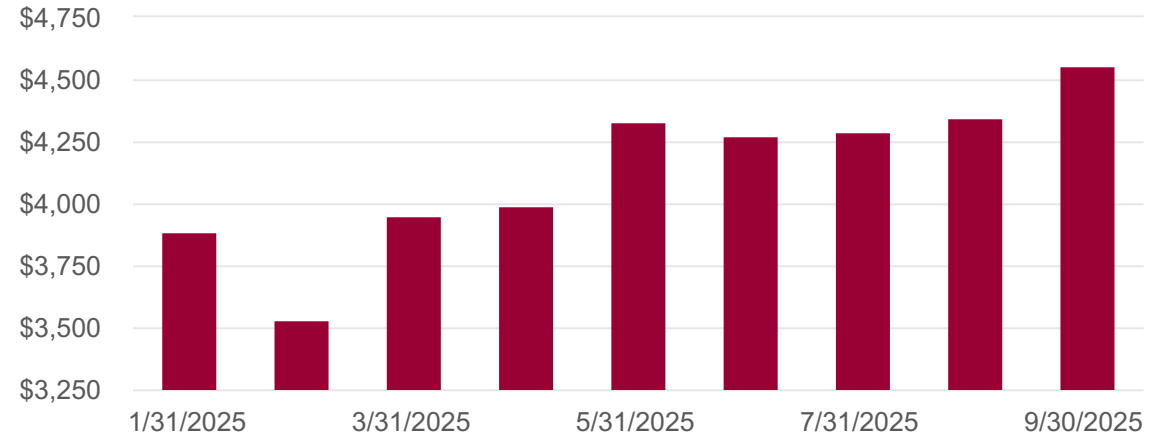
Year-to-Date Monthly Trends (Unaudited)



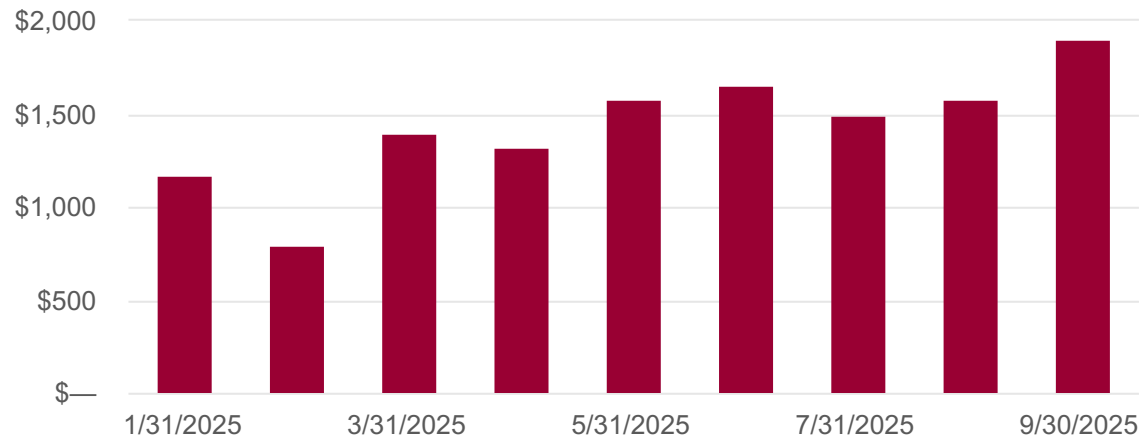
Net Interest Margin (NIM) (Non-GAAP)



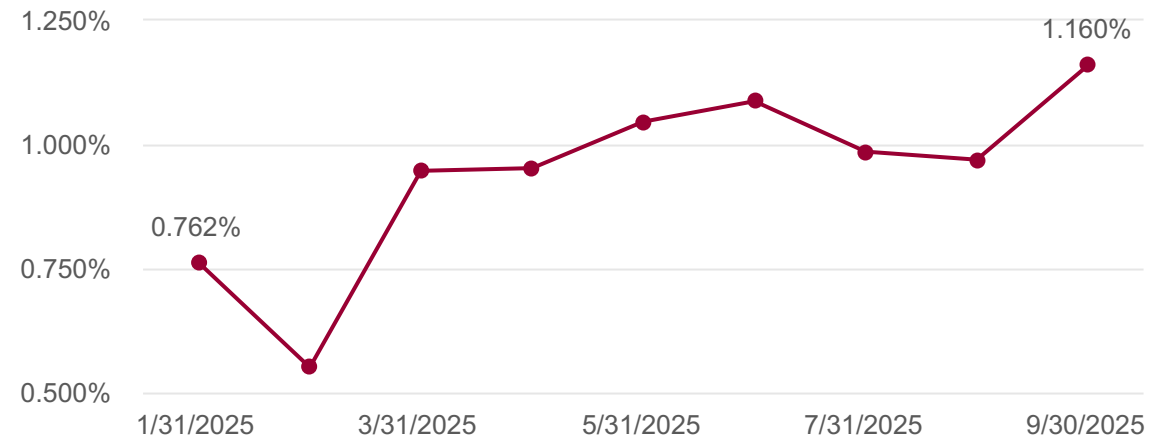
Net Interest Income (FTE) (Non-GAAP)



Pre-Tax Pre-Provision Income (Core) (Non-GAAP)



Core Annualized ROAA (Non-GAAP)

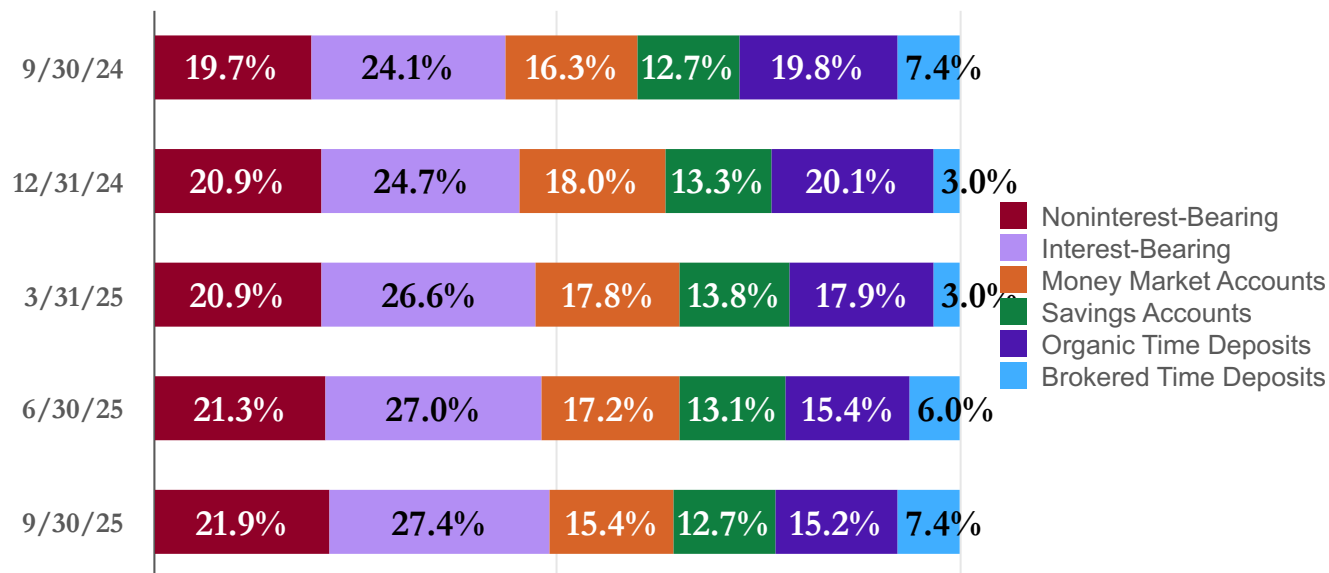


Deposit Composition / Characteristics

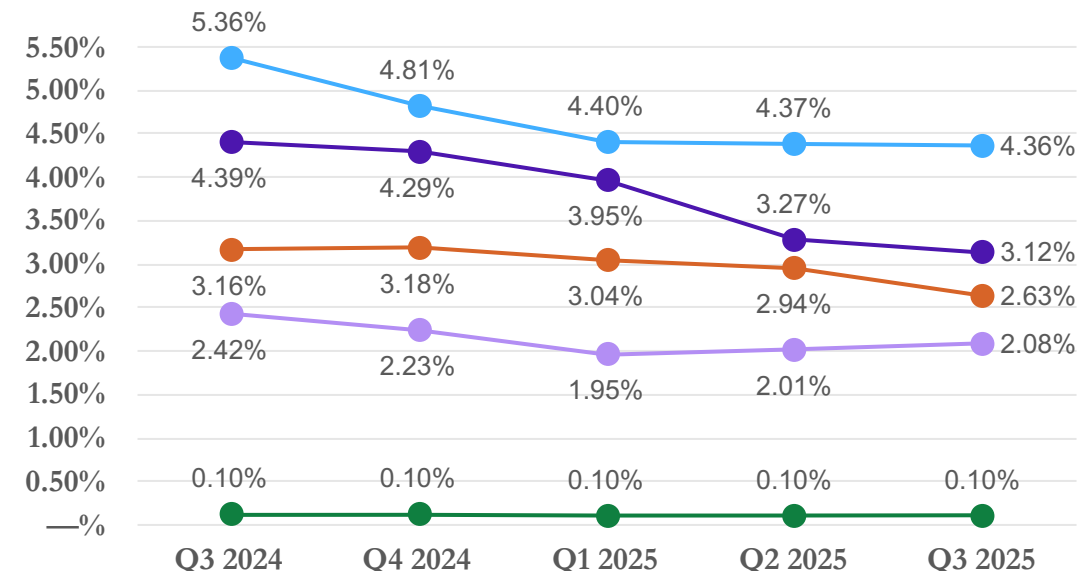
Deposit Mix and Cost (Unaudited)



Deposit Mix



Cost of Interest-Bearing Deposits



Deposit Composition

(in millions)	9/30/24	12/31/24	3/31/25	6/30/25	9/30/25
NIB Demand	\$ 267.0	\$ 267.9	\$ 267.4	\$ 278.7	\$ 291.9
IB Demand	326.5	316.8	341.2	353.4	366.0
Money Market	220.8	231.5	228.0	225.1	206.2
Savings Accounts	172.4	170.5	176.7	172.0	169.0
Organic Time Deposits	267.5	257.9	228.8	201.1	202.9
Brokered Time Deposits	99.6	39.0	39.0	79.0	98.5
Total Deposits	\$ 1,353.8	\$ 1,283.5	\$ 1,281.1	\$ 1,309.4	\$ 1,334.4

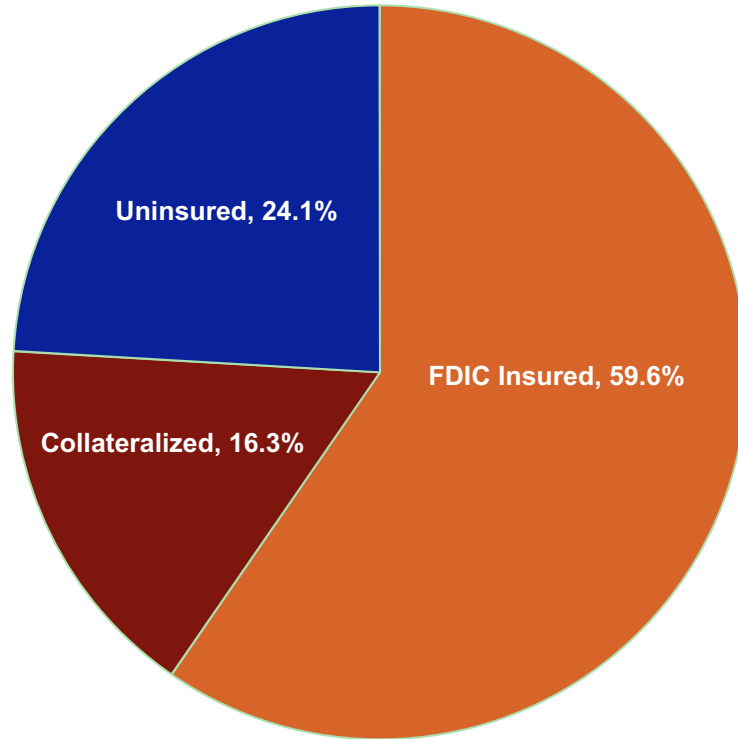
Highlights

- Deposits increased \$50.9 million, or 4.0%, from December 31, 2024.
- Brokered time deposits were utilized to fund commercial loan growth and the purchase of floating rate CLO securities and mature within three months.
- Mix shifting from time to lower-cost demand deposits.
- Offering short-term certificate offering at a cost favorable to alternative funding sources.
- Cost of interest-bearing deposits was 2.26% for Q3 2025, compared to 2.28% for Q2 2025 and 2.94% for Q3 2024.

Secure Deposit Base (Unaudited)



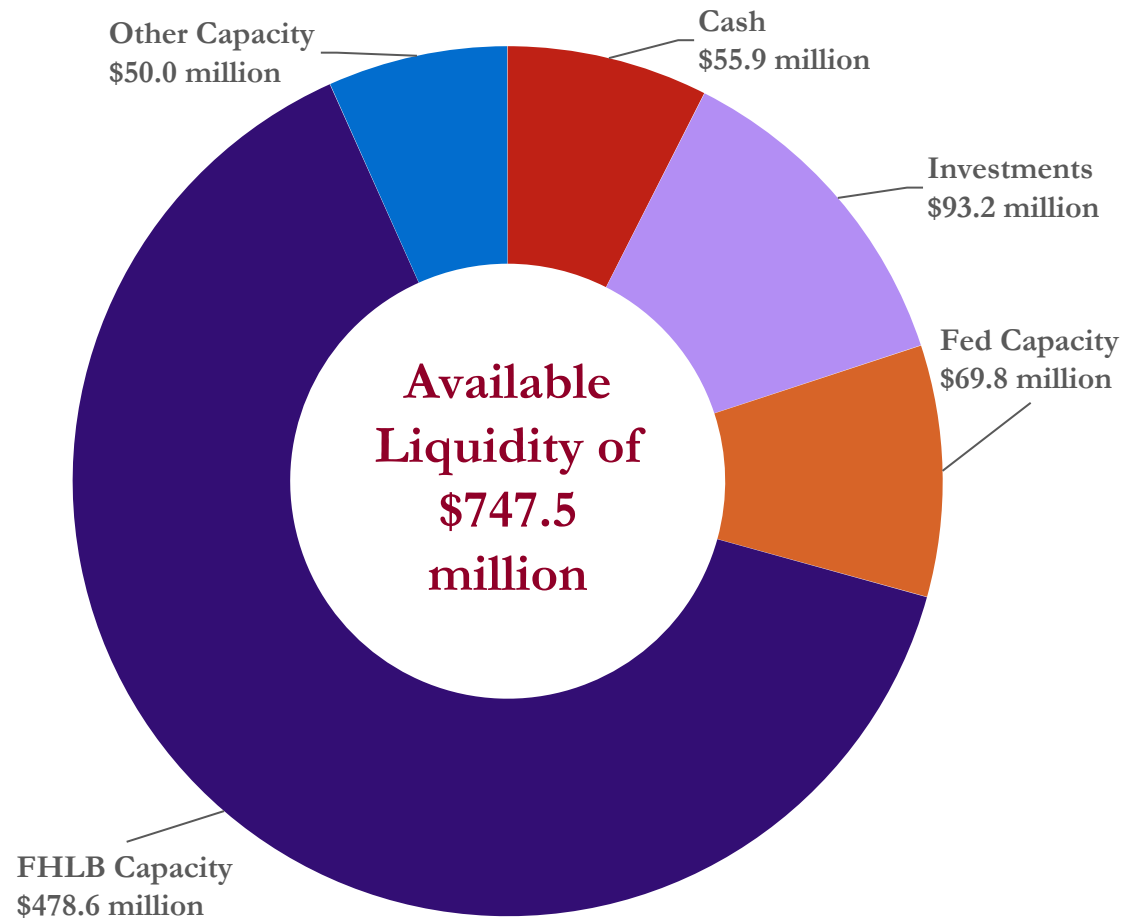
As of 9/30/2025



- In total, 75.9% of client deposits (non-brokered) are FDIC insured or collateralized with investment securities as of September 30, 2025, compared to 78.4% as of December 31, 2024.
- Uninsured client deposits consist of business & retail deposits of 15.7% and 8.4% of total deposits, respectively.
- At September 30, 2025, client deposits consisted of 55.2% retail, 29.1% business, and 15.7% public funds.
- CB is focused on providing opportunities for uninsured depositors to move funds to alternate products, providing benefit to both clients and the Bank.

Source: Company information as of 9/30/2025

Strong Liquidity Position (Unaudited)



Highlights

- Cash & Cash Equivalents totaled \$55.9 million, or 3.6% of total assets.
- Investment Securities totaled \$272.6 million, with \$179.3 million utilized as collateral for public fund deposits. All securities are classified as available-for-sale and marked to market.
- Total borrowings totaled \$34.7 million, or 2.2% of total assets and included \$20.0 million in FHLB borrowings and \$14.7 million in subordinated debt.
- The Bank has \$598.4 million in available borrowing capacity (FED, FHLB, Other).
- Available liquidity covers 250% of uninsured/non-collateralized deposits.

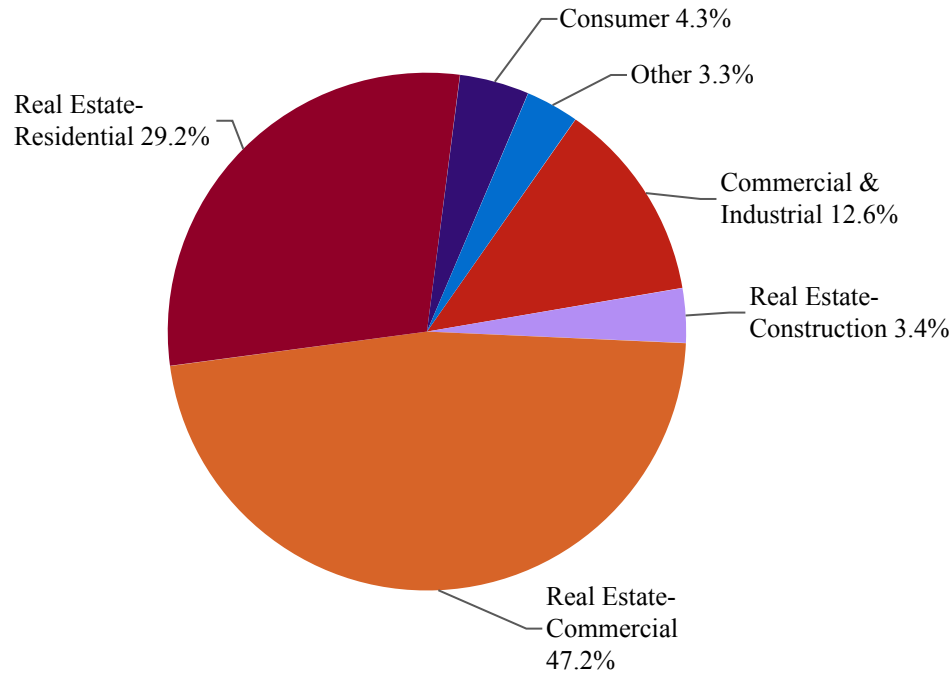
Source: Company information as of 9/30/2025

Loan Portfolio Composition



Loan Portfolio Composition (Unaudited)

As of 9/30/2025



Highlights

- Loans increased \$50.8 million, or 4.6%, from December 31, 2024 due primarily from commercial lending. Excluding the indirect loans, loans increased \$73.9 million, or 7.2%, from December 31, 2024.
- Loan production for Q3 2025 totaled \$163.3 million while loans paid off totaled \$73.4 million.
- CB continues to focus on disciplined pricing and credit quality standards.
- CB remains committed to hiring and retaining experienced commercial bankers.

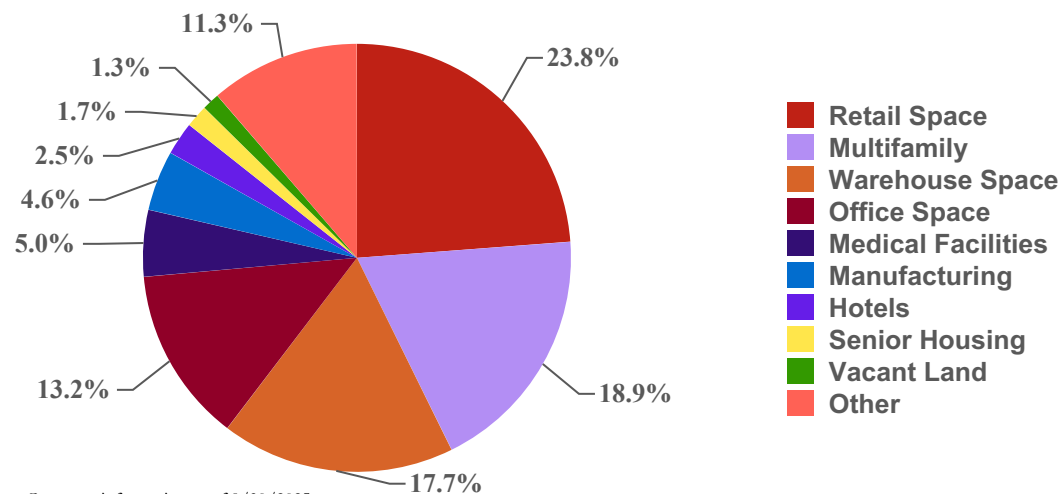
Loan Portfolio Detail

<i>dollars in millions</i>	9/30/24	12/31/24	3/31/25	6/30/25	9/30/25	QoQ Change	YoY Change
Real Estate - Residential	\$ 338.9	\$ 338.0	\$ 334.7	\$ 329.3	\$ 333.4	1.2 %	(1.6)%
Real Estate - Commercial	464.4	485.5	497.3	513.2	539.4	5.1	16.1
Real Estate - Construction	43.5	54.7	54.6	40.7	38.9	(4.4)	(10.6)
Commercial & Industrial	108.6	112.0	107.4	138.2	143.9	4.1	32.5
Consumer	80.0	70.5	61.9	57.4	49.6	(13.6)	(38.0)
Other	30.4	31.9	32.6	32.0	38.2	19.4	25.7
Total Loans	\$ 1,065.8	\$ 1,092.6	\$ 1,088.5	\$ 1,110.8	\$ 1,143.4	2.9 %	7.3 %

Commercial Loan Portfolio Detail (Unaudited)



C&I and CRE Loans by Industry



Source: Company information as of 9/30/2025

Highlights

- CRE loans represent 47.2% of the total loan portfolio.
- Limited exposure to office space.
- 21.5% of CRE loans are owner occupied.
- Non-Owner Occupied CRE loans have an average LTV of 59.0% based on appraised values at the time of origination, whereas Owner Occupied CRE's LTV is 54.1%.
- Average Non-Owner Occupied CRE loan size is approximately \$1.3 million, and Owner Occupied is approximately \$577,000.
- No loans are currently in deferral.
- CRE loans are concentrated in the Pittsburgh metropolitan area.

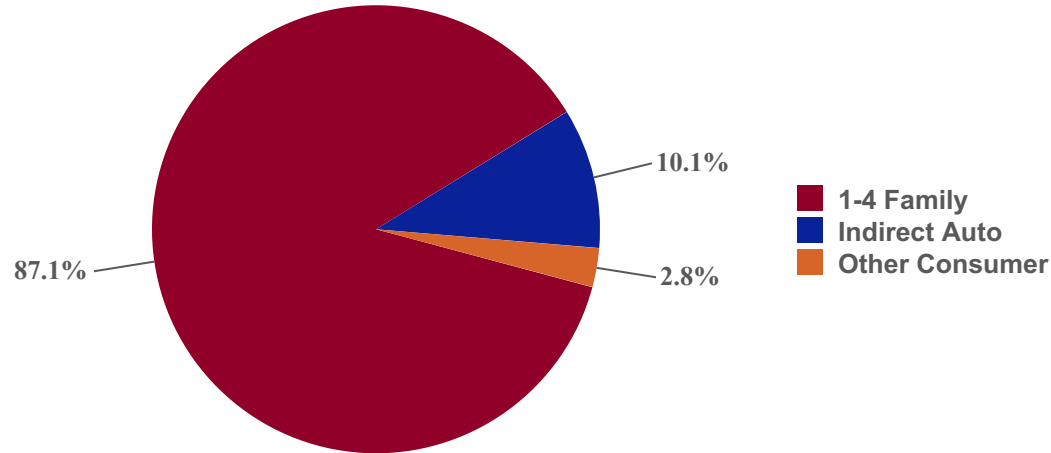
Commercial Real Estate Loan Portfolio Details

	Total O/S Balance	CRE Owner Occupied				CRE Non-Owner Occupied			
		O/S Balance	Percent	Avg Loan Size	Avg LTV	O/S Balance	Percent	Avg Loan Size	Avg LTV
Retail Space	\$ 128,415	\$ 26,348	4.88 %	\$ 712	51.90 %	\$ 102,067	18.92 %	\$ 1,501	62.80 %
Multifamily	101,965	3,726	0.69	3,726	70.56	98,239	18.21	973	61.38
Warehouse Space	95,250	20,480	3.80	788	48.42	74,770	13.86	1,968	55.22
Office Space	71,305	9,224	1.71	401	72.67	62,081	11.51	1,293	60.90
Medical Facilities	27,123	8,768	1.63	674	75.02	18,355	3.40	1,224	56.39
Manufacturing	24,527	2,887	0.54	289	54.34	21,640	4.01	2,164	43.27
Hotels	13,551	—	—	—	—	13,551	2.51	1,936	59.23
Senior Housing	9,110	5,867	1.09	1,956	27.00	3,243	0.60	3,243	41.54
Vacant Land	7,169	2,126	0.39	125	42.70	5,043	0.93	1,261	44.60
Other	60,980	36,465	6.75	514	52.54	24,515	4.57	943	61.08
Total	\$ 539,395	\$ 115,891	21.48 %	\$ 577	54.10 %	\$ 423,504	78.52 %	\$ 1,332	58.98 %

Consumer Loan Portfolio Detail (Unaudited)

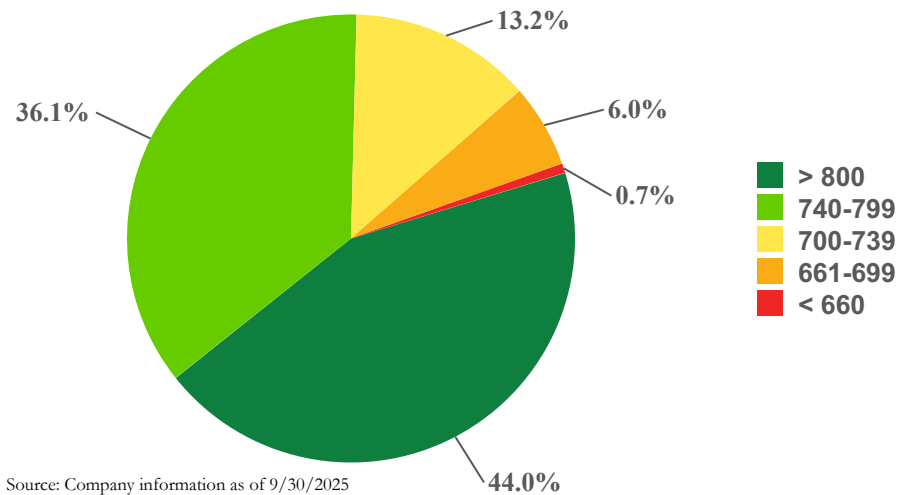


Consumer Lending Portfolio - \$383.0M



Source: Company information as of 9/30/2025

Indirect Auto Portfolio by Max FICO Score- \$38.8M

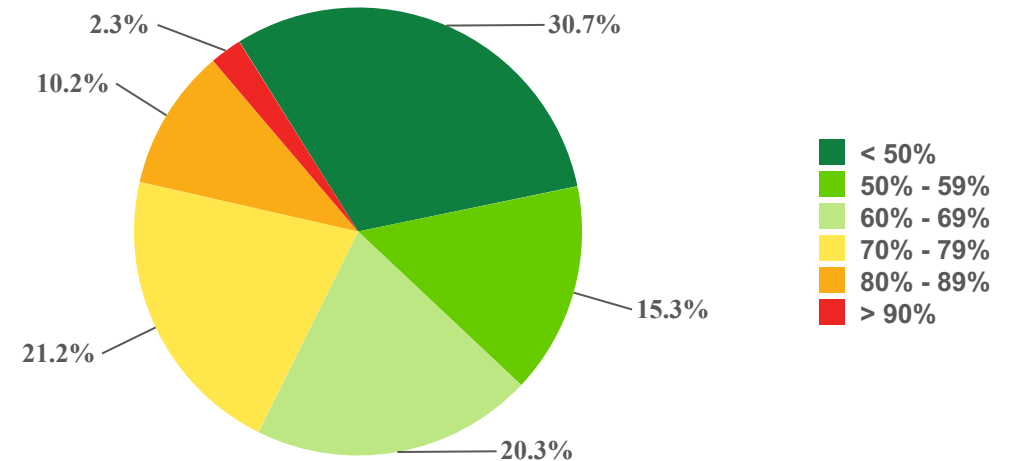


Source: Company information as of 9/30/2025

Highlights

- Residential loans represent 29.2% of total loans.
- 66.3% of residential loans have an LTV of less than 70%, based on appraised values at the time of origination.
- Indirect auto loans represent 3.3% of total loans.
- 80.1% of indirect auto loans are to borrowers with FICO scores greater than 740, at the time of underwriting.
- The indirect auto lending program was discontinued in Q2 2023 to prioritize more profitable commercial lending products.

Residential Real Estate Loan to Values (LTV's) - \$333.5M



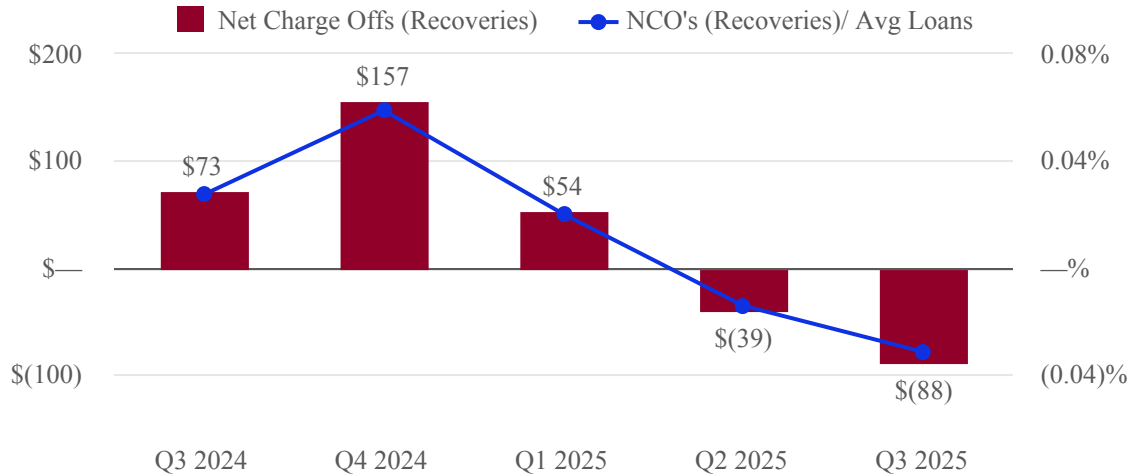
Source: Company information as of 9/30/2025

Asset Quality, Capital Ratios and IRR

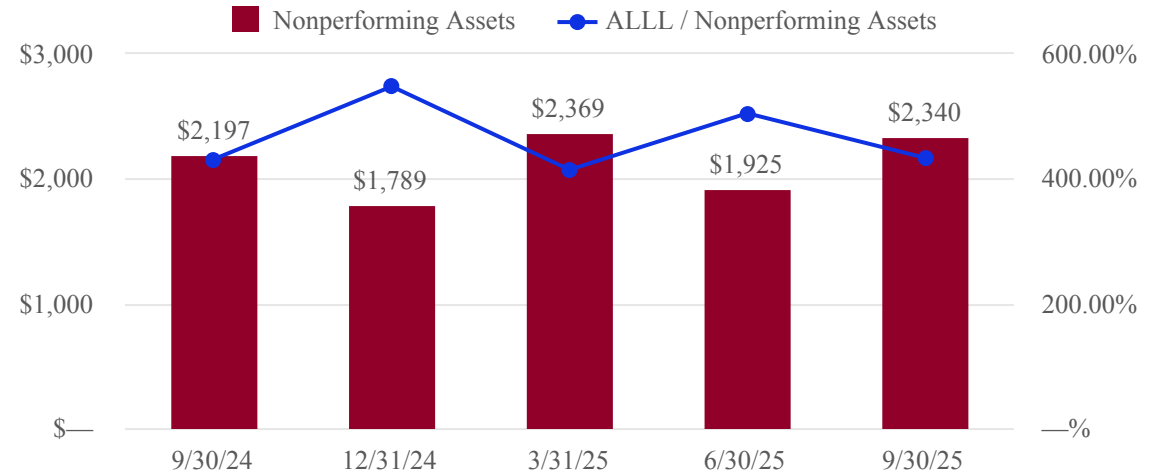
Asset Quality Trends (Unaudited)



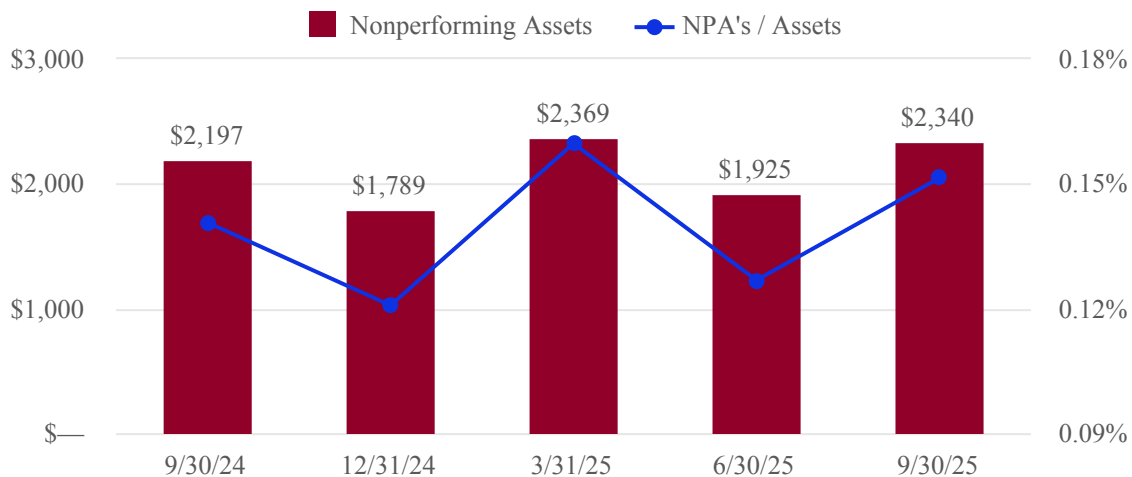
Net Charge-Offs (Recoveries) / Average Loans



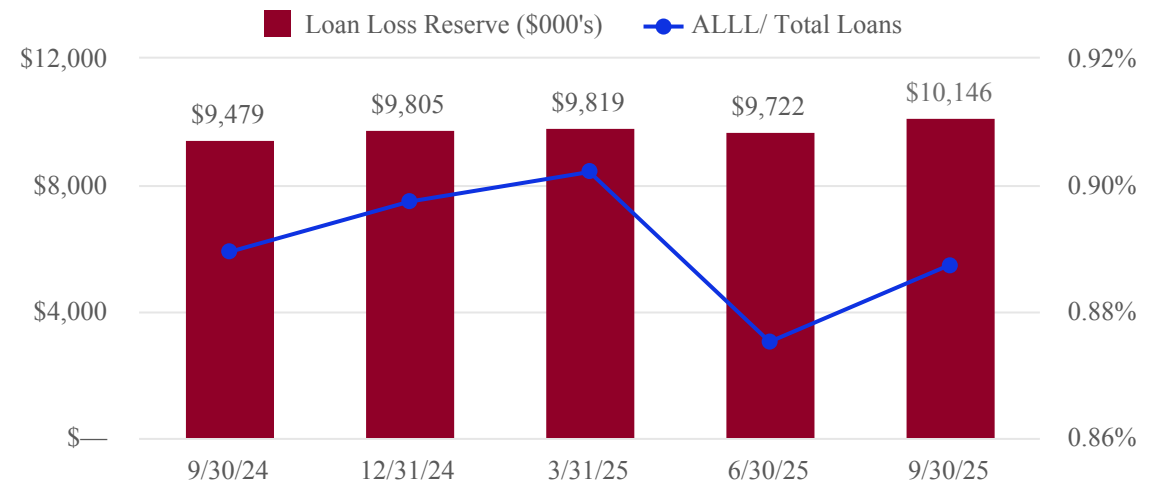
Allowance for Credit Losses / Nonperforming Assets



Nonperforming Assets / Total Assets



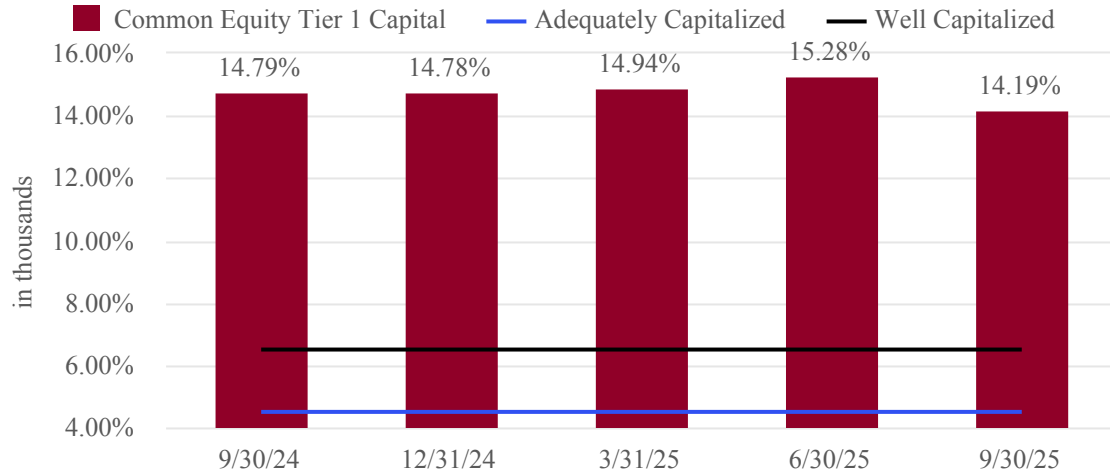
Allowance for Credit Losses / Total Loans



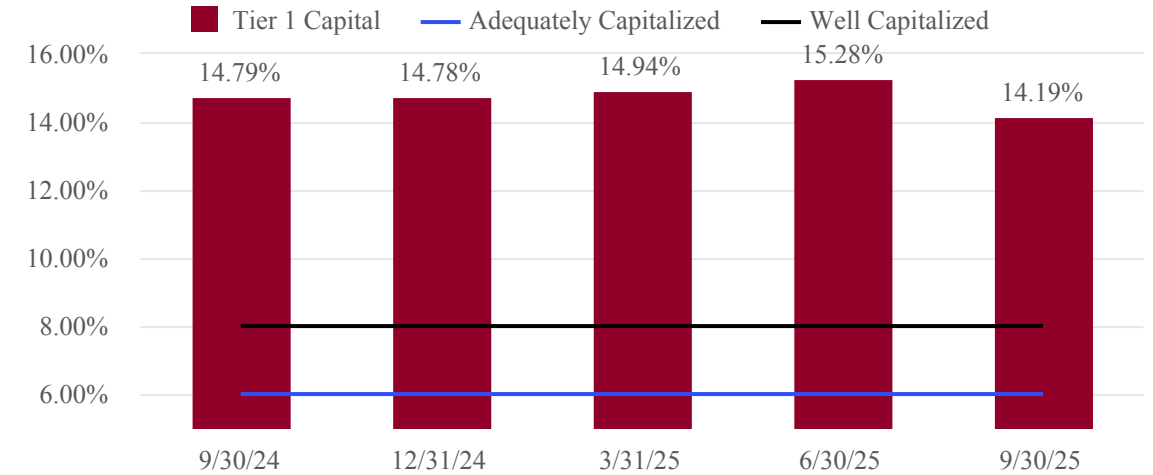
Capital Ratios (Bank Only) (Unaudited)



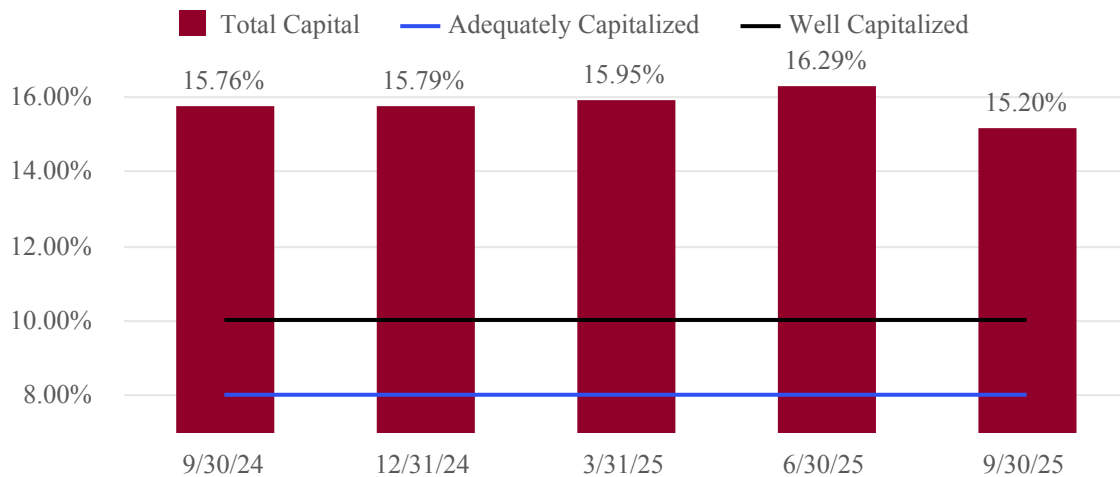
Common Equity Tier 1 Capital (to Risk Weighted Assets)



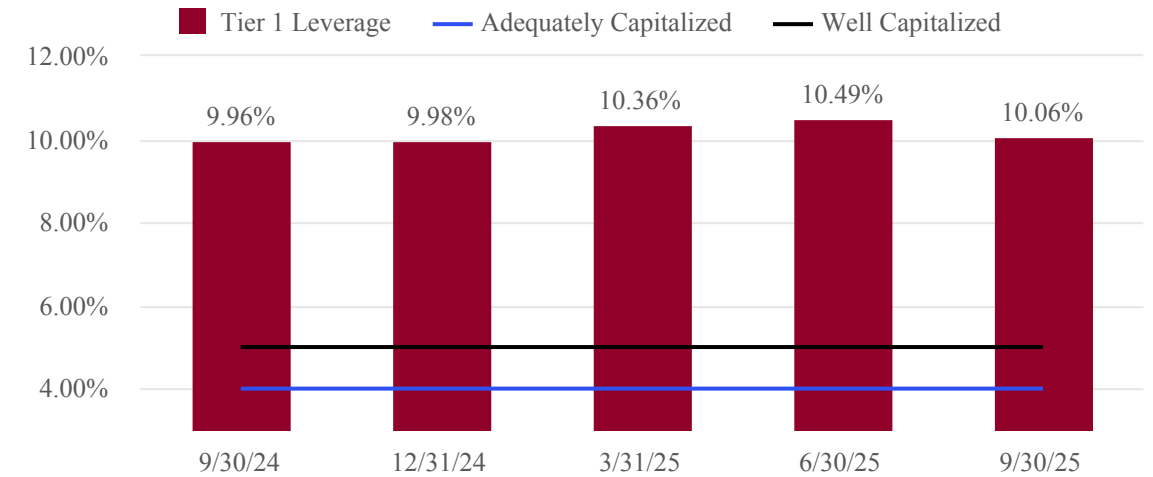
Tier 1 Capital to Risk Weighted Assets



Total Capital (to Risk Weighted Assets)



Tier 1 Leverage (to Adjusted Total Assets)



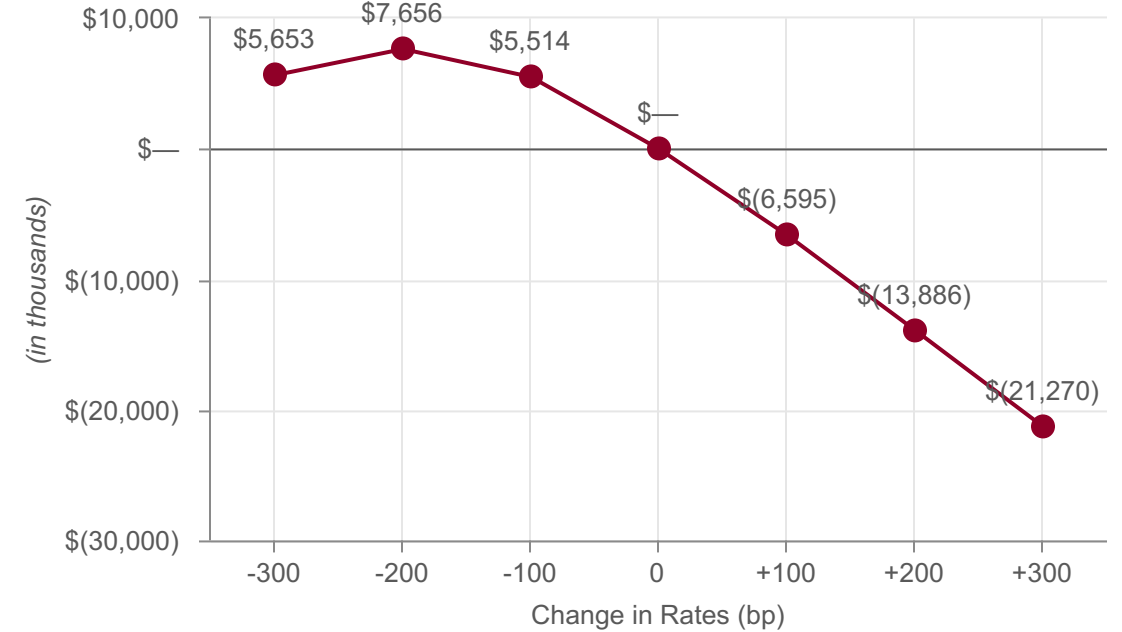
Interest Rate Risk (Unaudited)



Change in Net Interest Income (as of 6/30/2025)



Change in Economic Value of Equity (as of 6/30/2025)



Interest Rate Risk Details (as of 6/30/2025)

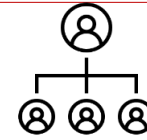
Change in Interest Rates in Basis Points	EVE			EVE as a Percent of Portfolio Value of Assets		Net Interest Earnings at Risk		
	Dollar Amount	Dollar Change	Percent Change	NPV Ratio	Basis Point Change	Dollar Amount	Dollar Change	Percent Change
<i>(Dollars in thousands)</i>								
+300	\$ 196,138	\$ (21,270)	(9.8)%	14.32%	(55)	\$ 56,892	\$ 3,781	7.1 %
+200	203,522	(13,886)	(6.4)	14.55	(32)	55,653	2,542	4.8
+100	210,813	(6,595)	(3.0)	14.74	(13)	54,416	1,305	2.5
Flat	217,408	—	—	14.87	—	53,111	—	—
-100	222,922	5,514	2.5	14.92	5	51,759	(1,352)	(2.5)
-200	225,064	7,656	3.5	14.75	(12)	50,323	(2,788)	(5.2)
-300	223,061	5,653	2.6	14.34	(53)	48,670	(4,441)	(8.4)

Conclusions



Market Presence with Brand Recognition

Serving Stable Southwestern PA & Ohio River Valley markets



Seasoned Executive Leadership

Proven experience through all economic cycles



Rewarding Shareholders

Increased quarterly dividend 4% to \$0.26 per share in Q2 2025



Investing for Growth

Adding new talent, tech upgrades and investing in process improvement



Deploying Technology to Enhance Client Experience

Continuing to invest with a tech-forward and people-centric approach

Delivering Value to Shareholders



Our goal is to continue operating as a high-performing, independent community bank, creating positive returns and adding significant value for our shareholders.

- **Committed to Improving Financial Performance**
 - Revenue Growth
 - Consistent returns
- **Dividend and Capital Reinvestment**
 - Regular and reliable dividend payouts
 - Attractive dividend yield
 - Capital reinvestment to produce higher returns
- **Investing in Products and Strategies for Future Growth**
 - Specialty Treasury Payments & Services
 - Commercial Banking
- **Creating Franchise Value**
- **Supporting Local Communities (building value beyond financial returns)**

Concluding Thoughts



- Community bank model is **highly-differentiated** compared with large regional banks
- Intense focus on sales and service culture and quality product offerings which builds **full relationships** with our clients
- Utilize **technology investments** to enhance speed of process while improving client experience
- **Enhance profitability and efficiency potential** while continuing to invest for future growth
- Continue our track record of **opportunistic growth** in the robust Pittsburgh Metropolitan area and across our footprint
- Defend our relatively **low-cost deposit base** which enables the bank to protect net interest margin
- Leverage our credit culture and **strong loan underwriting** as a foundation to uphold our asset quality metrics

Be the **Community Bank** of choice across our footprint



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