



## June 2020: Annual Meeting Letter

Dear Fellow Shareholder:

Please let me start by wishing you, your family, and business good health and safety during these unprecedented times. The Citizens National Bank family thanks you for your support and understanding during the last few months. Based on the current guidance available to the Board of Directors, we plan to host our Annual meeting of shareholders at our Main Office on June 18, 2020 at 3:00pm.

We have enclosed important Shareholder meeting materials for the June 18th meeting. As always, we encourage you to vote your shares by returning your proxy in the envelope provided or by attending in person, if you wish to vote your shares in that manner. We will be covering 2019 financial performance in greater detail at the meeting and will also give our thoughts on the Company and Banking Industry for the second half of 2020.

Finally, for our shareholders that do not yet feel comfortable gathering in person; we will provide remote access through our website. If you wish to attend the meeting in this manner, please go to [www.citizensnb.com/Shareholder2020](http://www.citizensnb.com/Shareholder2020) to register. Upon registration, you will be provided details on how to participate. It is important to note you will not be able to vote or speak during the meeting if you choose to join remotely. However, you are welcome to email me ([jsmith@citizensnb.com](mailto:jsmith@citizensnb.com)) with questions in advance, and I will be glad to answer them during the meeting. Thank you again and we look forward to seeing you soon.

With warmest regards,

A handwritten signature in blue ink, appearing to read 'Jason D. Smith', is written over a light blue background.

Jason D. Smith  
President & Chief Executive Office