



April 19, 2024

Dear Shareholders:

Community-One of the best things about being a coach of a community bank is that on any given day; you may be meeting a new employee, reviewing, and approving loans, talking about fraud at the risk committee, or answering an e-mail from a shareholder that lives in California. Roots run deep in the Susquehanna communities and independent community banks matter. Let us hope that Washington lawmakers remember that community banks matter as they make 60% of the small business loans and 80% of the farm loans. Small businesses are the backbone of the American economy and the job growth engine as well.

As we celebrate **Community** Banking month, I would like to encourage you to tell your family, friends, and neighbors about the importance of a community bank. Community banks like Susquehanna Community Bank have strong relationships with our customers, and we are deeply interested in creating value for the communities we serve. That is why we put **Community** in our name. If they do not bank with a community bank, invite them to SCB.

I am pleased to announce your first quarter dividend of \$.24 per share. As of March 31, 2024, total assets were approximately \$582,949,000 as compared to \$586,604,000 (audited) as of December 31, 2023. Net loans outstanding were approximately \$364,755,000 while deposits totaled \$486,142,000. For the first three months of 2024, net income was approximately \$448,000 as compared to the first three months of 2023 at \$487,000. I also wish to remind you of the upcoming Annual Shareholders' Meeting scheduled for June 25, 2024, at 10:00 a.m. at the Best Western PLUS in Lewisburg, PA. Information pertaining to the meeting will be mailed around the middle of May. Please take the time to vote your proxy. If you have questions, please contact Karla Landis at (570) 568-2622 or email at klandis@scb.bank.

I would be remiss not to mention the most recent dedication of the Betty Marks Memorial Garden at the West Milton branch. Betty was an incredible woman who touched countless hearts, not just at SCB, but wherever she went. With 47 years of dedicated service to the bank, she had stories, jokes, and wisdom that enriched our lives. We will miss her.

We will continue to work hard every day to earn your support and preserve our independence.

On behalf of the Team at Susquehanna,

David S. Runk
President and CEO