

Board of Governors of the Federal Reserve System



# Annual Report of Holding Companies—FR Y-6

## Report at the close of business as of the end of fiscal year

This Report is required by law: Section 5(c)(1)(A) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)(A)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3106(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5468(b)(1)). Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

This report form is to be filed by all top-tier bank holding companies, top-tier savings and loan holding companies, and U.S. intermediate holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under Section 211.23 of Regulation K (12 C.F.R. § 211.23). (See page one of the general instructions for more detail of who must file.) The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid OMB control number.

NOTE: The *Annual Report of Holding Companies* must be signed by one director of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report. If the holding company is an ESOP/ESOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

I, **John H Montgomery**

Name of the Holding Company Director and Official

**President and CEO**

Title of the Holding Company Director and Official

attest that the *Annual Report of Holding Companies* (including the supporting attachments) for this report date has been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

*With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. The Federal Reserve may assume, in the absence of a request for confidential treatment submitted in accordance with the Board's "Rules Regarding Availability of Information," 12 C.F.R. Part 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.*

*[Signature]*  
 Signature of Holding Company Director and Official

03/30/2021

Date of Signature

For holding companies not registered with the SEC—  
 Indicate status of Annual Report to Shareholders:

- is included with the FR Y-6 report
- will be sent under separate cover
- is not prepared

For Federal Reserve Bank Use Only

RSSD ID \_\_\_\_\_  
 C.I. \_\_\_\_\_

Date of Report (top-tier holding company's fiscal year-end):

12/31/2020

Month / Day / Year

N/A

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address

CB Financial Services, Inc.

Legal Title of Holding Company

100 North Market Street

(Mailing Address of the Holding Company) Street / P.O. Box

Carmichaels

PA

15320

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Daniel Lutz

SVP of Financial Reporting

Name

Title

724-852-3516

Area Code / Phone Number / Extension

724-852-1672

Area Code / FAX Number

dlutz@communitybank.tv

E-mail Address

www.communitybank.tv

Address (URL) for the Holding Company's web page

Is confidential treatment requested for any portion of this report submission? .....

0=No

1=Yes

0

In accordance with the General Instructions for this report (check only one),

- 1. a letter justifying this request is being provided along with the report .....
- 2. a letter justifying this request has been provided separately ...

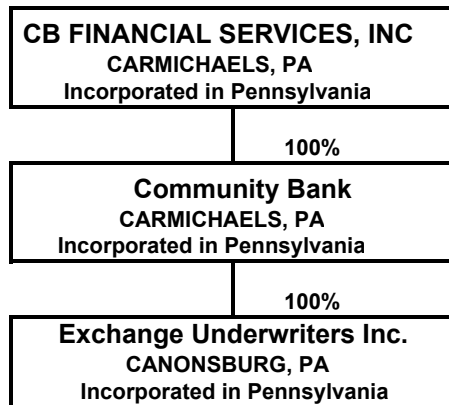
NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."

FORM FR Y-6  
CB FINANCIAL SERVICES, INC  
CARMICHAELS, PA  
FISCAL YEAR ENDING DECEMBER 31, 2020

Report Item 1: The bank holding company prepares an annual report for its securities holders and is registered with the SEC. Annual Report will be provided upon request

Report Item 2a: Organizational Chart

Community Bank      Legal Entity Identifier (LEI) 5493008JDUT3R3K1LZ58



\* LEI is N/A unless noted.

Report Item 2b: Domestic Branch Listing

Submitted via email to [Structure@clev.frb.org](mailto:Structure@clev.frb.org) on 3/29/21.

**Results: A list of branches for your holding company: CB FINANCIAL SERVICES, INC. (3333718) of CARMICHAELS, PA.**  
The data are as of 12/31/2020. Data reflects information that was received and processed through 01/05/2021.

**Reconciliation and Verification Steps**

1. In the **Data Action** column of each branch row, enter one or more of the actions specified below
2. If required, enter the date in the **Effective Date** column

**Actions**

- OK:** If the branch information is correct, enter 'OK' in the **Data Action** column.
- Change:** If the branch information is incorrect or incomplete, revise the data, enter 'Change' in the **Data Action** column and the date when this information first became valid in the **Effective Date** column.
- Close:** If a branch listed was sold or closed, enter 'Close' in the **Data Action** column and the sale or closure date in the **Effective Date** column.
- Delete:** If a branch listed was never owned by this depository institution, enter 'Delete' in the **Data Action** column.
- Add:** If a reportable branch is missing, insert a row, add the branch data, and enter 'Add' in the **Data Action** column and the opening or acquisition date in the **Effective Date** column.

If printing this list, you may need to adjust your page setup in MS Excel. Try using landscape orientation, page scaling, and/or legal sized paper.

**Submission Procedure**

When you are finished, send a saved copy to your FRB contact. See the detailed instructions on this site for more information.  
If you are e-mailing this to your FRB contact, put your institution name, city and state in the subject line of the e-mail.

Note:

To satisfy the **FR Y-10 reporting requirements**, you must also submit FR Y-10 Domestic Branch Schedules for each branch with a **Data Action** of **Change, Close, Delete, or Add**.  
The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10 Online application - <https://y10online.federalreserve.gov>.

\* FDIC UNINUM, Office Number, and ID\_RSSD columns are for reference only. Verification of these values is not required.

| Data Action | Effective Date | Branch Service Type        | Branch ID_RSSD* | Popular Name                                  | Street Address                                       | City             | State | Zip Code | County       | Country       | FDIC UNINUM* | Office Number* | Head Office    | Head Office ID_RSSD* | Comments                                       |
|-------------|----------------|----------------------------|-----------------|---|--|------------------|-------|----------|--------------|---------------|--------------|----------------|----------------|----------------------|--|
| OK          |                | Full Service (Head Office) | 371924          | COMMUNITY BANK                                | 100 NORTH MARKET STREET                              | CARMICHAELS      | PA    | 15320    | GREENE       | UNITED STATES | Not Required | Not Required   | COMMUNITY BANK | 371924               |  |
| OK          |                | Full Service               | 239510          | BELLAIRE OFFICE                               | 426 34TH STREET                                      | BELLAIRE         | OH    | 43906    | BELMONT      | UNITED STATES | Not Required | Not Required   | COMMUNITY BANK | 371924               |  |
| Change      | 3/29/2021      | Full Service               | 4148704         | ROSTRAVER OFFICE                              | 1670 BROAD AVE                                       | BELLE VERNON     | PA    | 15012    | WESTMORELAND | UNITED STATES | Not Required | Not Required   | COMMUNITY BANK | 371924               | change popular name to "Rostraver Office"      |
| OK          |                | Full Service               | 2962278         | SOUTHPOINTE OFFICE                            | 325 SOUTHPOINTE BLVD, SUITE 100, SOUTHPOINTE COMMONS | CANONSBURG       | PA    | 15317    | WASHINGTON   | UNITED STATES | Not Required | Not Required   | COMMUNITY BANK | 371924               |  |
| Change      | 3/29/2021      | Full Service               | 2149707         | MCMURRAY OFFICE                               | 4139 WASHINGTON ROAD                                 | CANONSBURG       | PA    | 15317    | WASHINGTON   | UNITED STATES | Not Required | Not Required   | COMMUNITY BANK | 371924               | change popular name to "McMurray Office"       |
| Change      | 3/29/2021      | Full Service               | 691323          | CLAYSVILLE OFFICE                             | 200 MAIN ST  | CLAYSVILLE       | PA    | 15323    | WASHINGTON   | UNITED STATES | Not Required | Not Required   | COMMUNITY BANK | 371924               | change popular name to "Claysville Office"     |
| Change      | 3/29/2021      | Limited Service            | 372426          | GREENSBORO OFFICE                             | 1993 SOUTH EIGHTY EIGHT ROAD                         | GREENSBORO       | PA    | 15338    | GREENE       | UNITED STATES | Not Required | Not Required   | COMMUNITY BANK | 371924               | change popular name to "Greensboro Office"     |
| Change      | 3/29/2021      | Full Service               | 4148665         | MONONGAHELA OFFICE                            | 235 W MAIN ST  | MONONGAHELA      | PA    | 15063    | WASHINGTON   | UNITED STATES | Not Required | Not Required   | COMMUNITY BANK | 371924               | change popular name to "Monongahela Office"    |
| Change      | 3/29/2021      | Full Service               | 4148683         | PERRYOPOLIS OFFICE                            | 101 INDEPENDENCE ST                                  | PERRYOPOLIS      | PA    | 15473    | FAYETTE      | UNITED STATES | Not Required | Not Required   | COMMUNITY BANK | 371924               | change popular name to "Perryopolis Office"    |
| OK          |                | Full Service               | 2134048         | BROOKLINE OFFICE                              | 714 BROOKLINE BLVD                                   | PITTSBURGH       | PA    | 15226    | ALLEGHENY    | UNITED STATES | Not Required | Not Required   | COMMUNITY BANK | 371924               |  |
| Change      | 3/29/2021      | Limited Service            | 114420          | PIONEER OFFICE                                | 3421 WEST ROY FURMAN HIGHWAY                         | ROGERSVILLE      | PA    | 15359    | GREENE       | UNITED STATES | Not Required | Not Required   | COMMUNITY BANK | 371924               | change service type to Limited Service         |
| Change      | 3/29/2021      | Full Service               | 4148713         | UNIONTOWN OFFICE                              | 545 W MAIN ST  | UNIONTOWN        | PA    | 15401    | FAYETTE      | UNITED STATES | Not Required | Not Required   | COMMUNITY BANK | 371924               | change popular name to "Uniontown Office"      |
| Change      | 3/29/2021      | Limited Service            | 2906861         | WASHINGTON MALL OFFICE                        | 301 OAK SPRING ROAD, WASHINGTON MALL                 | WASHINGTON       | PA    | 15301    | WASHINGTON   | UNITED STATES | Not Required | Not Required   | COMMUNITY BANK | 371924               | change service type to Limited Service         |
| OK          |                | Full Service               | 1161225         | WASHINGTON OFFICE                             | 65 WEST CHESTNUT ST.                                 | WASHINGTON       | PA    | 15301    | WASHINGTON   | UNITED STATES | Not Required | Not Required   | COMMUNITY BANK | 371924               |  |
| Change      | 3/29/2021      | Full Service               | 403124          | GREENE PLAZA OFFICE                           | 100 MILLER LANE                                      | WAYNESBURG       | PA    | 15370    | GREENE       | UNITED STATES | Not Required | Not Required   | COMMUNITY BANK | 371924               | change popular name to "Greene Plaza Office"   |
| Change      | 3/29/2021      | Full Service               | 114822          | WAYNESBURG OFFICE                             | 30 WEST GREENE ST.                                   | WAYNESBURG       | PA    | 15370    | GREENE       | UNITED STATES | Not Required | Not Required   | COMMUNITY BANK | 371924               | change popular name to "Waynesburg Office"     |
| Change      | 3/29/2021      | Full Service               | 3668362         | BUCKHANNON OFFICE                             | 3 SOUTH LOCUST STREET                                | BUCKHANNON       | WV    | 26201    | UPSHUR       | UNITED STATES | Not Required | Not Required   | COMMUNITY BANK | 371924               | change street address to 3 South Locust Street |
| OK          |                | Full Service               | 2999630         | MOUNDSVILLE OFFICE                            | 809 LAFAYETTE AVENUE                                 | MOUNDSVILLE      | WV    | 26041    | MARSHALL     | UNITED STATES | Not Required | Not Required   | COMMUNITY BANK | 371924               |  |
| OK          |                | Full Service               | 3003543         | NEW MARTINSVILLE OFFICE                       | 425 THIRD STREET                                     | NEW MARTINSVILLE | WV    | 26155    | WETZEL       | UNITED STATES | Not Required | Not Required   | COMMUNITY BANK | 371924               |  |
| OK          |                | Full Service               | 598329          | WELLSBURG OFFICE                              | 744 CHARLES STREET                                   | WELLSBURG        | WV    | 26070    | BROOKE       | UNITED STATES | Not Required | Not Required   | COMMUNITY BANK | 371924               |  |
| OK          |                | Full Service               | 599924          | WARWOOD OFFICE                                | 1701 WARWOOD AVENUE                                  | WHEELING         | WV    | 26003    | OHIO         | UNITED STATES | Not Required | Not Required   | COMMUNITY BANK | 371924               |  |
| OK          |                | Full Service               | 674625          | WOODSDALE OFFICE                              | 875 NATIONAL ROAD                                    | WHEELING         | WV    | 26003    | OHIO         | UNITED STATES | Not Required | Not Required   | COMMUNITY BANK | 371924               |  |
| Add         | 3/29/2021      | Electronic Banking         |                 | RJSOC - OPERATION CENTER - ELECTRONIC BANKING | 600 EVERGREENE DR.                                   | WAYNESBURG       | PA    | 15370    | GREENE       | UNITED STATES | Not Required | Not Required   | COMMUNITY BANK | 371924               | Added Electronic Banking                       |

FORM FR Y-6  
CB FINANCIAL SERVICES, INC  
FISCAL YEAR ENDING DECEMBER 31, 2020

Report Item 3: Security Holders

Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending December 31, 2020:

| 3.1a<br>Name & Address | 3.1b<br>Country of Citizenship<br>or Incorporation | 3.1c<br>Number and Percentage of<br>Each Class of Voting Securities |
|------------------------|--|---|
|------------------------|--|---|

None

Securities holders not listed in 3.1a through 3.1c that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending December 31, 2020:

| 3.2a<br>Name & Address | 3.2b<br>Country of Citizenship<br>or Incorporation | 3.2c<br>Number and Percentage of<br>Each Class of Voting Securities |
|------------------------|--|---|
|------------------------|--|---|

None

Report Item 4: Insiders

| 4.1<br>Names & Address             | 4.2<br>Principal Occupation<br>if other than with<br>Bank Holding Company | 4.3a<br>Title & Position<br>with Bank Holding<br>Company | 4.3b<br>Title & Position<br>with Subsidiaries | 4.3c<br>Title & Position<br>with Other<br>Businesses | 4.4a<br>Percentage of<br>Voting Shares in<br>Bank Holding Company | 4.4b<br>Percentage of<br>Voting Shares in<br>Subsidiaries | 4.4c<br>List names of<br>other companies (include partnerships)<br>if 25% or more of voting securities are held |
|------------------------------------|---|--|---|--|---|---|---|
| Karl G. Baily<br>Spraggs, PA / USA | Retired   | Director   | Director                                      | N/A  | Less than 1.0%  | N/A   | None  |

Report Item 4: Insiders

| 4.1                                     | 4.2   | 4.3a   | 4.3b                                  | 4.3c   | 4.4a  | 4.4b  | 4.4c  |
|---|---|--|---------------------------------------|--|---|---|---|
| Names & Address                         | Principal Occupation<br>if other than with<br>Bank Holding Company    | Title & Position<br>with Bank Holding<br>Company | Title & Position<br>with Subsidiaries | Title & Position<br>with Other<br>Businesses                                     | Percentage of<br>Voting Shares in<br>Bank Holding Company | Percentage of<br>Voting Shares in<br>Subsidiaries | List names of<br>other companies (include partnerships)<br>if 25% or more of voting securities are held |
| Jonathan A. Bedway<br>Belmont, OH / USA | President<br>Bedway Development Corporation<br>Bedway Land & Minerals | Director   | Director                              | President - Bedway Development Corporation<br>President - Bedway Land & Minerals | Less than 1.0%  | N/A   | None  |

Report Item 4: Insiders

| 4.1                                 | 4.2  | 4.3a   | 4.3b                                  | 4.3c   | 4.4a  | 4.4b  | 4.4c  |
|-------------------------------------|--|--|---------------------------------------|--|---|---|---|
| Names & Address                     | Principal Occupation<br>if other than with<br>Bank Holding Company   | Title & Position<br>with Bank Holding<br>Company | Title & Position<br>with Subsidiaries | Title & Position<br>with Other<br>Businesses | Percentage of<br>Voting Shares in<br>Bank Holding Company | Percentage of<br>Voting Shares in<br>Subsidiaries | List names of<br>other companies (include partnerships)<br>if 25% or more of voting securities are held |
| Mark E. Fox<br>Waynesburg, PA / USA | Automobile Dealership<br>Fox Ford, Inc<br>Fox Land Co & Fox<br>Land LLC - Commercial Rentals<br>SEF Land LLC | Director<br>Chairman of<br>the Board             | Director<br>Chairman of<br>the Board  | President - Fox Ford, Inc                    | Less than 1.0%  | N/A   | Fox Ford, Inc - 75.24%<br>Fox Land Company - 33.33%<br>Fox Land Company, LLC- 33.33%<br>SEF Land - 50%  |

Report Item 4: Insiders

| 4.1<br>Names & Address                     | 4.2<br>Principal Occupation<br>if other than with<br>Bank Holding Company       | 4.3a<br>Title & Position<br>with Bank Holding<br>Company | 4.3b<br>Title & Position<br>with Subsidiaries | 4.3c<br>Title & Position<br>with Other<br>Businesses                         | 4.4a<br>Percentage of<br>Voting Shares in<br>Bank Holding Company | 4.4b<br>Percentage of<br>Voting Shares in<br>Subsidiaries | 4.4c<br>List names of<br>other companies (include partnerships)<br>if 25% or more of voting securities are held |
|--|---|--|---|--|---|---|---|
| William C. Groves<br>Carmichaels, PA / USA | Investment Properties<br>Haulit Trucking, Inc<br>Cumberland Township Supervisor | Director   | Director                                      | President - Haulit Trucking, Inc<br>President - Muddy Creek Investor's Group | Less than 1.0%  | N/A   | Haulit Trucking, Inc - 100%   |



Report Item 4: Insiders

| 4.1<br>Names & Address                            | 4.2<br>Principal Occupation<br>if other than with<br>Bank Holding Company   | 4.3a<br>Title & Position<br>with Bank Holding<br>Company | 4.3b<br>Title & Position<br>with Subsidiaries | 4.3c<br>Title & Position<br>with Other<br>Businesses                                 | 4.4a<br>Percentage of<br>Voting Shares in<br>Bank Holding Company | 4.4b<br>Percentage of<br>Voting Shares in<br>Subsidiaries | 4.4c<br>List names of<br>other companies (include partnerships)<br>if 25% or more of voting securities are held |
|---|---|--|---|--|---|---|---|
| Charles R. Guthrie, CPA<br>Scenery Hill, PA / USA | Accounting & Consulting<br>Guthrie Belczyk & Associates, P.C.<br><br>Real Estate Holdings<br>1024 Properties, LLC | Director<br>Vice Chairman                                | Director<br>Vice Chairman                     | President - Guthrie, Belczyk & Associates, P.C.<br><br>Member - 1024 Properties, LLC | Less than 1.0%  | N/A   | Guthrie, Belczyk & Associates, P.C. - 100%<br><br>1024 Properties, LLC - 100%                                   |

Report Item 4: Insiders

| 4.1                                       | 4.2  | 4.3a   | 4.3b                                  | 4.3c   | 4.4a  | 4.4b  | 4.4c  |
|---|--|--|---------------------------------------|--|---|---|---|
| Names & Address                           | Principal Occupation<br>if other than with<br>Bank Holding Company | Title & Position<br>with Bank Holding<br>Company | Title & Position<br>with Subsidiaries | Title & Position<br>with Other<br>Businesses | Percentage of<br>Voting Shares in<br>Bank Holding Company | Percentage of<br>Voting Shares in<br>Subsidiaries | List names of<br>other companies (include partnerships)<br>if 25% or more of voting securities are held |
| Joseph N. Headlee<br>Waynesburg, PA / USA | Commercial Rentals<br>Headlee Partnership                          | Director   | Director                              | Partner - Headlee Partnership                | Less than 1.0%  | N/A   | Headlee Partnership - 25%   |

Report Item 4: Insiders

| 4.1<br>Names & Address                    | 4.2<br>Principal Occupation<br>if other than with<br>Bank Holding Company | 4.3a<br>Title & Position<br>with Bank Holding<br>Company | 4.3b<br>Title & Position<br>with Subsidiaries | 4.3c<br>Title & Position<br>with Other<br>Businesses  | 4.4a<br>Percentage of<br>Voting Shares in<br>Bank Holding Company | 4.4b<br>Percentage of<br>Voting Shares in<br>Subsidiaries | 4.4c<br>List names of<br>other companies (include partnerships)<br>if 25% or more of voting securities are held   |
|---|---|--|---|---|---|---|---|
| John J. LaCarte<br>Belle Vernon, PA / USA | President<br>Model Holdings, LLC  | Director   | Director                                      | President - LaCarte Enterprises, Inc.<br>President - LaCarte Development Co.<br>Manager - Model Dry Cleaners, LLC<br>Manager - Model Apparel, LLC<br>President - Catalano Capital, LLC<br>CEO - Stoney's Brewing Company<br>President/Manager - 2011 Model Development I, LLC<br>President/Manager - 2011 Model Development II, LLC<br>President/Manager - 2011 Model Development III, LLC<br>President/Manager - Model Development IV, LLC<br>General Partner - 2011 Alta Vista Investments I, LP<br>General Partner - 2011 Alta Vista Investments II, LP<br>General Partner - Alta Vista Investments IV, LP<br>President/General Partner - Fratelli Partners, LP<br>President - Model Ohio Enterprises, LLC<br>President - Model Ohio Properties, LLC<br>President - Model Ohio Properties II, LLC<br>President/Manager - Model Holdings, LLC<br>President - Model Uniforms, LLC<br>Director/Vice Chairman - Mon Valley Alliance Foundation<br>Director/Treasurer - Laundry Owners Mutual Liability & Insurance Association<br>Director - Community Foundation of Fayette County<br>Director/Vice Chairman - Mon Valley Alliance<br>General Partner - Bella Vista Farms, LP<br>Trustee - 2003 Irrevocable Family Trust for John V. & Mary Ann LaCarte<br>Trustee - John J. LaCarte Family Trust<br>General Partner - Stonecrest Business Park, L.P. | 2.35%   | N/A   | LaCarte Development Co. - 100%<br>2011 Model Development I, LLC - 100%<br>2011 Model Development II, LLC - 100%<br>2011 Model Development III, LLC - 100%<br>Model Development IV, LLC - 100% |

Report Item 4: Insiders

| 4.1                                      | 4.2  | 4.3a                                       | 4.3b                               | 4.3c  | 4.4a  | 4.4b  | 4.4c  |
|--|--|--|------------------------------------|---|---|---|---|
| Names & Address                          | Principal Occupation if other than with Bank Holding Company             | Title & Position with Bank Holding Company | Title & Position with Subsidiaries | Title & Position with Other Businesses                                  | Percentage of Voting Shares in Bank Holding Company | Percentage of Voting Shares in Subsidiaries | List names of other companies (include partnerships) if 25% or more of voting securities are held |
| Roberta R. Olejasz<br>Wheeling, WV / USA | Dealer Principal<br>Bob Robinson - Chevrolet, Buick,<br>GMC and Cadillac | Director                                   | Director                           | Dealer Principal - Bob Robinson - Chevrolet, Buick,<br>GMC and Cadillac | Less than 1.0%                                      | N/A   |   |

Report Item 4: Insiders

| 4.1  | 4.2  | 4.3a   | 4.3b                                  | 4.3c   | 4.4a  | 4.4b  | 4.4c  |
|--|--|--|---------------------------------------|--|---|---|---|
| Names & Address                            | Principal Occupation<br>if other than with<br>Bank Holding Company | Title & Position<br>with Bank Holding<br>Company | Title & Position<br>with Subsidiaries | Title & Position<br>with Other<br>Businesses | Percentage of<br>Voting Shares in<br>Bank Holding Company | Percentage of<br>Voting Shares in<br>Subsidiaries | List names of<br>other companies (include partnerships)<br>if 25% or more of voting securities are held |
| William G. Petroplus<br>Wheeling, WV / USA | Attorney<br>Petroplus & Gaudino<br>Law Firm                        | Director   | Director                              | Attorney - Petroplus & Gaudino Law Firm      | Less than 1.0%  | N/A   |   |

Report Item 4: Insiders

| 4.1<br>Names & Address                   | 4.2<br>Principal Occupation<br>if other than with<br>Bank Holding Company  | 4.3a<br>Title & Position<br>with Bank Holding<br>Company | 4.3b<br>Title & Position<br>with Subsidiaries | 4.3c<br>Title & Position<br>with Other<br>Businesses  | 4.4a<br>Percentage of<br>Voting Shares in<br>Bank Holding Company | 4.4b<br>Percentage of<br>Voting Shares in<br>Subsidiaries | 4.4c<br>List names of<br>other companies (include partnerships)<br>if 25% or more of voting securities are held  |
|--|--|--|---|---|---|---|--|
| David F. Pollock<br>Waynesburg, PA / USA | Attorney<br>Pollock Morris, LLC<br>Real Estate Development - P&S Development LLC<br>Rental Properties - Pollock, David & Hammers, Jay S.<br>Pollock Children's Trust - oil & gas interests<br>Bunker Hill, LLP - real estate<br>Pollock Children Limited Partnership<br>Pollock Children Management Co., LLC | Director   | Director                                      | Managing Partner - Pollock Morris, LLC<br>Managing Partner - P&S Development, LLC<br>Partner - Pollock, David & Hammers, Jay S.<br>Trustee - Pollock Children's Trust<br>Member - Bunker Hill LLP<br>Limited Partner - Pollock Children Limited Partnership<br>Managing Member - Pollock Children Management Co., LLC | Less than 1.0%  | N/A   | Pollock Morris, LLC<br>P&S Development, LLC - 50%<br>Pollock Children's Trust - 25%<br>Pollock, David & Hammers, Jay S. - 50%<br>Bunker Hill, LLP - 25%<br>Pollock Children Limited Partnership<br>Pollock Children Management Co, LLC - 25% |

Report Item 4: Insiders

| 4.1   | 4.2  | 4.3a   | 4.3b                                  | 4.3c   | 4.4a  | 4.4b  | 4.4c  |
|---|--|--|---------------------------------------|--|---|---|---|
| Names & Address                               | Principal Occupation<br>if other than with<br>Bank Holding Company | Title & Position<br>with Bank Holding<br>Company | Title & Position<br>with Subsidiaries | Title & Position<br>with Other<br>Businesses | Percentage of<br>Voting Shares in<br>Bank Holding Company | Percentage of<br>Voting Shares in<br>Subsidiaries | List names of<br>other companies (include partnerships)<br>if 25% or more of voting securities are held |
| Ralph J. Sommers, Jr.<br>Waynesburg, PA / USA | N/A  | Director   | Director                              | N/A  | Less than 1.0%  | N/A   | None  |

Report Item 4: Insiders

| 4.1<br>Names & Address                | 4.2<br>Principal Occupation<br>if other than with<br>Bank Holding Company | 4.3a<br>Title & Position<br>with Bank Holding<br>Company | 4.3b<br>Title & Position<br>with Subsidiaries | 4.3c<br>Title & Position<br>with Other<br>Businesses  | 4.4a<br>Percentage of<br>Voting Shares in<br>Bank Holding Company | 4.4b<br>Percentage of<br>Voting Shares in<br>Subsidiaries | 4.4c<br>List names of<br>other companies (include partnerships)<br>if 25% or more of voting securities are held |
|---------------------------------------|---|--|---|---|---|---|---|
| John M. Swiatek<br>McMurray, PA / USA | Swiatek/Melone Group<br>JMS Advisors, LLC                                 | Director   | Director                                      | Managing Member - Swiatek/Melone Group<br>Director - Washington County Hospital Foundation<br>Single Member - JMS Advisors, LLC | Less than 1.0%  | N/A   | JMS Advisors, LLC - 100%<br>Swiatek/Melone Group - 50%  |



Report Item 4: Insiders

| 4.1<br>Names & Address                      | 4.2<br>Principal Occupation<br>if other than with<br>Bank Holding Company | 4.3a<br>Title & Position<br>with Bank Holding<br>Company | 4.3b<br>Title & Position<br>with Subsidiaries | 4.3c<br>Title & Position<br>with Other<br>Businesses  | 4.4a<br>Percentage of<br>Voting Shares in<br>Bank Holding Company | 4.4b<br>Percentage of<br>Voting Shares in<br>Subsidiaries | 4.4c<br>List names of<br>other companies (include partnerships)<br>if 25% or more of voting securities are held |
|---|---|--|---|---|---|---|---|
| Barron P. McCune, Jr.<br>Sheridan, WY / USA | N/A   | Director Emeritus<br>Executive Consultant                | Director Emeritus<br>Executive Consultant     | Limited Partner - Appalachian Energy Holdings I, LP<br>Limited Partner - Appalachian Energy Holdings II, LP | 1.50%   | N/A   | None  |

Report Item 4: Insiders

| 4.1<br>Names & Address                     | 4.2<br>Principal Occupation<br>if other than with<br>Bank Holding Company | 4.3a<br>Title & Position<br>with Bank Holding<br>Company | 4.3b<br>Title & Position<br>with Subsidiaries     | 4.3c<br>Title & Position<br>with Other<br>Businesses | 4.4a<br>Percentage of<br>Voting Shares in<br>Bank Holding Company | 4.4b<br>Percentage of<br>Voting Shares in<br>Subsidiaries | 4.4c<br>List names of<br>other companies (include partnerships)<br>if 25% or more of voting securities are held |
|--|---|--|---|--|---|---|---|
| John H. Montgomery<br>Washington, PA / USA | N/A   | Director<br>President and CEO                            | Director<br>President and CEO<br>(Community Bank) | N/A  | Less than 1.0%  | N/A   | N/A   |

Report Item 4: Insiders

| 4.1<br>Names & Address                   | 4.2<br>Principal Occupation<br>if other than with<br>Bank Holding Company | 4.3a<br>Title & Position<br>with Bank Holding<br>Company | 4.3b<br>Title & Position<br>with Subsidiaries    | 4.3c<br>Title & Position<br>with Other<br>Businesses | 4.4a<br>Percentage of<br>Voting Shares in<br>Bank Holding Company | 4.4b<br>Percentage of<br>Voting Shares in<br>Subsidiaries | 4.4c<br>List names of<br>other companies (include partnerships)<br>if 25% or more of voting securities are held |
|--|---|--|--|--|---|---|---|
| Richard B. Boyer<br>Pittsburgh, PA / USA | President<br>Exchange Underwriters, Inc.                                  | Director   | Director<br>President<br>(Exchange Underwriters) | Partner - King Brewing, LLC                          | Less than 1.0%  | N/A   | King Brewing, LLC - 41%   |

Report Item 4: Insiders

| 4.1<br>Names & Address                   | 4.2<br>Principal Occupation<br>if other than with<br>Bank Holding Company | 4.3a<br>Title & Position<br>with Bank Holding<br>Company | 4.3b<br>Title & Position<br>with Subsidiaries            | 4.3c<br>Title & Position<br>with Other<br>Businesses  | 4.4a<br>Percentage of<br>Voting Shares in<br>Bank Holding Company | 4.4b<br>Percentage of<br>Voting Shares in<br>Subsidiaries | 4.4c<br>List names of<br>other companies (include partnerships)<br>if 25% or more of voting securities are held |
|--|---|--|--|---|---|---|---|
| Ralph Burchianti<br>Greensboro, PA / USA | Sr. Exec. VP Chief Credit Officer<br>Community Bank                       | Director   | Sr. Exec. VP Chief<br>Credit Officer<br>(Community Bank) | Director - Redevelopment Authority of Greene County<br>Treasurer - Muddy Creek Investor's Group | 1.48%   | N/A   | None  |

Report Item 4: Insiders

| 4.1<br>Names & Address                | 4.2<br>Principal Occupation<br>if other than with<br>Bank Holding Company | 4.3a<br>Title & Position<br>with Bank Holding<br>Company | 4.3b<br>Title & Position<br>with Subsidiaries           | 4.3c<br>Title & Position<br>with Other<br>Businesses | 4.4a<br>Percentage of<br>Voting Shares in<br>Bank Holding Company | 4.4b<br>Percentage of<br>Voting Shares in<br>Subsidiaries | 4.4c<br>List names of<br>other companies (include partnerships)<br>if 25% or more of voting securities are held |
|---------------------------------------|---|--|---|--|---|---|---|
| Jamie L. Prah<br>Pittsburgh, PA / USA | N/A   | Exec. VP Chief<br>Financial Officer                      | Exec. VP Chief<br>Financial Officer<br>(Community Bank) | N/A  | Less than 1.0%  | N/A   | None  |

Report Item 4: Insiders

| 4.1<br>Names & Address                     | 4.2<br>Principal Occupation<br>if other than with<br>Bank Holding Company | 4.3a<br>Title & Position<br>with Bank Holding<br>Company | 4.3b<br>Title & Position<br>with Subsidiaries            | 4.3c<br>Title & Position<br>with Other<br>Businesses | 4.4a<br>Percentage of<br>Voting Shares in<br>Bank Holding Company | 4.4b<br>Percentage of<br>Voting Shares in<br>Subsidiaries | 4.4c<br>List names of<br>other companies (include partnerships)<br>if 25% or more of voting securities are held |
|--|---|--|--|--|---|---|---|
| Jennifer L. George<br>Pittsburgh, PA / USA | Exec. VP Chief Operations Officer<br>Community Bank                       | N/A  | Exec. VP Chief<br>Operations Officer<br>(Community Bank) | N/A  | Less than 1.0%  | N/A   | None  |

Report Item 4: Insiders

| 4.1<br>Names & Address                     | 4.2<br>Principal Occupation<br>if other than with<br>Bank Holding Company | 4.3a<br>Title & Position<br>with Bank Holding<br>Company | 4.3b<br>Title & Position<br>with Subsidiaries | 4.3c<br>Title & Position<br>with Other<br>Businesses | 4.4a<br>Percentage of<br>Voting Shares in<br>Bank Holding Company | 4.4b<br>Percentage of<br>Voting Shares in<br>Subsidiaries | 4.4c<br>List names of<br>other companies (include partnerships)<br>if 25% or more of voting securities are held |
|--|---|--|---|--|---|---|---|
| Elizabeth Calvario<br>Waynesburg, PA / USA | N/A   | Corporate Secretary                                      | Corporate Secretary<br>(Community Bank)       | N/A  | Less than 1.0%  | N/A   | None  |

Report Item 4: Insiders

| 4.1<br>Names & Address                   | 4.2<br>Principal Occupation<br>if other than with<br>Bank Holding Company | 4.3a<br>Title & Position<br>with Bank Holding<br>Company | 4.3b<br>Title & Position<br>with Subsidiaries | 4.3c<br>Title & Position<br>with Other<br>Businesses | 4.4a<br>Percentage of<br>Voting Shares in<br>Bank Holding Company | 4.4b<br>Percentage of<br>Voting Shares in<br>Subsidiaries | 4.4c<br>List names of<br>other companies (include partnerships)<br>if 25% or more of voting securities are held |
|--|---|--|---|--|---|---|---|
| Linda Andrews<br>Fredericktown, PA / USA | SVP Finance/Controller<br>Community Bank                                  | N/A  | SVP Finance/Controller<br>(Community Bank)    | N/A  | Less than 1.0%  | N/A   | None  |



Report Item 4: Insiders

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|---------------------------------------|---|--|---|--|---|---|---|
| Diane L. Merrick<br>Oakdale, PA / USA | Secretary and Commercial Lines Manager<br>Exchange Underwriters, Inc.     | N/A  | Secretary (Exchange<br>Underwriters, Inc.)    | N/A  | Less than 1.0%  | N/A   | None  |

Report Item 4: Insiders

| 4.1<br>Names & Address                     | 4.2<br>Principal Occupation<br>if other than with<br>Bank Holding Company | 4.3a<br>Title & Position<br>with Bank Holding<br>Company | 4.3b<br>Title & Position<br>with Subsidiaries | 4.3c<br>Title & Position<br>with Other<br>Businesses | 4.4a<br>Percentage of<br>Voting Shares in<br>Bank Holding Company | 4.4b<br>Percentage of<br>Voting Shares in<br>Subsidiaries | 4.4c<br>List names of<br>other companies (include partnerships)<br>if 25% or more of voting securities are held |
|--|---|--|---|--|---|---|---|
| William Cunningham<br>Pittsburgh, PA / USA | Chief Operating Officer<br>Exchange Underwriters, Inc.                    | N/A  | COO (Exchange<br>Underwriters, Inc.)          |  | Less than 1.0%  | N/A   | None  |

Report Item 4: Insiders

| 4.1  | 4.2  | 4.3a   | 4.3b   | 4.3c   | 4.4a  | 4.4b  | 4.4c  |
|--|--|--|--|--|---|---|---|
| Names & Address                            | Principal Occupation<br>if other than with<br>Bank Holding Company | Title & Position<br>with Bank Holding<br>Company | Title & Position<br>with Subsidiaries  | Title & Position<br>with Other<br>Businesses | Percentage of<br>Voting Shares in<br>Bank Holding Company | Percentage of<br>Voting Shares in<br>Subsidiaries | List names of<br>other companies (include partnerships)<br>if 25% or more of voting securities are held |
| Matthew Lawrence<br>Scenery Hill, PA / USA | N/A  | N/A  | SVP - Finance<br>Operations & Facilities<br>(Community Bank)<br>CFO (Exchange<br>Underwriters, Inc.) | N/A  | Less than 1.0%  | N/A   | None  |