

# CCFNB BANCORP, INC.

232 East Street  
Bloomsburg, PA 17815  
570 784-4400

March 8, 2022

To our Shareholders:

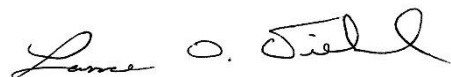
2021 was another year of record-setting financial results for our Corporation and its wholly-owned subsidiary, First Columbia Bank & Trust Co. If you have not received the 2021 annual report with this letter, the CCFNB Bancorp, Inc. 2021 Annual Report may be accessed on our website at the following link: <https://www.firstcolumbiabank.com/about-us/investor-relations>. If you have previously requested a hard copy annual report, it will be sent to you in the next few weeks in a separate mailing.

We achieved record net income of \$9.4 million for the year ended December 31, 2021 and earnings per share of \$4.53. Total assets grew 11% to \$952.7 million. We also paid to our shareholders in 2021 a one-time special dividend of \$1.50 per common share in addition to our regular dividend of \$1.63 per share, up from \$1.59 per share in 2020. We encourage you to read the Annual Report for a more complete presentation of our financial results and other accomplishments in 2021.

At this time of year we usually provide notice of our annual meeting of shareholders, which is typically held during the last week of April. During each of the past two years, because of the COVID-19 pandemic, we have held our annual meeting virtually rather than in person. This year, however, with the Omicron variant now appearing to be receding, we are optimistic that by delaying the timing of our annual meeting to later in the year we may be able to hold an in person meeting. Consequently, your Board of Directors has determined to defer providing notice of the annual meeting of shareholders until a later date when we may be more confident that we can again safely get together in person. Please be on the lookout for future communications about when the annual meeting will be held.

All of us have faced the challenges presented by the COVID-19 pandemic. I am particularly grateful for the dedicated service of our employees and the support of our directors, customers, and you, our shareholders, throughout this trying time. I am confident that together we will continue to meet these challenges and that CCFNB Bancorp, Inc. is well positioned for the future.

Sincerely,



Lance O. Diehl  
*President and Chief Executive Officer*