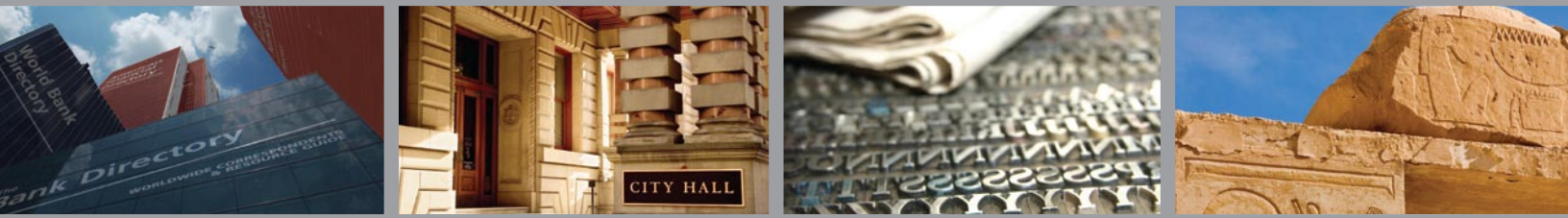


American Financial Directory®



Your Key for Locating Payments and Contact Information on U.S. Financial Institutions

The comprehensive five-volume American Financial Directory provides you with in-depth, detailed coverage for U.S. financial institutions and is the ultimate reference tool for the most complete and current information available anywhere.

What is the American Financial Directory?

The American Financial Directory offers you convenient access to detailed information for every bank, savings and loan, holding company and major credit union in the United States. The state indexes, along with a complete master index, help you locate any institution by name or ABA routing number within seconds.

Why do I need the American Financial Directory?

With the American Financial Directory you can process checks, send wire transfers and initiate ACH transactions for commercial banks, savings institutions, major credit unions, holding companies and financial services firms in no time. You can also look up information on Fedwire and ACH Correspondents for ABA routing numbers that are not online.

As the Official Registrar of ABA Routing Numbers, Accuity compiles and maintains the most authoritative and comprehensive collection of financial institution information available—allowing for endless applications of the American Financial Directory.

What the American Financial Directory can do for you

Printed in January and July to offer timely industry information, this five-volume set allows multiple users to conduct simultaneous research for a wide variety of information that includes:

- > Legal titles
- > Fedwire status and Fed telegraph name
- > Management's, officers' and directors' names
- > ABA routing number in MICR and fractional forms
- > Direct telephone and fax numbers for key payments personnel
- > Mergers and name changes
- > Head office and branch location details
- > Mailing, street and Web addresses
- > ACH membership status

Prefer to specialize?

If you prefer to concentrate on a specific area of the country, a customized version of the American Financial Directory is available that provides everything about the banks, savings and loans, credit unions and bank holding companies in the state or Federal Reserve System region of your choice.

For a who's who in the financial industry, the American Financial Directory has all the information you need

Key Features

- > Direct telephone and fax numbers for key payments personnel
- > Features detailed bank financial information
- > Easily searchable by routing code, institution name or location
- > Improves operational efficiency
- > Published biannually

Sample Listing

PENNSYLVANIA

69

CLEARFIELD (Clearfield; Co. Seat) Pop. 6,631 FRD 3

CBT Financial Corporation

Bank Holding Company
11 N Second (16830-2438)
Est 2003

Financial Statement - 12/31/06

Total Assets \$362,916,000

Member Bank: Clearfield Bank & Trust Company, Clearfield

Clearfield Bank & Trust Company

Tel. 814/765-7551

State/Commercial Bank
11 N 2nd St (16830-2438)
PO Box 171 (16830-0171)

Return Items 814/765-7551 Ext. 2220

Hrs 9-4 Fri 9-7 Sat C

Fax: 814/765-2943

Est 1902 **Rtg# 0313 0629 4 60-629/313**

Fed Telegraph Name CLEARFIELD BK TR

FEDWIRE on-line

Internet: www.clearfieldbank.com

Memb: ABA, FDIC, FHLB, ICBA, PA Bnkr, RMA

ACH:Yes

Holding Co.: CBT Financial Corporation, Clearfield, PA

Financial Statement - 6/30/07

Equity \$31,597,000 Dep \$317,347,000 Loans \$180,507,000

C&dfb \$11,730,000 US Sec \$122,038,000 O Sec \$8,489,000

Total Assets \$352,149,000 Net Inc \$924,000

Chair/Pres/CEO: William E Wood

Mktg: Jen Bietz, Mktg Dir

CFO/Fin Acctg: Richard W Ogden,
VP

Oper/Reg CC/Reg J/DP: David M
McKeown, VP & DP Mgr

Hmn Res/Secur: Robert A Holden,
Jr, HR Mgr

Sec Mtge Mkt: Eileen Wallace, Mtge
Spec

Loans: Kathy Jacobson, Assoc Cmty
Ofc Mgr

Trust/Dept Head: Dennis E Hamp-
ton, VP & TO

Loans/Secy: Denise K Wooster, Asst
Secy & Ln Oper

Trust: George M Weidlein, AVP & TO
Vicki J Myers, AVP & TO

Loans: Louis Cynkar, AVP & Bus
Bnkg Off

Pamela Flanagan
Lisa Forcey

Loans/Secy: William A Shiner, SVP

Loans/Treas: Ronald F Sayers, Asst
Treas & MLO

Branches: (10) Curwensville, Du Bois, Huntingdon (2), Mount Union,
Philipsburg, Saxton, State College, Three Springs, Williamsburg

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For More Information

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