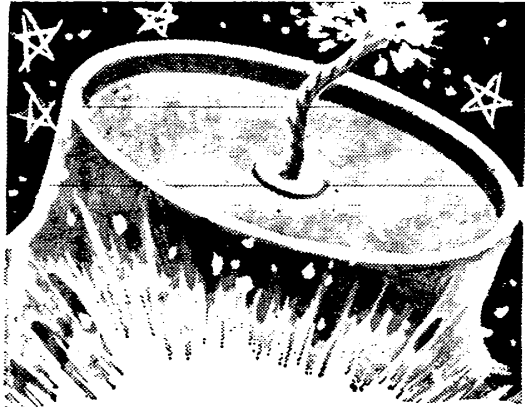
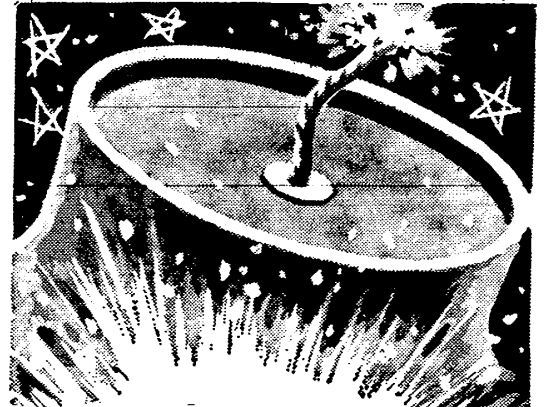


Seven Convenient Locations to Serve All of Your Banking Needs



ALFRED - ANDOVER -
BOLIVAR - CUBA -
OLEAN - WELLSVILLE -
WHITESVILLE



Checking Accounts

Home Improvement
Loans

Certificates
of Deposit

Savings Accounts
Mortgage Loans

Auto Loans

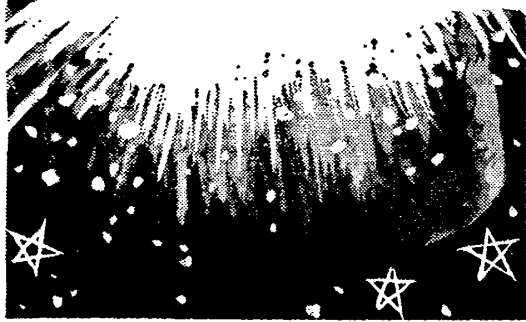
Business Loans

Personal Loans

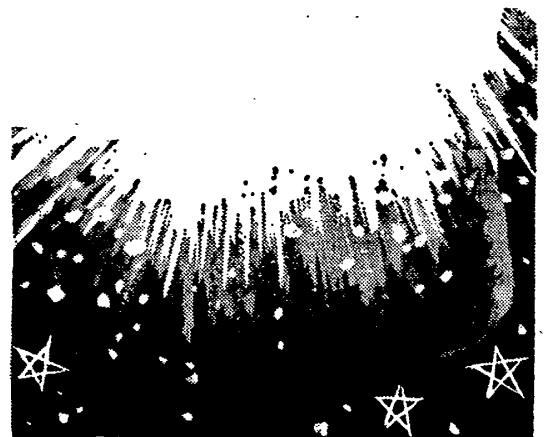
Series E Bonds

Farm Loans

Safe Deposit Boxes



Night Depository



THE CITIZENS



AND TRUST COMPANY



Member of Federal Reserve System Depository of Federal Reserve Notes