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# GNB FINANCIAL SERVICES

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March 31, 2020

Dear Fellow Shareholders:

On March 13, 2020, I sent a letter to the shareholders of GNB Financial Services, Inc., (“GNB”) in advance of my usual quarterly shareholder letter. That letter highlights our financial performance in 2019, and the first quarter of this year. If you have not received this letter, please contact us and we will see that you get a copy. You may also visit our website at [www.gratzbank.com](http://www.gratzbank.com), under the Investor Relations section, to view this letter. Your first quarter dividend check is enclosed with this letter.

Financial markets continue to be volatile and unpredictable. No one is sure how long the COVID-19 virus will continue to adversely affect the economy, but most people with whom I have spoken agree that the times we are presently in are unusual.


As I write this letter, the Board of Directors has opted to have our Annual Shareholder Meeting, as scheduled, on Tuesday, May 5, 2020, at the Gratz Borough Building/Community Center. However, if our Stock Transfer Agent, Continental Stock Transfer and Trust Company, is unable to comply with mailing deadlines mandated by our corporate bylaws, the meeting will be postponed. Further, if the situation regarding the coronavirus continues to worsen, the GNB Board of Directors may decide to postpone the Annual Meeting of Shareholders until the situation stabilizes. In any case, our shareholders will be notified of any changes by mail and through our website.

If the 2020 Annual Meeting of Shareholders is held as scheduled, social contact will be limited as will the remarks that I typically make as CEO. All shareholders will have the opportunity to ask questions, but the meeting will be as brief as possible while ensuring that all required corporate business is satisfactorily completed. To keep health risks to a minimum, food will not be served and shareholder chairs will be appropriately spaced apart in the room where the meeting will take place. If you are feeling ill on the day of this meeting, we respectfully ask you to refrain from attending this event.

I typically end this letter by inviting each shareholder to attend our Annual Meeting of Shareholders. However, due to the pandemic that we are experiencing, I ask all of you to consider directives from the World Health Organization, our state and federal governments, and to use good common sense when making your decision as to whether to attend. In any event, I ask that you vote your proxies in order to ensure that your vote is counted at the meeting.

On behalf of our Board of Directors, management team, and staff, we express our thanks for your support and confidence. Please feel free to stop in anytime and say hello or call me at 717-508-4300.

Sincerely,



Wesley M. Weymers  
President & CEO  
GNB Financial Services, Inc.

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