

Our offices are conveniently located throughout Northern and Central Pennsylvania and in Steuben County in New York.

#### CANISTEO

3 Main Street  
607-698-4295

#### COUDERSPORT

10 North Main Street  
814-274-1929

#### SAYRE

1827 Elmira Street  
1-888-760-8192

#### TOWANDA

428 Main Street  
1-888-987-8784

#### WELLSBORO

90-92 Main Street  
1-800-487-8784

#### WILLIAMSPORT

130 Court Street  
1-866-732-7213

The C&N Trust and Financial Management Group has more than 100 years of experience in managing wealth, administering retirement plans, financial planning and estate planning and administration.

If you own land in the Marcellus Shale play, you're in the gas and oil business. We offer professional expertise as the fiduciary manager of your oil and gas property.

We work as a team with Farmers National Company, one of the largest independent mineral management firms in the country, to help you with everything from lease and royalty negotiations to tax implications.



\*Some products are not FDIC insured or guaranteed, not a deposit or other obligation of the bank, not guaranteed by the bank and are subject to investment risk, including the possible loss of the principal amount invested and are not insured by any other federal government agency.

# Oil and Gas Management Services

from a name  
you know and trust.

Trust us to provide the professional services you need to actively manage your valuable, yet complex, assets.

**C&N** Trust and Financial Management Group

a division of Citizens & Northern Bank

The region's leader in retirement planning.

canisteo • coudersport • sayre  
towanda • wellsboro  
williamSPORT

[cnbankpa.com/trust](http://cnbankpa.com/trust)

## AVAILABLE SERVICES

Our professional oil and gas management services are designed specifically to meet the needs of our landowner clients in the Marcellus Shale play. Because we work as a team with Farmers National Company (FNC), our services are very comprehensive in nature. Once you choose C&N Trust and Financial Management Group to help manage the very complex issues involved with leasing oil and mineral rights, we will sit down together and map out your objectives and goals. Once identified, we will work with you to develop a plan to achieve those goals.

Oil and gas properties are often owned by families, passed down from one generation to the next, and represent a substantial component of an individual's monthly income. Anything less than aggressive management and continued monitoring may result in lost revenues. Our goal is to provide peace of mind to the individual owner knowing experts are overseeing the properties and their interests are being protected. We want to help you maintain your mineral rights income for generations to come.

Our administrative services include:

- | Annual review of properties
- | Lease offer valuation and negotiation
- | Division order analysis and processing
- | Engineering valuation of well proposals
- | Property valuations
- | Research for suspended and escheated funds

We will also provide you with complete oil and gas accounting:

- | Process revenue checks
- | Ad valorem tax payments
- | Internet access to reports
- | Annual income tax reports
- | Joint interest billing review and payment
- | Monitoring delay rental and shut-in payments

## WHY DO I NEED MANAGEMENT SERVICES?

Up-to-date expertise is now required to deal with the rapidly moving energy industry of the 21st century. Our Trust and Financial Management Group team has been on the cutting edge of the energy industry and fiduciary management since the very beginning of the Marcellus Shale exploration.

There is much to be gained from mineral exploration in our region and many landowners are faced not only with sudden wealth, but with a new set of complexities surrounding that wealth. Experienced oil and gas professionals can actively manage your properties and maximize your economic returns. You already know you can depend on the C&N Trust and Financial Management Group to provide not only the expertise, but the prompt customer service that you deserve and expect.

For a free, no obligation consultation, contact us at:

**1-800-487-8784**



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