

IMPACT REPORT

Growing Thriving Communities

2023



**Here
We
Grow.**

A LETTER FROM OUR PRESIDENT & CEO



To Our Customers and Communities,

As we reflect on the past year, I am honored to share with you Penn Community Bank's annual Impact Report. More than a compilation of numbers, this report is a testament to our unwavering commitment to building thriving communities.

In the face of unprecedented economic challenges, our institution has stood resilient – powered by our independent, mutual structure, supported by sound financial practices, and guided by our core values. We understand that our role as a true community bank extends beyond your business's or family's financial needs; it encompasses a responsibility to contribute to the well-being of the communities we serve. Our strength and stability are our region's strength and stability.

Our belief in this mission of service is evident in every page of this report: from helping local businesses grow and increasing access to affordable housing to contributing more than a million dollars and countless volunteer hours to meet the urgent needs of our neighbors and neighborhoods. In everything we do, our team of local bankers and lenders strives to show what a corporate partner can and should look like in this region. Today, just like for the past 150 years, Penn Community Bank knows what it takes for communities to thrive.

I hope you are inspired by the stories of teamwork, innovation, and empowerment found in our Impact Report, and are encouraged by the service and dedication of the team members who make it possible. As president and CEO, I am blessed to lead and work alongside individuals throughout our organization who truly live out our mission and believe in being a catalyst for positive change.

As we enter 2024, know that Penn Community Bank is strong and stable – with a long term vision for our organization and those we serve. This report is a reflection of our accountability to you, and commitment to meaningful corporate social responsibility for decades to come.

Thank you for your continued partnership and belief in the power of Greater Good Banking. Together, we can ensure everyone has the opportunity to thrive.

Here We Grow!

A handwritten signature in black ink that reads "Jeane M. Vidoni".

Jeane M. Vidoni
President & CEO
Penn Community Bank

This report is a reflection of our accountability to you, and commitment to meaningful corporate social responsibility for decades to come.

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Communities

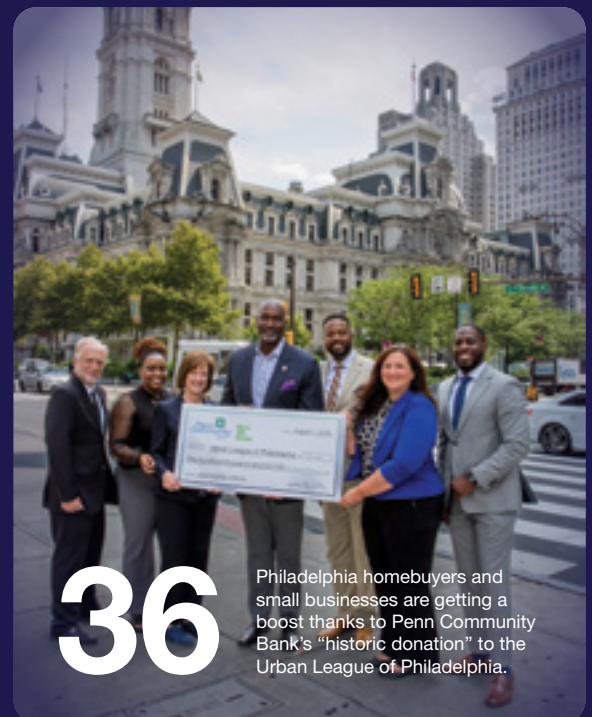
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Since the 1930s, Albarell Electric has been helping keep the lights on in the Lehigh Valley. But the longevity of the business only tells part of the story.



Philadelphia homebuyers and small businesses are getting a boost thanks to Penn Community Bank's "historic donation" to the Urban League of Philadelphia.



It's a bird! It's a plane!
It's Here We Grow Heroes!

A person wearing a green top is standing in front of a house at night. The house has a white exterior and a window with a dark frame. The scene is dimly lit, with some light coming from the window and possibly from the person's top. The overall mood is quiet and focused.

OUR MISSION

Penn Community Bank is committed to helping team members, individuals, businesses and entire communities thrive by serving as a true financial partner. Guided by our core Greater Good Banking values of service, inclusivity, trust, and integrity, we serve as a catalyst for growth by providing the industry-leading solutions our customers need, with the relationship-centric service they deserve.



BY THE NUMBERS

\$2.6BN+

in assets

150+ YRS

Serving the Region

\$1.2MM

Charitable Giving and
Community Support in 2023

6K+

Team Member
Volunteer Hours in 2023

5

Counties Served

20+

Financial Centers Across
the Markets We Serve

300+

Team Members

5 Star & Superior

Rating by Bauer Financial for
Safety and Soundness

A+

Health Rating from
DepositAccounts by LendingTree®

Top Workplaces

2023 Winner by
The Philadelphia Inquirer



Penn
Community
Bank

Branch Hours
Mon - Thu 10:00 - 5:00 PM
Fri 10:00 - 4:00 PM
Sat 10:00 - 12:00 PM

OUR COMMITMENT TO THRIVING COMMUNITIES

Every day and in everything we do, Penn Community Bank works to help individuals, families, businesses, and entire communities thrive. For some, that might be powerful banking and lending products designed to meet diverse needs. For others, it could be the power of partnership – leveraging industry-leading expertise and local connections to reach the next level. Whatever it looks like, success is attainable when we work together.

To align and expand this foundational mission, we've launched our new strategic community development initiative: **THRIVE**.

While the expression may be new, the actions that make it up have always been at the core of our mission.

THRIVE is born out of our 150-year legacy in the region and based on our belief in the role and responsibility of corporate entities to support thriving communities. This six-part effort guides our team in understanding and advancing the interconnected missions of the bank and our charitable arm, the Penn Community Bank Foundation, and serving as leaders in social corporate responsibility.

TEAMWORK

We share ideas, resources, and connections to achieve collective goals for our communities.

HOMEOWNERSHIP

We support initiatives to provide safe, sustainable, and affordable housing in our neighborhoods.

REINVESTING

We build lasting relationships with powerful local programs and the people they serve. From food banks to neighborhood revitalization efforts and everything in between, Penn Community Bank continuously invests in crucial programs that are vital to our community.

INNOVATING

We create unique banking products to meet the needs of underserved community members.

VOLUNTEERING

We give our time and talent to help solve pressing challenges nationwide.

EMPOWERING

We offer programming and personalized guidance to promote financial wellness and literacy.

THRIVE is our commitment to those we serve. It's what powers our internal momentum and external impact. It's what our team members do every day: expanding horizons and creating opportunities for all.

- Bernard Tynes
Chief Experience & Impact Officer
Penn Community Bank

THRIVE
COMMUNITY DEVELOPMENT PLAN



Penn Community Bank
Here We Grow.
VOLUNTEER

Penn Community Bank
Here We Grow.
VOLUNTEER



Learn more about THRIVE and Penn Community Bank's leadership in corporate social responsibility



LEADERSHIP

Board of Directors

Jeane M. Vidoni
President &
Chief Executive Officer

Bill Larkin - Chair
Managing Partner
Lopez, Teodosio & Larkin, LLC

Ross Choate - Vice Chair
Dealer Principal
Norristown Chrysler Dodge Jeep & Ram

Becky Bradley
Executive Director
Lehigh Valley Planning Commission

Bob Byers
President
Byers' Choice Ltd.

Kelly Finch Mobley
Former Executive Vice President
PNC Bank, N.A.

John Foff
Former Executive
Federal Home Loan Bank Pittsburgh

Cheri Freeh
President & CEO
Hutchinson, Gillahan, and Freeh, PC

Krista Harper
President & Director
Harper Business Law, PC

Thomas Lomax
Chief Financial Officer & Partner
The Lomax Companies, LP

Ram Mohan
Chief Strategy Officer
Identity Digital

Robert W. Pritchard
Shareholder and President
Pritchard, Bieler, Gruver & Willison, P.C.

Bruce Weed
Sales Executive
NSM Insurance Group

Mark Worthington
Former CEO
Worthington Associates, Inc

Executive Team

Jeane M. Vidoni
President &
Chief Executive Officer

Georgann Berger McKenna
Executive Vice President
Chief Human Resources Officer

Robert Coffin
Executive Vice President
Chief Quality Management Officer

Lewis Cyr
Executive Vice President
Chief Lending Officer

Charles Field
Executive Vice President
Chief Financial Officer

Randy McGarry
Executive Vice President
Chief Information Officer

Stephen Murphy
Executive Vice President
Chief Banking Officer

Stephanie Schwartzberg, Esq.
Executive Vice President
Chief Legal & Risk Officer

Randall Stradling
Executive Vice President
Chief Credit Officer

Bernard Tynes
Executive Vice President
Chief Experience & Impact Officer

THE BANK YOU NEED. THE PARTNER YOU WANT.

Products, Services & Commitment to Relationships

As the largest mutual bank in eastern Pennsylvania, with deep roots and a relationship-banking model, we're a true financial partner on your growth journey.

Whether your next milestone involves purchasing your first home, expanding your business, or saving for your future, our team of local bankers and lenders are there every step of the way - providing the innovative products and services for whatever your goal.



Commercial & Small Business Banking & Lending

Our dedicated team of commercial and small business bankers pairs real relationships with powerful expertise to help your business thrive. Whether you're a mom-and-pop shop that's been a staple in the community for decades, a small business with big dreams or a corporation that's ready to take its success to the next level, we have the banking or lending solution for you.



Cash Flow Management

Our cash management solutions allow businesses of any size to keep their bottom line growing. With collections and disbursements services like Remote Deposit Capture, ACH Services, check positive pay, and more you can manage your cash flow quickly, efficiently, and securely.



Personal Banking

Your financial goals and life circumstances are unique, so why bank like everyone else? We'll help you find the right financial tools – from one of our award-winning checking options with features like Overdraft Grace to savings solutions that put your money to work for you. Whatever your needs, you'll have access to convenience services that help you manage your funds – wherever and whenever.



Residential Lending

In today's homebuying landscape, you need an expert in your corner. Our team of mortgage lenders can make your dream home a reality with competitive rates and unique lending options.

STRENGTH & STABILITY

At Penn Community Bank, our mission is to serve individuals, families, and businesses for their lifetime. That means we adhere to strict business practices, hold superior capital reserves far above regulatory requirements, and possess the liquidity to withstand disruption – institutional strengths that have earned our institution a five-star rating by leading bank reviewer and research firm Bauer Financial.

Moreover, our mutual structure offers an advantage for our organization and our customers. In addition to being better capitalized than most banks, since we aren't publicly traded, we are not beholden to shareholders and have the freedom to put your needs first in everything we do. That means the ability to make decisions locally and with long-term goals in mind, not short-term profits.

From your neighborhood Financial Center to our Board of Directors comprised of regional leaders, our team is local, accessible, and ready to help you grow and thrive.



Curt Hoyak & Mike Conkey - Albarell Electric, Inc.

POWERING THE LEHIGH VALLEY'S ECONOMIC RENAISSANCE

Albarell Electric – Bethlehem, PA

The Key to Thriving Communities: Vision

Since the 1930s, Albarell Electric has been helping to keep the lights on in the Lehigh Valley. But the longevity of the business only tells part of the story.

“It started out with one man who could fix your toaster or your lamp, or repair an outlet in your house, and now it’s evolved into one of the largest electrical contractors in the Greater Lehigh Valley,” says owner and Executive Vice President Curt Hoyak.

While the company is entering its 87th year, it’s only in the last 20 years that Curt, and partner Mike Conkey, joined the business to help map out a strategy for the future of Albarell Electric. Eventually, that led to a management buy-out but, as the two new owners pointed out, purchasing a multi-million-dollar business requires a source of capital and a good team of financial advisors.

Enter **Steve Kalamar**, Penn Community Bank C&I Lending Relationship Manager, who had worked with Albarell in the past and in 2021, helped complete the transition of the business to Curt and Mike.

“What we saw in Penn Community Bank was a partner, a relationship-oriented bank. Nowadays that can be hard to find, especially among larger institutions”, says Curt. “When you’re financing an acquisition, there’s always an element of financial leverage and risk involved, but Steve and **Lewis (Cyr**, Penn Community Bank Chief Lending Officer) structured a very competitive loan package that met our request, made it affordable and positioned us for growth. In the end, the bank made us feel very comfortable and met all our needs from both a lending and cash management perspective with pricing that was better than most.”

A Partner for Growth

“Mike Albarell, son of the founder, did a terrific job in growing the business and really set it up for success. We just took control of an already moving train and only needed to make a few subtle changes here and there to continue that forward momentum,” says Mike.

Over the last few years, the company ventured into a new generator division and, within a short period of time, established itself as a key player in the market for generator sales, maintenance, service, and repair.

“While generators produce electricity, they are mechanical - so it’s more like fixing and servicing a car. It requires an employee with a different skill set than that of an electrician,” said Curt. “Conversely our Motor Shop, which is one of oldest divisions, sells, repairs, and rewinds electrical motors. Here again that individual has a different set of skills.”

Both divisions are key contributors to the company’s success but both Mike and Curt agree that their electrical construction division is the one division that has had the most growth and success over the past 87 years.

Having three divisions operating out of three geographical locations enables the company to uniquely promote itself as the region’s only single source solution for your electrical needs. And as they continue to look for new opportunities, they know they can count on their team at Penn Community Bank.

“Steve has always been a good listener and contributor in understanding our needs,” says Curt. “So, when we make that call to Steve, he’s already on board with what we’re planning as our next move.”

Commitment to Community

While ownership of the business may have changed, one thing that hasn’t is the organization’s commitment to its customers and the Lehigh Valley community.

“It’s a special feeling when our 150 employees can drive around and say, ‘I helped build that. I worked there. I know those people.’ There’s a tremendous sense of pride when one sees what we’ve accomplished as a company over the years. It keeps us connected to the community,” says Mike.

This connection can also be seen through Albarell Electric’s philanthropic giving throughout the region.

“We try very hard to give back to those customers who have supported us over the years whether that be the local hospitals, schools, colleges, churches, or other nonprofits throughout the markets we serve,” says Curt.

Each year, the company budgets tens of thousands of dollars to support charitable initiatives that empower the community and help deepen those relationships.

What we saw in Penn Community Bank was a partner, a relationship-oriented bank.

- Curt Hoyak
Owner & Executive Vice President
Albarell Electric, Inc.

“When we send those checks out at the end of each year our cover letter always starts out by saying, “On behalf of the employees of Albarell Electric.... because it’s our employees who really deserve the credit for our ability to give back,” says Mike.

“When you think about how important Bethlehem Steel was to this community a hundred years ago and today it only exists as a memory that is memorialized by landmarks of its past, you soon realize that the Lehigh Valley today exists in large part due to its community of leaders that had a different vision, one of diversification and an opportunity to expand and broaden its base of business and industry,” says Curt.

“We continue to see great opportunity in the Lehigh Valley today, and we know Penn Community Bank does as well. They too see the value of this thriving community.”



What’s the key to a thriving community?
Get a behind-the-scenes look at our interview with Albarell Electric.

What's the key to a thriving community?
Get a behind-the-scenes look at
an interview with The Dental Lab.

A PARTNERSHIP TO SMILE ABOUT

The Dental Lab – Bristol, PA

The Key to Thriving Communities: Communication

Jay Collins loves making people smile, and his business helps make it possible for tens of thousands of people across the country.

Jay is the owner of Bristol-based manufacturing firm The Dental Lab which specializes in 'making teeth.'

But what exactly does that mean?

"Fortunately for me, and unfortunately for the public, if you've ever broken a tooth or had a cavity, you need to go to the dentist and get that fixed. Many of those offices outsource the creation of replacements or prosthetics," explains Jay. "So we make literally an FDA-cleared medical device from a prescription; no different from making a hip or a knee replacement."

The firm uses direct-from-dentist information to create entirely personalized products including dentures, implants, crowns and bridges, and orthodontic appliances using in-house computer aided design and manufacturing, milling machines, 3D printers, and digital scanners.

A Partner for Growth

After entering the industry with a job working for his uncle, Jay and his wife bought out the lab in 2012 – at that time, a \$1.8 million business with 12 employees. Today, The Dental Lab, the evolution of that original business, as well as the acquisition of over a dozen other laboratories, employs over 125, handles 300 orders daily, and does over \$15 million a year in sales.

"I fell in love with growing things. Growing a business, growing opportunities, but then growing people," says Jay.

As the business took off, Jay and his team weren't necessarily looking for a new financial services provider. But when the pandemic hit and the large, national bank he was with became less responsive, Jay knew it was time for a change.

He called **James Li**, C&I Lending Team Leader at Penn Community Bank, and gave his pitch.

"I'm very blunt. I called him and said, 'Hey, this is kind of what we're looking to do. Come back to me if I think it's your best deal and we'll move forward.' Best decision I could have made," says Jay.

Working with James and Penn Community Bank, Jay says he gained a trusted financial partner who's helped him through multiple acquisitions with term loans, provided a working capital line of credit, refinanced Small Business Administration (SBA) loans, and more.

"I consider him a member of our team. He knows how I like to do business and he's realistic. He's not just trying to sell me on anything or put me in products – he really works to understand what we need and how he can help. The biggest thing is the honesty of the relationship."

Communication & Community

Another benefit of working with Penn Community Bank is the location and connection to the community.

"The branch is what, five seconds away from me here in Bristol? You can't beat that," says Jay. "When I walk in, everyone knows my name and is so nice. And it's not just me because I'm a business owner, it's every customer in there being treated that way. It says a lot about the organization."

Whether it's in business, at church or while coaching, Jay says it all comes down to understanding the connection between communication and community.

"I'm one of those rare breeds who will talk to anyone walking down the street because I want to learn more about people and their experiences and share ideas. I'm also a member of our community here, and I take that very seriously. Maybe I don't align with everything everyone else does or says, but we're a part of the same community and it's our job to understand each other and work toward something together."



I fell
a bu
them

community?
at our

Jay Collins - CEO, Cornerstone Dental Lab

*in love with growing things. Growing
business, growing opportunities, but
growing people.*



A ROCK-SOLID RELATIONSHIP

Canary Marble & Granite – Doylestown, PA

The Key to Thriving Communities: Relationships

From cutting hair to custom countertops, it's all about the personal connection for Kenny Jones.

Growing up and working alongside his father in the stone material business, Kenny gained an appreciation for the craftsmanship and skill it takes to make a customer's vision a reality. After stepping out on his own and taking up the barber trade, he opened his own successful shop before returning to natural stone with the creation of Canary Marble and Granite in 2022.

"We do everything from sales, fabrication to installation. We have a lot of our material in stock, and we love working with folks to make a really beautiful space in

their home," says Kenny. "It's really about understanding what they want and how we can help them."

Based in Doylestown, the business does custom fabrication and installation for kitchens, bathrooms, basements, and outdoor living spaces throughout Pennsylvania, New Jersey, Delaware, and northern Virginia. Today, it employs 11 full-time staff at its fabrication center and showroom location.

'It's Meant to Be'

But as Canary Marble and Granite grew, Kenny needed his banking relationship to match the relationship-focus he has with his clients.

Kenny Jones - Owner, Canary Marble & Granite



"I'd been at my old bank – a much bigger, national bank – for a long time, but there was no personal connection there. I had the basics, but it was hard to take that next step, or even know what was available to us, when there was no one really to talk to," he says.

Right around that time, **Sue Okun**, manager of Penn Community Bank's Doylestown Finance Center paid a visit to learn about the business and Kenny's needs. Within weeks, the business was moving accounts and connecting with other bank team members, like Small Business Lending Manager **Johnny Gonzalez**, to help build a plan for the business' future.

"I was already looking for a local bank, and when Sue walked in it was like 'it's meant to be,'" adds Kenny.

An Immediate Impact

Since joining Penn Community Bank, Canary Marble and Granite has accessed a new small business line of credit to help facilitate its growth, along with other banking products – from customized accounts and cash management services to online business banking and mobile deposit - to fully put the business' money to work to free up Kenny for what's important: his customers.

"For me, the key to business is a relationship – whether that's with your client or your bank," he says.



"Now, when I walk into the branch everyone knows my name, and I'm always getting calls from Sue and Johnny about what I'm working on – or even just checking in. That's so beautiful because I love to work with people and develop that relationship."

As Kenny and his team look into the future at what's next – increased sales, more installation teams – he knows his success with Penn Community Bank is part of a larger story.

"When everyone helps everyone else out, that's a thriving community. That's success to me, right there."



For me, the key to business is a relationship – whether that's with your client or your bank.

What's the key to a thriving community? Get a behind-the-scenes look at our interview with Canary Marble & Granite.

INCREASING OPPORTUNITY FOR ALL

Bucks County Opportunity Council – Doylestown, PA

The Key to Thriving Communities: Collaboration



SaraJane Hamilton - Chief Financial Officer, BCOC

For most, the term “nonprofit” conjures images of selfless individuals driven by a passion for making a positive impact. And while that is no doubt true, these organizations are not just fueled by good intentions.

“Yes, we’re a nonprofit committed to lifting up our community. But we’re also a very sophisticated business organization that has to have all of its ducks in a row and all the right people involved,” says SaraJane Hamilton, Chief Financial Officer for the Bucks County Opportunity Council.

The Doylestown-based organization serves as the Community Action Agency for Bucks County with a broad mission of reducing poverty and promoting economic self-sufficiency – serving over 50,000 individuals a year. It also manages a \$14 million budget, including hundreds of thousands of dollars in county, state, federal and private funding.

Like any business, keeping finances in order allows for long-term stability, managed growth, and greater opportunities. For Bucks County Opportunity Council, that means more than success for shareholders – a strong financial footing truly allows for a deeper impact on the individuals it serves and the ability to respond to ever-changing community needs.

‘Time Is Money’

Since the pandemic, Bucks County Opportunity Council has more than tripled in size – its funding increasing in response to the growing challenges faced by individuals and families in housing, food security, financial literacy, and more. With this growth came the need to find a banking partner able to scale with them.

“We prefer a community bank because we’re a community-based organization. And really, there was only one that met all of our needs,” says Erin Lukoss, CEO and Executive Director. “Especially when it came to the technology we needed and the right team to help us leverage this new resource. Penn Community Bank was the one.”

Working with Penn Community Bank Senior Relationship Manager **Timika Powell**, the bank’s cash management services are already helping BCOC manage its 60+ funding streams, receive and distribute funds electronically, and ensure financial security – freeing up resources to get back to its mission.

“For us – like any business - time is money. We need to be able to do the things we need to do according to the rules, but finding processes and efficiencies is key. Penn Community Bank gave us that opportunity to be able to do that – whether it’s skipping the trip to the branch with electronic check deposit or having Timika really act as a part of our finance team to get answers,” adds Hamilton.

The impact of the partnership extends beyond Timika and the Cash Management team. BCOC was also able to expand its line of credit and purchase additional property through its partnership with the bank and C&L Lending Team Leader **Karen Lasorda**.

Community organizations and community banks come together to address community challenges. Always have, always will. That collaboration is the key to thriving communities.

- Joe Cuozzo, BCOC Director of Development

What's the key to a thriving community? Get a behind-the-scenes look at our interview with Bucks County Opportunity Council.



Power of Partnership

While the banking and lending relationship between Penn Community Bank and Bucks County Opportunity Council is new, the charitable involvement between the organizations goes back decades.

“Over the years, the bank has donated hundreds of thousands of dollars to our agency - all our programs and projects – including corporate leadership of the Economic Self-Sufficiency Program. Beyond just financial support, the giving of bank staff’s time and talent in serving on our board and volunteering has been huge,” said Lukoss.

One example of the synergistic relationship between the organizations was the creation of the HELP Center in Bristol, PA. A collaboration between BCOC, United Way of Bucks County, St. Mary’s Medical Center, and Penn Community Bank, the 8,000 square foot space serves as a drop-off and distribution center for food, household items, and more for thousands of those in need. Today, as the need continues to grow, Penn Community Bank is once again working with the nonprofit partners to identify a new, larger site to better serve the community.

“Community organizations and community banks come together to address community challenges. Always have, always will,” says Joe Cuozzo, BCOC Director of Development. “That collaboration is the key to thriving communities.”

What the Future Holds

Empowered by the expanded relationship with Penn Community Bank, Bucks County Opportunity Council is already looking toward the future to identify, understand, and respond to the new needs of individuals and families. It believes it’s found its three focuses: housing and homelessness, reliable access to food, and home energy conservation.

“We know the needs are great, but with partnerships with organizations like Penn Community Bank, we know we can respond and really make a difference in our neighborhoods,” says Erin.

Mark Worthington

How a Penn Community Bank Board Member played a part in helping hundreds of families out of poverty



“Why can’t we do more to pursue our primary mission: ‘To help the low-income people of Bucks County overcome the barriers to self-sufficiency?’ We have lots of programs to help people, but none are dedicated to helping individuals and families to become self-sufficient.”

That was **Mark Worthington’s** challenge to Bucks County Opportunity Council staff and board members in 1995 as they reviewed the nonprofit’s mission and its measurable impact on the communities it served. Nearly 30 years later, the impact of this conversation and the program it jump-started have changed the lives of hundreds of families.

Worthington, who recently retired from the Penn Community Bank Board of Directors after 25 years, has made community involvement a hallmark of his personal and professional life for decades. Nonprofits and community groups of every size and shape have benefited from his focus, drive, and belief in the power of people, but perhaps none more so than BCOC.

“Mark saw that we could be a leader in breaking the cycle of poverty permanently and doing more than just helping people simply cope,” says SaraJane Hamilton, Bucks County Opportunity Council Chief Financial Officer and staff member at the time. “From that mission-driven discussion came the Economic Self-Sufficiency Program that exists today.”

Built to address 10 social determinants of economic and social well-being– from access to affordable housing and food, to job training and financial literacy – the program supports annual groups of participants as they focus on attaining work, planning for near- and long-term financial health, and developing the skills needed to leave poverty once and for all. Since the first class of graduates in 1997, nearly 400 families have completed BCOC’s Economic Self-Sufficiency program – each leaving with employment that pays a family-sustaining wage, a balanced budget, reliable transportation, affordable housing, a health plan for the entire family, acceptable credit or an approved credit repair plan, and basic employability skills. Graduates no longer rely on cash welfare subsidies like subsidized housing, food stamps or cash assistance to make ends meet.

After the first graduation, in recognition of his leadership, Bucks County Opportunity Council created the Mark Worthington Award which is presented annually to a graduate who has overcome incredible odds to complete the program. Each year, Worthington is on hand to present the award personally.

Over the years, as the program has evolved and adapted to changing needs, Worthington has been right there at the table – whether as a board member, volunteer, or program supporter.

“He’s been just such a friend to BCOC over the years,” says Erin Lukoss, Bucks County Opportunity Council CEO and Executive Director. “This program transforms lives and often ends a cycle of poverty that existed for generations. He’s made a difference in so many people’s lives.”

FROM DREAM TO REALITY

The Impact of Home Opportunity Mortgages in Philadelphia, PA

The Key to Thriving Communities: Access

Homeownership has long been considered a key component of the American dream and a symbol of financial stability. It is also among the primary ways for families to build generational wealth. It makes up over a quarter of the typical homeowner's net worth, according to the National Association of Realtors, and increases the likelihood of children becoming homeowners themselves.

Yet today's housing market presents significant barriers to homeownership, especially for low- and middle-income buyers.

With nuanced understanding of their communities, community banks are uniquely positioned to increase lending in underserved areas while maintaining responsible lending practices. That's why, building off its 150-year history of service to the region, Penn Community Bank launched its Home Opportunity Mortgage program in early 2023.

"Homeownership strengthens families, neighborhoods and our local economy," says **Jim Calista**, Penn Community Bank Director of Residential Lending. "Our Home Opportunity Mortgage continues our commitment to empowering individuals and families by removing barriers and helping make this dream a reality."

Power of the Program

This Special Purpose Credit Product ensures fair, affordable access to housing by providing modest-income borrowers - or those purchasing in low- and moderate-income areas - a unique lending option that includes:

- \$0 down payment,
- No minimum FICO credit score,
- No Private Mortgage Insurance (PMI),
- Competitive rates
- Reduced closing costs, and
- Access to homebuyer education and grant programs.

"While the \$0 down payment and no minimum FICO score catch homebuyers' attention, it's features like the waiver of PMI and the use of credit history versus credit scores that differentiate this product from the rest," says **Peter Palumbo**, a Penn Community Bank Mortgage Loan Originator.

Peter explains that homebuyers are faced with problems

in the market right now that are outside their control, like low inventory and high interest rates. Nevertheless, there's always a way to beat the odds - especially with a program designed with the buyer in mind and a vision for its long-term impact on the community.

Particularly impactful is how the Home Opportunity Mortgage program connects borrowers with available grant funding from partner organizations, like the Urban League of Philadelphia, PHDC, the United Way, and even the federal government. In 2023, the average homebuying grant for bank customers participating in the program was over \$11,000.

Since its inception, the Home Opportunity Mortgage program has lent over \$3.3 million dollars to qualified homebuyers with the average loan amount just over \$174,000.

Collaboration Is Key

Addressing this challenge requires collaboration among many stakeholders - from homebuyers, realtors, and mortgage lenders to local governments, community nonprofits, and even developers.

The Home Opportunity Mortgage program is the outcome of Penn Community Bank's outreach to and connections with community leaders to better understand the barriers to homeownership that are unique to individual neighborhoods.

"This effort really began with active listening and a real desire to understand what we could be doing better to serve these communities," says **Bernard Tynes**, Penn Community Bank Chief Experience & Impact Officer. "But once we had the information, it was critical to act in getting this product to market quickly and effectively, as well as continuing that mutual relationship to get the word out."

This synergy was highlighted late last fall when Penn Community Bank was represented at the ribbon cutting of a 26-unit housing development on Wharton Street in Philadelphia where the first new homeowner was a Home Opportunity Mortgage borrower. The initiative was part of the Philadelphia Housing Development Corporation's Turn the Key Program - a public-private partnership aimed at helping 1,000 Philadelphia families become first-time homebuyers.

"At its heart, homeownership represents a step towards the American dream - and Penn Community Bank's Home Opportunity Mortgage brings that dream within reach for more people," adds Peter.

*Homeownership
strengthens
families,
neighborhoods
and our local
economy.*

- Jim Calista
Director of Residential Lending
Penn Community Bank



KEEPING YOUR MONEY AND DATA SECURE

Protect Yourself and Your Business From a New Twist on Old Fraud

It's no secret online and digital banking services allow customers access to financial services anywhere at any time, making banking more efficient and convenient than ever. But with this convenience comes new concerns for financial institution security departments that are seeing a rise in an old fraud with a new twist.

"Our team deals with cases of online account takeovers, unauthorized peer-to-peer payments, and fake accounts each week. But that's not what we're seeing the most," says **Rick Cimasky**, the Penn Community Bank Director of Fraud and Security Management.

"In fact, what is driving the rise in security cases is the combination of well-known and unsophisticated bank fraud techniques such as counterfeit checks and telephone frauds, combined with more current technology such as basic social engineering, and high-quality printers and scanners."

The success of these tried-and-true schemes has all been exacerbated by the massive amount of personally identifiable information (PII) that has been stolen over the past few years in breaches of physical and digital data sources, such as mailboxes. Increasingly, illicit actors use encrypted platforms to sell checks that have been stolen and duplicated after being deposited into a blue U.S. Postal mailbox, as well as stolen PII that has been obtained in much the same manner. Stolen account numbers are most often used to create counterfeit checks and processed through another bank of first deposit. These accounts are then quickly cleaned out by the scammers before the customer realizes the check has cleared against their account and notify the bank of the fraud.

It is estimated that the number of stolen checks sold each day through encrypted platforms such as WhatsApp and Telegram has increased twelve-fold since 2020.

"Our experience shows that a check image with account/routing number and an approximate balance can be sold in this manner for as little as \$175 for a consumer account and \$250 for a business account, while someone's name and Social Security number can be had for only \$10 or \$20," says Rick.

Stolen checking account numbers are also often used in conjunction with social media platforms and telephone fraud as fraudsters routinely target older individuals in romance scams or individuals with items listed for sale online. They may tell the victim that they are going to send them a check to deposit into their bank account, and then have the victim send money back to the fraudster, usually via wire transfer, gift cards or bitcoin. The victim receives and deposits the counterfeit check, and then sends money to the fraudster before the check can clear. The check is then returned, and the victim suffers a loss. If the victim cannot repay the funds, the account is charged off, and the bank usually realizes a loss.

"While counterfeit items and telephone fraud are old-school schemes, today's technology has added a twist that makes them even harder to detect. Social engineering and recent printing technology can trick the most discerning consumer, and even though fraud monitoring software has been developed to detect these threats, and warn of suspicious behavior of this nature, our front-line teams remain the best defense for detecting fraudulent checks presented for cashing, and deposit," Rick says.

Penn Community Bank reminds you that the best way to defend yourself against these schemes is to use a digital bill paying system when practical to avoid stolen mail, and to routinely review your account for suspicious or unauthorized activity.



Access additional resources and stay up to date on ways to protect yourself from fraud



DAY OF SERVICE 2023

Living Out Our Mission

For the second year in a row, over 300 Penn Community Bank team members participated in a physical expression of the organization's values-based brand: putting work on hold to give of their time and talents in the neighborhoods they live and work.

The annual organization-wide event partners bank team members with nonprofit organizations from Philadelphia to the Lehigh Valley to donate over 1,000 hours of volunteer service. In addition, the Penn Community Bank Foundation provides \$150,000 in charitable contributions to participating organizations to help them reach their goals throughout the year.

Penn Community Bank's Day of Service 2023 nonprofit partners and volunteer sites included:

Philabundance - Philadelphia, PA

As the region's largest food bank, Philabundance feeds more than 135,000 hungry individuals across its nine-county service area in Southeastern Pennsylvania and Southern New Jersey every week. In support of this mission, Penn Community Bank team members helped pack meals and manage donations at the Philadelphia facility.

Communities



Burholme EMS - Philadelphia, PA

With 90 years of service to the Philadelphia community, Burholme EMS is a self-supportive professionally managed and operated emergency medical services (EMS) agency – offering everything from advanced life support emergency ambulance care to emergency ambulance transports. Penn Community Bank team members assisted in repainting the ambulance apparatus area, cleaning and painting classroom areas, and assisting in important facility upgrades.

Garden of Health - Hatfield, PA

Garden of Health distributes fresh produce and food free of the top eight allergens to food pantries, low-income senior housing and community groups in Montgomery and Bucks counties – including food grown on its Hatfield garden property. Penn Community Bank team members assisted in the expansion of a new garden area, which will be used to produce more fresh produce for neighbors in need.





Manna on Main St. - Lansdale PA

Manna on Main Street is committed to ending hunger in the North Penn region by providing food, fulfilling social service and education needs, and conducting community outreach. Volunteering at its North Penn Commons location – spaces shared with Advanced Living Communities, North Penn YMCA, and PEAK Senior Center – Penn Community Bank team members prepared meals and stocked the organization’s self-shopping food pantry.

Second Alarmer’s - Willow Grove, PA

Since its founding in 1938, Second Alarmer’s Association and Rescue Squad of Montgomery County has become one of the largest nonprofit Emergency Medical Service (EMS) providers in the region, responding to over 12,000 emergency incidents each year. In support of the organization’s career and volunteer members, Penn Community Bank team members helped clean the apparatus area and other areas of the facility.

Salute 2 Service – Perkasie, PA

Salute 2 Service is dedicated to providing outreach programs to veterans and their families, including providing emergency assistance, career guidance and counseling, food support, and more. Working from the bank’s Perkasie Administrative Building, team members – including the Penn Community Bank Veterans Employee Resource Group (ERG) - helped sort and pack donations for veteran care packages.



United Way of Bucks County – Bristol, PA

In support of the United Way’s mission of service, the HELP (Healthy Eating and Living Partnership) Center fills the gap for local families in need by providing essentials like cleaning supplies, personal hygiene items, and home goods, completely free of charge, through a dignified personal shopping experience. Penn Community Bank team members sorted donations and helped prepare items for distribution.

Bucks County Opportunity Council – Warminster, PA

As the leading anti-poverty nonprofit organization in Bucks County, the Bucks County Opportunity Council (BCOC) works to reduce poverty and partner with our community to promote self-sufficiency. Working out of the organization’s new Serving Bucks Together Center, Penn Community Bank team members packaged summer supply kits for those experiencing homelessness locally.

Family Service Association of Bucks County - Levittown, PA

Among other important programs, Family Services Association of Bucks County operates the Bucks County Emergency Homeless Shelter - a temporary residence for individuals and families who have lost safe and stable housing. In support of the 24/365 facility, Penn Community Bank team members rehabilitated a children’s play area and helped with food pantry meal service.

Bucks County SPCA - Quakertown, PA

With two locations in Bucks Co., the SPCA exists to assist animals in need. At its Quakertown location, Penn Community Bank team members assisted with facility beautification and landscaping.

Bird Town Pennsylvania – Doylestown, PA

Bird Town Pennsylvania works in partnership with local municipalities and like-minded organizations to promote community-based conservation actions to create a healthier, more sustainable environment for birds, wildlife, and people. Working at two different locations in the Doylestown area, Penn Community Bank team members removed invasive plant species and replaced them with native plants to support wild birds and pollinating insects.

Second Harvest Food Pantry – Nazareth, PA

Second Harvest's mission is to obtain food and distribute it to people in need through area nonprofits, and to provide resources for education and advocacy to end hunger. In support, Penn Community Bank team members helped pack boxes for the organization's PA Senior Food Box program – which provides monthly food boxes to low-income seniors.

Learn more about our Day of Service, watch this year's video recap, and find out how your nonprofit or community organization can get involved.





THIS IS WHAT CORPORATE RESPONSIBILITY LOOKS LIKE IN PHILADELPHIA

By Steve Gardner - President and Executive Director, Clarifi

The day she left an abusive relationship in 2016, Fortune had saved just enough money for a deposit on an apartment for her and her two kids. She left with no high school degree, no work experience and zero savings. At 27, she didn't know anything about credit, and her score ranked poor.

What she did know: Fortune was going to buy a home for her family.

"Being in a domestic violence situation, and having children – it just gave me determination," she says.

First, she needed to cut back on expenses and improve her credit. She went to Clarifi, the largest nonprofit in the Delaware Valley, offering free, one-on-one financial and housing counseling to people in economically marginalized and underserved communities.

A Clarifi counselor helped her build credit and access safe and affordable banking products. She learned how to budget. Over the next few years, she saved money, improved her credit score and set new milestones until she was ready to buy a home.

Fortune is one of over 200 Philadelphians who benefit from the money that Penn Community Bank has invested in Clarifi. Over the past year, more than half of those clients improved their financial health, from creating and following a spending plan to boosting their credit by at least 35 points.

As the executive director of Clarifi, I see every day how important grants like Penn Community Bank's are. They not only allow us to serve thousands of low- to moderate-income residents every year, they are a direct investment in our clients, many of whom are women of color.

“Corporate entities can and should step up to address systemic challenges in the communities where they do business” says **Bernard Tynes**, the Chief Experience & Impact Officer of Penn Community Bank. “Whether through strategic partnerships, volunteering efforts, or financial commitments, there is no limit to the impact that organizations and their employees can make to build stronger, more vibrant communities.”

Clarifi teaches people how to provide for their own basic needs by giving personalized tools and resources to each one of our 6,000+ annual clients. Our one-on-one counseling helps clients to become financially resilient; counselors walk side-by-side with clients, through building emergency savings plans, engaging in pre-purchase counseling all the way to the first-time homebuyer’s closing table. Just like Fortune.

By the time she purchased her first home last December, Fortune had developed a savings mindset, putting enough money aside for mishaps, repairs and other unexpected expenses. Sure enough, the pipes in her home burst within months of her moving in, spewing sewage water into the living room. She needed new plumbing and a new toilet, and to redo the walls.

“Having that small little extra nest egg that I had, I was able to get the plumbing done,” Fortune said. “I don’t know that I would have thought about those things if I hadn’t gone to Clarifi. I’d never had these discussions.

“I don’t even know if I would have been able to purchase, to be quite honest,” she added.

After the plumbing repairs, Fortune would need to wait and save up for cosmetic repairs – until she got a call from Clarifi saying she qualified for a \$5,000 Financial Resilience Grant, a separate line of funding provided to Clarifi from Penn Community Bank.

“I was able to make sure that the house was beautiful again,” Fortune said.

“As the executive director of Clarifi, I see every day how important grants like Penn Community Bank’s are.

- Steve Gardner
President and Executive Director
Clarifi

Now, Fortune has an asset that she can keep and grow to pass along to her kids someday: generational wealth. That’s why homeownership should be accessible to everyone.

“Access to affordable housing is fundamental to the strength of any neighborhood,” Tynes said. “As a community-first financial institution, we know we have a role to play in breaking down barriers to homeownership. We also know that partnerships with key nonprofits – like Clarifi – can expand that effort.”



Learn more about Clarifi and its partnership with Penn Community Bank by listening to our *Mutual Growth Podcast*



An Award-Winning Partnership

Penn Community Bank and Clarifi were recognized by the Philadelphia Business Journal with its Faces of Philanthropy Award for the partnership’s positive impact on the Philadelphia community. Thanks to the bank’s \$100,000, the nonprofit was able to expand its homebuying and financial education counseling in 2023 – helping over 100 clients create and implement a financial plan, reduce debt, establish emergency savings, or improve their credit. Additionally, 10 individuals and families were able to access \$50,000 in bank-funded grants to help achieve the dream of homeownership.





PENN COMMUNITY BANK FOUNDATION

We know that a community bank plays an important role in building a strong and vibrant region. That’s why each year we contribute 5% of our net income back into the communities we serve – over \$1,000,000 in charitable giving and even more in team member volunteer hours.

Our THRIVE community development initiative helps coordinate the dual mission of the bank and our foundation to increase the positive impact of our work. We do this by making sustaining annual donations, impactful grants, and mutually beneficial partnerships with local nonprofits and community groups that share our commitment to building thriving communities.

Together, our efforts focus on finding ways to address urgent needs, create access and opportunity for all, and enhance quality of life in our area – and beyond.



Community Enrichment

Creating safe, healthy, and thriving communities by supporting efforts such as increased access to health and wellness services, local beautification, culture and arts.



Local Business Growth

Contributing to the strength of the local economy by promoting sustainable practices, supporting area business communities, and encouraging entrepreneurship and job creation.



Economic Self-Sufficiency and Opportunity

Improving economic inclusion, access to food, affordable housing, and living-wage work for the unemployed and underemployed. In addition to giving and advocacy, the bank is uniquely positioned to support community members through financial education and empowerment.



Disaster Recovery and Emergency Services

Supporting first responders and demonstrating leadership during local emergencies such as public health crises or natural disasters.

Apply for a 2024 Penn Community Bank Foundation Grant

Does your 501c3 nonprofit make a difference in the community? Share your story and tell us how we can help. Learn more about the Penn Community Bank Foundation and submit a grant application.



CAFE



Here We Are. & Here We Grow.

VOLUNTEER

COMMUNITY IMPACT HIGHLIGHTS

Penn Community Bank is committed to making a difference beyond the bottom line. Through strategic partnerships, targeted initiatives, and authentic community involvement, we embrace our role as a responsible corporate citizen.

In 2023, Penn Community Bank worked with, volunteered for, and contributed to nearly 300 nonprofits, business groups, and community organizations from Philadelphia to the Lehigh Valley, and everywhere in between.

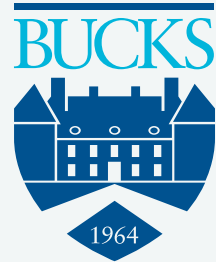


Local Workforce Development

Bucks County Community College Center for Advanced Technology

In 2023, Penn Community Bank completed its multi-year \$140,000 commitment to Bucks County Community College's Center for Advanced Technology. In addition to financial support for the new 28,000 square foot facility in Bristol, the bank also funded Workforce Development Scholarships for students.

Opened in the spring with a mission to provide training opportunities for individuals in in-demand industrial careers, the program has already graduated individuals in metalwork, industrial maintenance, and construction – boasting a 91% job placement rate with an average starting salary of over \$25 an hour.



The Next Generation of Bucks County Businesses

Startup Bucks

Building on the success of previous years, Penn Community Bank continued its impactful partnership with Startup Bucks and the Bucks County Industrial Development Authority by providing \$40,000 in grants to help grow local startups.

This year's grant recipients were selected from over 50 applicants and participated in prescreening rounds, a final pitch round, and a local business expo at Bucks County Community College. The 2023 winners include:



Pink Clover Data Solutions

Transforms data into the answers Essential Service Providers need to make informed decisions and improve the safety and security of their citizens.



Estate '98

Effortlessly crafts any coffee beverage in seconds, utilizing only a single tablespoon of Estate '98's ultra-concentrated specialty coffee.



WerkWeek

On-demand healthcare staffing platform for support personnel.



Athletes Untapped

Sports tech startup connecting parents and young athletes with vetted private sports coaches for one-on-one training.

With this year's funding Penn Community Bank has now supported 15 Bucks-based startups since launching the program in 2022.

Supporting Housing, Business Growth in the Lehigh Valley

Community Action Lehigh Valley (CACLV)



As it expands its outreach in the Lehigh Valley, Penn Community Bank is partnering with CACLV to advance the nonprofit's mission to increase economic opportunity. In addition to offering programs and services for business development and food access

and nutrition, the organization is also a champion for increasing access to housing in Allentown, Bethlehem, and beyond. In 2023, the bank donated \$20,000 to CACLV and its member agencies, including funds to support affordable housing initiatives and help small businesses whose risk factors make it difficult to obtain funds from traditional lenders.

Reinvesting in Montgomery County Communities

Genesis Housing Corporation

Since 1994, Pottstown-based Genesis Housing Corporation has served as a community housing development organization (CHDO). The nonprofit works to support neighborhood revitalization and financial education, in addition to rehabilitating and constructing affordable homes to improve and stabilize communities. In support of this mission – and in honor and recognition of the retirement of former Penn Community Bank board member Bruce Iacobucci – Penn Community Bank was proud to donate to Genesis Housing Corporation to help increase its impact in Montgomery County.



Back in the Swing

Habitat for Humanity of Bucks County



For the first time since the COVID-19 pandemic, Penn Community Bank team members were back on the job site at Habitat for Humanity of Bucks County's building projects in 2023. Across four team build days

at Habitat's St. Thomas project in Croydon, dozens of bank team members from across the organization put hammer to nail to help construct affordable housing in Lower Bucks County.

In addition to volunteering, the bank contributed \$20,000 for the nonprofit's mission to eliminate substandard housing locally and worldwide through constructing, rehabilitating, and preserving homes, as well as advocating for fair and just housing policies and providing training and access to resources to help families improve their living conditions.





SUPPORTING FIRST-TIME HOMEBUYERS AND MINORITY-OWNED BUSINESSES

Urban League of Philadelphia

Philadelphia businesses and homebuyers received a boost from Penn Community Bank in 2023 thanks to a \$100,000 partnership with the Urban League of Philadelphia, focused on developing thriving communities. The partnership specifically supports the nonprofit's first-time homebuyer financial literacy program, as well as expands access to its Entrepreneurship Center.

"The Urban League of Philadelphia has a long and storied history of serving communities in need across the Philadelphia region," said Urban League of Philadelphia President and CEO Darrin W. Anderson Sr., Ph.D., M.S. "Central to our role in the community has been our commitment to supporting homeownership and economic development. The programs funded by this historic donation will support that work and allow us to expand our efforts to serve even more individuals. We are grateful to Penn Community Bank for this generous contribution and look forward to our continued work together."

As one of the area's leading civil rights and community service organizations, the Urban League of Philadelphia supports economic empowerment for nearly 20,000 individuals and families each year, approximately 78% of whom are African American and reside in low-income communities.

Empowering Homebuyers Through Financial Literacy

Philadelphia retains its unenviable status as one of the poorest major cities in the U.S. Residents' inability to secure safe and affordable housing is a crisis in Philadelphia. According to the city's Poverty Action Plan, "from 2000 to 2018, rising prices, stagnant wages, and federal divestment cost the city more than 53,000 affordable units across almost every neighborhood, such that 90% of census tracts experienced a net loss in low-cost units during that period. Today, about half of Philadelphians are housing cost-burdened, in that

they spend more than one-third of their monthly income on housing, and one-third are severely cost-burdened, spending half of their monthly income on housing."

In response to this challenge, the Urban League of Philadelphia's Housing Counseling Department has been a HUD-certified agency for more than 20 years and provides comprehensive Housing Counseling Programs staffed by bilingual, HUD-certified counselors. The program specifically targets low-to-moderate income residents of Philadelphia in an effort to empower families to build generational wealth through homeownership.

Penn Community Bank's support of the first-time home buyer and financial literacy program will produce:

- 35 additional first-time homeowners located within majority-minority and majority Black communities.

"The programs funded by this historic donation will support that work and allow us to expand our efforts to serve even more individuals. We are grateful to Penn Community Bank for this generous contribution and look forward to our continued work together."

- Darrin W. Anderson Sr., Ph.D., M.S.
President and CEO, Urban League of Philadelphia



- 75 additional individual counseling sessions geared towards future home attainment, budgeting for unexpected homeownership costs, and home ownership retention.
- Financial literacy education for an additional 250 individuals to include one-on-one budgeting and money management counseling, workshops on the rights and responsibilities of homeownership from experts in the housing industry, informational classes on the home buying process, credit repair instructions, educational workshops on fair housing laws, and how to choose a lender.

Growing Minority-Owned Businesses

Established in 2008, the Urban League of Philadelphia's Entrepreneurship Center is a unique and essential resource for both established and emerging businesses, providing technical and hands-on support. The Entrepreneurship Center elevates minority-owned businesses by addressing historic disparities in business growth, development, and profitability.

Approximately 98% of its clients identify as African American, and 57% are female. More than 90% are between the ages of 30 and 55 years of age.

An experienced team of staff members and consultants work extensively with the small-business sector to provide program participants personalized assistance in sales and marketing, tax planning, business and strategic planning, financing, entity formation, and operational management. In 2022 alone, the program has supported 779 aspiring and experienced business owners who obtained \$4.9 million in contracts and \$2.6 million in financing, creating over 100 jobs and 15 new businesses.

With Penn Community Bank's support of the Entrepreneurship Center, the program will be able to provide customized coaching and technical assistance to 30 additional small business owners.

2023 COMMUNITY PARTNERS

100 Black Men of Philadelphia	Bucks County Opportunity Council	Friends of Washington Crossing
A Woman's Place	Bucks County SPCA	Garden of Health
Abington Art Center	Bucks County St Patrick's Day Parade	Garden of Reflection
Abington Health Foundation	Bucks Heroes	Genesis Housing Corporation
Abington PAL	Building Industry Association (BIA) of Philadelphia	Good Time Motorvators
Abington Presbyterian Church	Burholme First Aid Corps Inc	Grandview Health Foundation
African American Chamber of Commerce of Philadelphia	Bux-Mont Connie Mack Baseball	Greater Philadelphia Chamber of Commerce
Allentown El Sistema Program	Cairn University	Grundy Foundation
America250PA Road to 2026	Canine Companions	Habitat for Humanity Bucks County
American Cancer Society	Caring for Friends	HBA Bucks & Montgomery Counties
American Heart Association Lehigh Valley	CB East Football Parents Club	Heathers Way
Ancient Order of Hiberians	CB East HS Band Parents Association	Hepatitis B Foundation
Andy Schram Foundation	Centennial Baseball Club	Heritage Conservancy
Ann Silverman Community Health Clinic	Central Bucks Chamber of Commerce	Heroes Scholarship Fund Bucks County
Arizent	Chalfont Borough	Hilltown Township Vol Fire Company
Auto Dealers Caring for Kids Coat Drive	Chamber of Greater Montgomery County	Historical Society of Hilltown Township
Aviation Council of PA	Coalition to Shelter and Support the Homeless (CSSH)	HT Titans
Bar Association of Lehigh County	Community Action Committee of the Lehigh Valley (CACLV)	Indian Valley Chamber of Commerce
Baseball for Special People	Community Baptist Church	International Festival Foundation
Battle Borne	Community Response	Ivy Hill Therapeutic Equestrian Center
BCCC Center for Advanced Technology	Congregation Beth Or Brotherhood	Jack & Jill of America Inc, Bucks County Chapter
Belleau Wood Leathernecks	Council Rock Education Foundation	Jenkintown Community Alliance
Ben Wilson Senior Activity Center	Credit Counseling Center	Jewish Center of Eastern Bucks
Bensalem Education Foundation	Crossing Cooperative Nursery School	John Rivers Memorial VFW Post 11322
Bensalem High School Sports Association	David's New Day	Junior Achievement of Southeastern PA
Bensalem Kollel and Outreach Center	Deep Run Valley Sports Association	Keystone Elk Country Alliance
Bensalem Ramblers	Destined for a Dream	Keystone opportunity Center
Bensalem Senior Center	Doylestown Business & Community Alliance	Kids Peace
Big Brothers Big Sisters	Doylestown Health Foundation	Kiwanis Club of Jenkintown
Big Brothers Big Sisters Independence	Doylestown Juneteenth	Kiwanis Club of Washington Crossing and Yardley
Bo Tkach	Dublin Borough	Lady Rams Soccer Booster Club
Borough of Bristol	Dublin Fire Co. Ladies Auxiliary	Last Chance Ranch
Borough of Perkasio	Dublin Fire Company	LC 2 Foundation
Borough of Quakertown	Durham Township	Lehigh Valley Chamber of Commerce
Borough of Sellersville	Easter Seals of Southeastern PA	Lehigh Valley Commercial & Industrial Real Estate Foundation
Bristol Cares Coalition	Eastern Montgomery County Chamber of Commerce	Lehigh Valley Community Broadcasters Assoc.
Bristol Cultural & Historical Foundation	Eastern Upper Bucks Senior Center	Lehigh Valley Economic Development Corporation
Bristol Riverside Theater	Elevate Foundation	Lenape Chamber Ensemble
Bryan Hughes Business Connections	Experience Yardley	Lenape Foundation
Bucks County Bar Association	Family Service Association of Bucks County	Levittown Fire Company #2
Bucks County Bulldogs	Family Promise of Lower Bucks	Levittown-Fairless Hills Rotary
Bucks County Community College Foundation	Fine Feather Foundation Inc.	Livengrin Foundation
Bucks County Consortium	Foundation for Free Enterprise	Logan's Heroes Animal Rescue
Bucks County Economic Development Corporation	Foundations Community Partnership	Lower Bucks County Chamber of Commerce
Bucks County Gilbert & Sullivan Society	Free Fall Action Sports Community Center Quakertown	Lutheran Community at Telford
Bucks County Health Improvement Partnership BCHIP	Friends of Riegelsville Public Library	Luv Farm Rescue
Bucks County Herald Foundation		

Lynette Ethier
Manna on Main Street
Marvin's Home
Mercer Museum
Michener Museum
Middletown Community Foundation
Middletown Senior Citizens Association
Montco Anti-Hunger Network (MAHN)
Montgomery Child Advocacy Program (MCAP)
Montgomery County SPCA
Mount Saint Joseph Academy Firebirds Robotics
NAMI Bucks County PA
National Coalition of 100 Black Women
National Shrine of our Lady of Czestochowa
Neshaminy HS Instrumental Music Boosters
New Britain Borough
New Britain Civic Association
New Hope Auto Show
New Hope Celebrates
New Hope Solebury Lambertville Community Choir
Newtown Business Association
North Penn YMCA
NOVA
Old Pine Community Center
OLGC Knights of Columbus #15658
One House at a Time OHAAT
Our Lady of Guadalupe Parish
Outreach Care
Palisades Community Foundation
Palisades High School
Palisades Regional Fire Rescue
Palisades School District
Palisades Sports Boosters
Peace Center
Pearl S Buck Foundation
Pearl S. Buck Volunteer Association
Pediatric Cancer Foundation of the Lehigh Valley (PCFLV)
Pennridge Aquatic Club
Pennridge Community Day
Pennridge Community Senior Center
Pennridge Education Foundation
Pennridge High School
Pennridge Little League
Pennridge Music Association
Pennsbury High School Cheerleading Program
Pennsbury School District
Pennsylvania Audubon Council -Birdtown PA
Perkasie Lions Club
Perkasie Park Historical Foundation
Perkasie Rotary Foundation
Perkasie Town Improvement Association (PTIA)

Philabundance
Philadelphia Chinatown Development Corporation
Phillips Mill Community Association
Pitch In For Baseball & Softball
Police Athletic League Philadelphia
Poquessing Middle School PTO
Pritchard, Bieler, Gruver, & Willison, PC
PSP Troop M Camp Cadet
Puerto Rican Cultural Association of Bucks County
Quakertown Alive
Quakertown Band
Quakertown Community Day
Quakertown Rotary Club Foundation
Quakertown Rotary Foundation
Quarry Hill Elementary School PTO
Raising the Bar – Bristol
Richland Township
Richlandtown Fire Company
Riegelsville Recreation Board
Road Angels of Doylestown
Rolling Harvest
Roslyn Valley Business Association
Rotary Club of Bristol
Rotary Club of Doylestown
Rotary Club of Shady Brook
Salute 2 Service
Second Alarmers
Second Harvest Food Pantry
Shane and Pepper Foundation
Shar's Hands
Silver Creek Athletic Association
Silverdale Borough
Slay Sarcoma Research Initiative
Soroptimist International of Indian Rock
Southampton Days Committee
St. Ephrem Catholic Church
St. John Vianney Knights of Columbus #14840
St. Luke's Summer Meal Program
St. Mark Church
Start Up Bucks
State Street Events
Synchrony Recovery Fund
Tabor Childrens Services
Telford Fire Company
TGM Foundation
The Baby Bureau
The Christmas Gala
The Community at Rockhill
The Friends of Briar Bush
The Seravalli Foundation
The Welcome Project SAGA Bucks Mont Pride Day Festival

Tile Works
Tinicum Civic Association
Township of Bensalem
Township of Hanover
Travis Manion Foundation
Tullytown Borough/Police Dept
Twilight Wish Foundation
Tyler Park Center for the Arts
United Negro College Foundation
United Way Bucks County
Upper Bucks County Chamber of Commerce
Upper Darby Football Alumni Association
Upper Main Line Rotary
Upper Makefield Fire Co.
Urban Developers Association
Urban League of Philadelphia
Vita Education Services
Walter Miller PTO
Warminster Food Bank
Warrington Cares
Warrington Warriors Football and Cheer
Washington Crossing Council Boy Scouts America
West Rockhill Township
WMC Pennsylvania
Woods Services
Worth and Company
Worthwhile Wear
Yardley Borough
YMCA of Bucks County
Young Chances Foundation
Youth Orchestra Bucks County
YWCA of Bucks County

\$1.2M

**Supporting or
partnering with 277
nonprofits, community
organizations, and
business groups in 2023**

PEOPLE-POWERED COMMUNITY BANKING

At Penn Community Bank, our team members are our most valuable asset. Their health, happiness, and engagement directly impact our ability to provide the service and support you deserve.

That's why we put such an emphasis on empowering team members by promoting work-life balance, fair compensation, ongoing development opportunities, and an inclusive, safe environment where all feel heard and valued. It's because of this focus that Penn Community Bank was once again recognized by the Philadelphia Inquirer as one of the Top Workplaces in the entire region.

Whether through health and wellness initiatives and employee resource groups (ERGs) or awards and recognition, we are committed to fostering a positive, supportive corporate culture that enables team members to thrive personally and professionally because we know that when our staff are healthy, engaged, and energized, they create more positive experiences for our customers and communities.

Wellness in the Workplace

By investing in team members' well-being, businesses not only improve their health and satisfaction but also boost productivity, lower healthcare costs,

reduce absenteeism, and ultimately create a better customer experience.

At Penn Community Bank, our employee-led Wellness Committee works to provide programs that positively impact team members' health and quality of life.

Serving as an advocate for team members and their well-being, the group has launched several initiatives to promote healthy lifestyles, including:

- Challenges for team members to participate in, ranging from step counting and workouts to healthy eating and mindfulness.
- Free access to Calm, an app supporting sleep and meditation.
- Educational events, including classes on everything from aromatherapy to the impact of "microstressors."

"Penn Community Bank is people-powered. We want our team members feeling healthy and supported – both at work and at home," says **Melissa Perrine**, HR Operations Manager. "The combination of programs and resources offered by this group is our way of ensuring important health and wellness resources are available to team members in an engaging way that can have an impact for generations."



Bring Your Whole Self to Work

Fostering a strong, positive, and impactful employee culture is paramount to the success of both our organization and our workforce. That's why Penn Community Bank proudly offers ERGs as a way for team members to connect with like-minded co-workers on a deeper level and participate in events that celebrate diversity.

But the benefits of these groups stretch far beyond their membership. ERGs help ensure we tailor products and messaging to resonate with the diverse communities we serve, ensure representation in all facets of decision-making, and continue to attract and retain top talent in the industry.

In 2023, Penn Community Bank's ERGs cultivated a sense of community by doing the following:

- The Women's ERG sponsored a self-defense class seminar led by professional martial artists, collected donations for A Woman's Place, donated \$5,000 to the YWCA, and hosted a Lunch and Learn on the topic of Working Moms.

- Lively discussions took place at the Multiethnic ERG's meetings focusing on career advancement during Black History Month, as well as culture and ethnicity in the workplace.
- The Veterans ERG's mission is to embrace and support team members who are veterans, active service members, and their family and friends.
- The LGBTQ+ ERG's overall goal is to educate those who aren't part of the community and empower those who are. These groups hosted their introductory meeting this year and look forward to building their groups and increasing their community involvement.

"Our ERGs are a competitive advantage in building an inclusive workplace and enhancing our market relevance to diverse communities," says **Stephanie Schwartzberg**, Chief Legal & Risk Officer, the executive sponsor of the Women's ERG. "By bringing together diverse perspectives and fostering a space for open dialogue, they drive innovation and generate insights that might not be uncovered otherwise."



"Penn Community Bank is people-powered. We want our team members feeling healthy and supported – both at work and at home."

- Melissa Perrine
Penn Community Bank
HR Operations Manager

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TEAM MEMBER MILESTONES & ORGANIZATIONAL AWARDS

Celebrating the service and success of Penn Community Bank

Penn Community Bank President & CEO Tapped to Lead Nationwide Federal Reserve Committee

In early 2023, **Jeane M. Vidoni** was appointed by the Federal Reserve Board of Governors to serve as president of the national Community Depository Institutions Advisory Council. The group advises the board on the economy, lending conditions, and other issues of interest to community depository institutions. Members are selected from representatives of commercial banks, thrift institutions, and credit unions representing the 12 Federal Reserve Banks across the country.

Bank Recognized for Philanthropic Commitment for Third Year in a Row

Penn Community Bank was once again recognized by the *Philadelphia Business Journal's* Faces of Philanthropy Awards program for its impactful partnerships with area nonprofits – this time, its \$100,000 collaboration with Clarifi to promote access to housing in Philadelphia through financial literacy programming and home buying grants.

Marketing Team Wins National Marketing Excellence Award

Penn Community Bank was selected by Business Intelligence Group as a recipient of the organization's Public Relations and Marketing Excellence – External Campaign of the Year Award. The bank's Marketing Department was recognized by the panel of business executives for its expansion of the ongoing "Start. Grow. Stay." campaign, which introduced the bank to a regional audience stretching from the Lehigh Valley to Philadelphia, and included strategies across digital, print, and experiential marketing efforts.

Tynes Named to City & State Philadelphia Forty Under 40 List

Chief Experience & Impact Officer **Bernard Tynes** was recognized by *City & State PA* as one of Philadelphia's most impactful young executives. The annual list, which includes elected officials, community activists, and business leaders, celebrates the ways young Philadelphians are making an impact in their neighborhoods and throughout the region.

Kirschman Recognized in Pennsylvania Forty Under 40

Michael Kirschman, Customer Care Center Manager, was named to the 2023 Pennsylvania Forty Under 40 list by *City & State PA*. In addition to supporting customers and team members in his role, Michael was recognized for his efforts to spearhead the bank's LGBTQ+ employee resource group and involvement in the community.

Philadelphia Inquirer: Penn Community Bank One of the Top Places to Work

Penn Community Bank was once again named a Top Workplace by the Philadelphia Inquirer in 2023. The annual list of Delaware Valley employers recognizes businesses of all sizes and industries based on a variety of factors, including organizational alignment, strategic execution, and employer-employee connection.

Vidoni One of American Banker's Most Powerful Women to Watch™

As president and CEO of the fifth-largest woman-led bank in the nation, **Jeane M. Vidoni** was honored by American Banker as one of its Most Powerful Women to Watch™. Now in its 21st year, the initiative recognizes female leaders for demonstrating exceptional management skills, strong business performance, and a commitment to driving real outcomes for diversity, equity and inclusion in financial services.

Li Named Future Under 40 Winner by State's Largest Industry Group

James Li, Commercial & Industrial Lending Team Leader, was named a Future Under 40 Award winner by the Pennsylvania Bankers Association – the state's largest financial services industry organization. The award honors banking leaders aged 40 years and younger who have made a tremendous impact on their institution, the community and the industry.

THE VALUE OF A MISSION-DRIVEN BRAND

Bernard Tynes – Chief Experience & Impact Officer, Penn Community Bank

At Penn Community Bank, developing and deepening this culture – the connection between our team members and our core values – has been at the forefront for years.

In today's business environment, customer decisions are complex and driven by dynamic, evolving factors. These decisions go beyond price and product selection. Customers – and increasingly employees – are frequently motivated by more emotional decisions. They're choosing whom to do business with based on what a brand says, does, and stands for. What's more, they are expecting that businesses have purposes that align with their personal values.

At Penn Community Bank, developing and deepening this culture – the connection between our team members and our core values – has been at the forefront for years, including serving as a strategic objective in corporate planning. Not only did this focus pay dividends during the dark days of the COVID-19 pandemic, but it also positioned the institution to ride the wave of consumers' increased attention to community and service in its wake.

From an annual Day of Service – closing offices and sending team members to volunteer at dozens of nonprofit locations across the region – to a commitment to charitable giving in the form of donating 5% of net income back into the communities we serve, programming and internal communications reinforce and highlight the value of this service-oriented culture. Moreover, they are a central component of our identity and reinforce the ideals we communicate throughout our branding and marketing efforts.

While the impact is sometimes unquantifiable, the value of this effort is backed by data. According to Deloitte, on average, when a company prioritizes its mission, it reports 30% higher levels of innovation and 40% higher levels of workforce retention.

Mission-Based Marketing and Customers

And it's not just those on the inside who notice.

For many companies, a strong approach to mission-based marketing can be the difference between building customer loyalty and turning them away. According to a report from Accenture, 66% of consumers were attracted to a brand because of its transparency and ability to deliver on its promises. This same survey showed that nearly a quarter of customers would never do business with a company if its mission didn't align with their values.

Once established, businesses should include their focus on positively impacting society, on a social, environmental, and economic level, in how they communicate with consumers the idea of corporate citizenship – from marketing and sales materials to charitable efforts. For a company to be able to incorporate mission-based marketing into its strategy and truly connect with target consumer audiences,

For organizations as a whole and core business functions at every level - from marketing and human resources to sales and service - understanding the power of corporate culture and a values-driven brand is more important than ever. By prioritizing authentic mission-driven branding and corporate initiatives, companies in any industry can promote better connections with customers and communities, achieve synchronization between cultural and bottom-line goals, and ensure they can effectively compete for market share and talent in an increasingly dynamic marketplace.

Mission-Based Marketing: From the Inside Out

Authenticity is at the core of an effective mission-based marketing strategy and developing a successful corporate culture is at the foundation; without this base, even well-intentioned efforts will appear self-serving at best or unnatural and ineffective at worst.

Customers expect that what a brand says will be truthful, reliable, and respectful. According to the New York Times, 92% of millennial consumers noted that authenticity has become a major factor in purchasing decisions and influences whether or not they would recommend a company to their friends or family.

it needs to be able to clearly and authentically communicate key focuses, such as:

- **Positive environmental impact:** Prioritizing materials and methods with the lowest environmental impact, vary between replenishing natural resources; opting for renewable energy, or taking steps to reduce pollution throughout company operations.
- **Ethical and human rights:** Treating all employees fairly regardless of identity; offering fair pay and benefits, or supporting diverse vendors.
- **Commitment to philanthropy:** Sponsoring fundraising events, providing employees time off to volunteer, funding educational programs; or donating to charities.
- **Financial accountability:** Being transparent about financial reporting, hiring talent from a diverse workforce, and training employees on key areas of responsibility.

Identifying and prioritizing these commitments can help brands develop a communications strategy that will inform customers of these values and showcase how they are being put into play.

Mission-Based Marketing's Impact on the Bottom Line

However, the true power of mission-based marketing is the combination of culture and consumer desires to yield sales results.

In a recent survey of Penn Community Bank team members, 93% of respondents said they believe the institution's commitment to community has a positive effect on brand awareness - with 67% strongly agreeing - and 85% said they have seen a positive effect on business development.

Beyond individual consumer relationships, consider the synergy mission-based marketing creates as it leverages broad networks of team members, community members, nonprofits, and businesses to build impactful connections.

A recent example at Penn Community Bank comes from our 2023 Day of Service where one of our partners was a local EMS squad. Upon brokering a relationship with the nonprofit, over a dozen bank team members were able to volunteer at the location - refurbishing training rooms, cleaning emergency apparatuses, and more - as well as present a check for \$15,000 from the Penn Community Bank Foundation. Not only did the event and contribution support cultural expectations and giving goals, the partnership allowed for the training (and eventual hiring) of eight new EMT students in the community. Impressed by the partnership and authentic

commitment to the community, the organization began the process of moving its entire banking relationship to our nearby Financial Center. From there, following our normal sales process, we were able to learn about the organization's desire to make additional capital purchases in the near future, allowing one of our local lenders the opportunity to finance the purchase of a new, much-needed ambulance. All this while also reaping the earned media benefit of the partnership.

This isn't exclusive to us. A BCG study found that companies that outperform their peers in "industry-relevant" environmental, social, and governance focus "boast higher valuation multiples and margins, all other factors being equal, than those with weaker performance in those areas."

Ultimately, mission-based marketing can allow companies of any size to benefit on multiple fronts. As with Penn Community Bank, striving to convey authenticity, develop meaningful partnerships, and communicate honestly with customers and employees can ensure a positive impact on the communities they serve and the balance sheet.



YEARS OF SERVICE

Celebrating the service and success of Penn Community Bank's team members.

5 Years of Service

Meredith Adams
Kelly Boyle
Yamilee Cean
Connie Chau
Nancy Cimino
Aaron Clark
Samuel Clark
Erin Cosmo
Sandra Davis
Charles Field
Samantha Frederick
James Gallagher
Heather Goodman
Catherine Heil
Giovanna Kasee
Olesya Komyagina
Karen Lasorda
Debra Miller
Chase Panzano
Timika Powell
Anthony Santoro
Erin Skelly
Andrew Snyder
Timothy Soles
Randall Stradling
Sarah Tankred
Judith Tyndall
Karen Underwood
Alexis Wallace



10 Years of Service

Debbie Abrams
Kenneth Ashby
Thomas Asher
James Erb
Lynda Hoover
Ani Hussian
Lisa Konopelski
Joseph Krotowski
Nadine Reinhardt
Stephanie Schwartzberg
Stephen Segal
Maureen Stephenson
Natalie Stults
Natalie Tapytkoff

15 Years of Service

Jennifer Catzin
Linda Cooper
Carol Kuchefski
Lisa Matthews
Judy McGuire
Melissa Perrine
Rebekah Sherry
Karen Shinn
Kari Taylor



20 Years of Service

Deborah Balliet
Marion Duke

25 Years of Service

Carole Mitchell

30 Years of Service

Joanne Smith

35 Years of Service

Donna Everk

45 Years of Service

Robert Coffin





HERE WE GROW HEROES

Penn Community Bank's success is driven by the exceptional contributions of team members throughout our organization.

In 2023, as part of our annual Team Member Appreciation Week, we launched the Here We Grow Hero Awards - a team member-led initiative to recognize the individuals who live out the Bank's mission and whose commitment to our core values of integrity, transparency, service, and independence deserve to be celebrated.

After reviewing over 100 nominations from every part of the institution, an interdepartmental group selected the 16 members of the inaugural class of Heroes:

Brian Bregler

Technical Support Specialist,
Information Technology

Lorena Escalera

Floating Financial Center Manager,
Retail

Johnny Gonzalez

Small Business Lending Manager,
Retail

Christa Vogel

Marketing Operations Manager,
Marketing

Ryan Caputo

Financial Center Manager, Retail

Erin Cosmo

Financial Center Manager, Retail

Cherry Willyono

Floating Sales and Service Manager,
Retail

Teresa Reif

Regional Retail Manager, Retail

Rebecca Atkins

Credit Portfolio Manager, Credit

Lianne Richards

Senior LMS Administrator, Training

Melissa Thornton

Mortgage Loan Originator,
Residential Lending

Francis Gehringer

Controller, Accounting

Anna Distefano

IRA/Savings Team Lead, Deposit
Operations

Kelly Hodgdon

Senior Commercial Loan
Administrator, Commercial Lending

Thomas Asher

Delivery Services Manager, Deposit
Operations

Janina Bobak

Credit Officer, Credit

Steven Rizzo

Credit Manager, Credit

BANK-WIDE FUNDRAISING CAMPAIGN NETS \$70K FOR UNITED WAY



Over 100 Penn Community Bank team members have voluntarily donated a total of \$47,687 from their 2024 paychecks to the United Way of Bucks County as part of the organization's

annual fundraising campaign. In addition to these pledges, the Penn Community Bank Foundation has helped amplify the impact by donating another \$23,843 – bringing the campaign total to \$71,529.96!

All contributions go directly toward supporting programs and services that help individuals and families in need throughout the region by improving access to education, fighting hunger, and promoting healthy living.

\$71,529.96
DONATED



We Grow.



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Follow us on all social media platforms to stay up-to-date with all the latest news, blogs, and economic updates from Penn Community Bank.

OUR BRAND DNA

The inherent elements and attributes that drive our brand promise:



TRUSTED EXPERTISE



VALUES-DRIVEN BANKING



TWO-WAY RELATIONSHIPS



DEEP ROOTS



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ANYTOWN US 123454-6789



At Penn Community Bank, our commitment to helping families, businesses, and communities grow drives everything we do.

We know that by working together, people can achieve remarkable things for their families, friends, neighbors, and community. As the largest independent mutual bank in eastern Pennsylvania, our mission is to stimulate and support those efforts—not only through the products and services we offer, but also by working side-by-side.

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