

2022 IMPACT REPORT

Start. Grow. Stay.




Penn
Community
Bank®

Here
We
Grow.



To Our Customers and Communities,

As the President and CEO of Penn Community Bank, I am pleased to present to you our annual Impact Report. This report highlights the many ways in which we are working to support and invest in the communities we serve, and the impact that these efforts are having.

At Penn Community Bank, we are proud to be a community-first financial institution, and we know that our role goes beyond providing financial services to our customers. We are dedicated to the best interests of the families, businesses and neighborhoods we serve, and to working with our customers, community members, and other organizations to build thriving and vibrant places for everyone to live, work and do business.

As you'll see in this report, Greater Good Banking isn't just a tagline – it's a way of life for our organization, from our tellers to our board of directors and everywhere in between. Whether it is creating new products and services to meet your banking needs or giving back 5% of our net income to local nonprofits and community groups, our values-driven mission drives everything we do.

None of us know what the future holds, but, as the largest, independent mutual bank in eastern Pennsylvania, you can rest assured that our long-term focus is always on our customer and their goals, not quarterly earnings reports. That gives us the ability to invest in what really matters: you.

But this Impact Report is not just about what we have done – it is also about the people who make it all possible. Our employees are the heart of Penn Community Bank, and their dedication and commitment to our communities is truly inspiring. I am honored to work alongside such a talented and passionate team, and I am grateful for their contributions to our organization and our region.

I hope this Impact Report shows why I am so passionate about the role of community banking and proud of the many ways Penn Community Bank is making a positive impact in the communities we serve.

Thank you for your support and your partnership with us, and for choosing to be a part of the Penn Community Bank family.

Sincerely,

Jeane M. Vidoni
President & CEO
Penn Community Bank



Greater Good Banking isn't just a tagline – it's a way of life for our organization, from our tellers to our board of directors and everywhere in between.



From Philadelphia to the Lehigh Valley, and everywhere in between, for 150 years, Penn Community Bank has been a part of your neighborhood.

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Our Mission

Penn Community Bank is committed to helping local residents, businesses, and nonprofits achieve their financial goals and to taking an active role in contributing to the overall prosperity of our communities.

Guided by our core values of integrity, transparency, service, and independence, we work to:

- Help businesses grow and prosper,
- Provide financial resources that meet the needs of individuals and families throughout their lifetimes,
- Strengthen our local economy,
- Partner with local organizations to improve quality of life, and
- Operate for long-term success, to ensure the continued strength and stability of our financial organization.



Our Brand DNA

The inherent elements and attributes that drive our brand promise.



**TRUSTED
EXPERTISE**



**VALUES-DRIVEN
BANKING**



**TWO-WAY
RELATIONSHIP**



**DEEP
ROOTS**

Leadership

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

Stephen Murphy
Executive Vice President
Chief Banking Officer

Stephanie Schwartzberg
Executive Vice President
Chief Legal & Risk Officer

Randy Stradling
Executive Vice President
Chief Credit Officer

Bernard Tynes
Executive Vice President
Chief Marketing & Impact Officer

Board of Directors

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

Bruce Iacobucci - Vice Chair
Former President & CEO
First Federal of Bucks County

Bob Byers
President
Byer's Choice Ltd

Ross Choate
Dealer Principal
Norristown Chrysler Dodge Jeep & Ram

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

John Foff
Former Executive
Federal Home Loan Bank Pittsburgh

Cheri Freeh
Principal Owner
Hutchinson, Gillahan, and Freeh, PC

Krista Harper
Attorney & Shareholder
Harper Business Law, PC

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

Bruce Weed
Sales Executive
NSM Insurance Group

Mark Worthington
Former CEO
Worthington Associates, Inc



By the Numbers

As the region's largest mutual bank, the numbers are only part of our story.

\$2.6BN+

In assets

150+ YRS

Serving the region

100K+

Personal, Small Business
and Commercial customers

300+

Team Members

20+

Branches & Business
Centers across the
markets we serve

\$1.2MM

Charitable giving and
community support

6K+

Team Member
volunteer hours

5 Star & Superior

Rating by Bauer Financial for
Safety and Soundness

A+

Health rating from
DepositAccounts by LendingTree®

Your Full-Service Partner

A bank. But so much more.



Personal Banking & Lending

Life moves fast. You need a bank that understands your changing needs. Penn Community Bank offers the financial services and the data-driven insights to help you and your family thrive. Whether you're spending, saving, or borrowing, we have a solution that will help you grow.



Payment Services

Keep your bottom line growing with cash management solutions that put your cash to work for your business every day. Our data-driven money management tools are built on the financial technology that people and companies need.



Small Business & Commercial Banking & Lending

We are in the business of growing business relationships. Whether you're a mom and pop shop, a large manufacturer, or a commercial developer, our team has the business banking solutions you need, with the expertise and personal touch you want.



Community Commitment

When we partner with our customers, we're in it together. And our commitment to community doesn't stop there. From donating 5% of our net income back into the neighborhoods we serve to our team members volunteering their time and talents to local organizations, we're committed to helping our communities thrive.





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Prosper

Kelly

Investing in People to Power Regional Economic Growth

Contributions to local community colleges advance regional apprenticeship & job training programs.

According to the National Association of Manufacturers, there are currently more than half a million open jobs in the manufacturing sector nationwide, many of which require specific skills and training. By 2025, that number is expected to quadruple as employers in specialized-skill industries struggle to replace retiring workers.

One of the reasons why employers are having difficulty filling openings is due to a “skills gap” - a mismatch between the specific or technical skills and qualifications they are looking for, and the skills and qualifications that workers have – which has significant consequences for both workers and businesses. Across the country, including here in eastern Pennsylvania, this disconnect can lead to a situation where businesses have a difficult time finding the skilled workers they need, and workers may struggle to find jobs that match their skills and experience. The impact is already being felt. A report by the Philadelphia Workforce Development Corporation found that businesses in the region are already experiencing shortages in technical and engineering skills, as well as healthcare and manufacturing-related skills.

Thankfully, with the help of Penn Community Bank, Bucks County Community College (BCCC) and Montgomery County Community College (MCCC) are stepping up to close the local skills gap by working to match the education and training that workers need with the skills that employers are looking for.

“An educated and highly skilled workforce is essential to a flourishing local economy. Community colleges are in a unique position to help workers make themselves more attractive to prospective employers, and in turn, strengthen businesses. Naturally, Penn Community Bank saw BCCC and MCCC as ideal partners,” said Jeane M. Vidoni, president and CEO of Penn Community Bank. “As a part of the community, we see it as our job as a corporate citizen to support and expand job training efforts in the region to ensure a strong local economy for generations to come.”

Bucks County Community College: Center for Advanced Technology

In 2022, Penn Community Bank made a \$140,000 multi-year commitment to Bucks County Community College’s new state-of-the-art Center for Advanced Technologies building and programs at the college’s Gene & Marlene Epstein Campus at Lower Bucks in Bristol.

The 28,000 sqft building offers manufacturing and industrial skills courses with a dual focus on professional development for incumbent workers and workforce training programs for job seekers. The Center houses the college’s highly successful manufacturing pre-apprenticeship programs, in addition to a new welding program, CDL training, industrial safety, and soon to come, building and construction trades pre-apprenticeship and HVAC programs. Furthermore, the



Center offers online workforce training in Microsoft Office Technology, Bookkeeping with Quickbooks, and English as a Second Language (ESL). New programs are planned for additional in-demand skills, including robotics, public safety drone training, and 3D printing.

The bank's contribution supports scholarships and workforce development programs, and will play a direct role in the future success of Bucks students.

"Penn Community Bank is and continues to be one of the leading institutions in corporate giving and social responsibility in Pennsylvania. It is truly an honor for Bucks County Community College to be one of Penn Community Bank's benefactors as well as one of their trusted community partners," said Bucks College President, Dr. Felicia L. Ganther. "Today's gift towards the college's new Center for Advanced Technologies is a testament to Penn Community Bank's commitment to ensuring that our future learners have educational opportunities that will prepare them for the jobs of tomorrow. We are extremely grateful for Penn Community Bank's investment in post-secondary education opportunities for the residents of Bucks County."

Montgomery County Community College: MontcoWorks Apprenticeship Program

Launched in 2022 with \$25,000 in support from Penn Community Bank, Montgomery County Community College's new MontcoWorks Apprenticeship Program (MAP) is an earn-while-you-learn program that offers students the opportunity to gain in-demand workforce skills and college credits at no cost.

Apprenticeship programs change the arrangement between education and industry in that it brings the employment of a student to the beginning of the journey, as compared to

the middle or the end of the education journey. Companies make a two-year commitment to hire and train inexperienced students. The student also signs a two-year contract to participate in a dual-curriculum training process with on-the-job training competencies and related technical instruction at the college.

The industrial maintenance mechanic apprenticeship pilot program trains students to perform maintenance and repairs on machinery, equipping them to work in various fields, such as pharmaceutical production, food processing, medical devices, automotive parts, and aeronautical manufacturing. Apprentice-students train alongside experienced professionals and receive mentorship and guidance, while earning a steady paycheck from a partnering employer. Upon completion of the program, apprentices receive an industry-recognized credential and will have acquired up to 36 college credits.

As the MAP program continues to grow, MCCC plans to partner with career and technical centers, area nonprofit organizations, and school districts to share these opportunities with more students. Existing employees of companies also may enter the program for additional training and college credits.

"Penn Community Bank's generous donation to the MontcoWorks Apprenticeship Program is an important investment in the well-being of our communities and the regional economy. MAP will ensure future generations have sustainable career pathways, which provide a better life for themselves and their families. Similarly, employers gain the skilled workforce needed to stay competitive in the global market," said MCCC President Dr. Victoria L. Bastecki-Perez. "The college greatly appreciates Penn Community Bank's support of our students and this innovative earn-to-learn program."





Removing Barriers to Homeownership in Philadelphia

\$100,000 gift to Philly-based nonprofit expands homebuying grants & financial literacy program.

Today, the homeownership gap between Black and white Philadelphians is larger than it was in 1990.

Steve Gardner, Executive Director of Philadelphia-based nonprofit Clarifi, says that beyond just the inherent housing issue posed by this gap, the impact of the situation has long-lasting effects on families and entire communities

“Too many Black families are denied the opportunity to build and pass on wealth to their children because of this disparity.”

In an effort to address this issue in our region, Penn Community Bank is stepping up and partnering with Clarifi to expand homeownership opportunities for Philadelphia residents in several neighborhoods.

“For 150 years, Penn Community Bank has been helping individuals and families across the region save for, finance, and purchase a home of their own. We know the impact that homeownership has on families and communities for generations, and we take our call to values-based banking seriously. Partnering with Clarifi to enhance the work they are doing to

eliminate barriers to homeownership in Philadelphia was a natural extension of our belief in Greater Good Banking,” said Jeane M. Vidoni, president and CEO of Penn Community Bank.

With the \$100,000 contribution, Clarifi will expand its homeownership program which allows Clarifi counselors to work alongside participants in evaluating budgets, identifying short- and long-term goals, and creating a written action plan detailing next steps. Together, counselors and participants move through the home purchase process, including providing education on loan products, budgeting for maintenance, and how to work with realtors. Upon completion, program participants are able to access bank-provided grant funds to help them increase their savings towards a down payment, and in turn reduce risk of foreclosure and enable them to make necessary property repairs and modifications.

“We are proud to partner with Penn Community Bank to offer this innovative homeownership counseling program. Every new homeowner brings us a little closer to closing the racial wealth gap,” said Gardner.

Day of Service 2022

300+ team members. 15 nonprofits. \$100,000 in charitable giving.

When “Community” is your middle name, it’s difficult to take a forced pause from team member volunteering and community involvement.

Emerging from the pandemic, Penn Community Bank set out to return to our tradition in a big way - planning and executing the organization’s first ever all-team member Day of Service.

This event involved the entire organization – 300+ team members, from tellers to board members - in a physical and public expression of our mission and values. Participants were assigned to one of 15 project sites - each connected with partner nonprofits located within the bank’s footprint- where they completed projects to assist with the organization’s programs or specific current needs, ranging from packing meals for housebound senior citizens and cleaning up local parks, to sprucing up nonprofit facilities and helping sort and process donated items.

In addition, the Penn Community Bank Foundation provided financial contributions to the participating organizations, totaling \$100,000 in support.

Our 2022 Day of Service partners included:

- United Way of Bucks County
- NOVA
- YWCA of Bucks County
- Woods Services
- Habitat for Humanity of Bucks County
- Habitat for Humanity of Montgomery and Delaware Counties
- Rolling Harvest Food Rescue
- Ivy Hill Therapeutic Equestrian Center
- Bucks County SPCA
- Perkasie Borough Dog Park
- Jenkintown Food Cupboard
- Lansdale Area Family YMCA
- Second Harvest Food Pantry
- Advocates for the Homeless of Upper Bucks



Learn more about how 300+ team members gave a little back at our first all-team member Day of Service.





COMMUNITIES

CUSTOMERS

TEAM MEMBERS



Partnering Locally to Empower Homebuyers

Habitat for Humanity efforts make an impact in Montgomery and Bucks counties.



Habitat for Humanity of Bucks County: Ensuring Generational Affordability

With more than 120 homes built and sold to individuals and families throughout Bucks County, working to provide a path to homeownership is nothing new to Habitat for Humanity of Bucks County. But, in an effort to ensure generational affordability, Habitat Bucks teamed up with Penn Community Bank on a new model of programming.

With rising home prices, as Habitat-participating families achieve financial stability and look to purchase a new home, their once affordable Habitat property often enters the market at a much higher value. Unfortunately, this increased value may remove the house from the already limited inventory of attainable homes for those who need safe and affordable housing. To address this issue, Habitat Bucks partnered with Penn Community Bank's residential lending team to open their first Land Trust property.

A Land Trust is a type of shared-equity homeownership that creates and preserves long-term affordability. This model

differs from the typical home buying process as the family buys the home, but the land is owned and held by Habitat Bucks and then rented to the customer. Penn Community Bank lends the family 80%, a silent second mortgage, and Habitat Bucks lends the remaining 20% so that the client could buy with no money down. In return for being able to purchase the home below market price, the buyer agrees to limit their proceeds when they sell in the future, so another low-income household can afford to purchase the home. The first household builds wealth and then pays it forward, ultimately growing financial independence within the community. Now, a single home can serve many low-income households over multiple generations and will forever be affordable in our community.

"This has never been done before in Bucks County, and it really shows how we're willing to think outside the box for the benefit of local families," says Jim Calista, Director of Residential & Consumer Lending, "We're creating a new cycle of helping people in need, which is shown through the repetitive nature of the program."

Habitat for Humanity of Montgomery and Delaware Counties: A Three-Fold Effort

Homeownership is an indelible part of the American dream. But for many in our region, the goal of owning their own home can seem far away.

In an effort to bridge this gap, Penn Community Bank has proudly supported the Habitat for Humanity of Montgomery and Delaware Counties three-fold homeownership program with financial and volunteer resources.

The Home Buying Program serves residents who are earning 30-80% of the regional median income and have significant housing needs. Habitat MontDelco provides a low-interest mortgage and holds a silent second mortgage for the balance of the home's appraised value. This is important as (1) it ensures that home values in the community are not negatively impacted by the subsidized sale price (2) it provides added wealth to the Habitat Homeowner after the mortgage is paid in full and the second mortgage is forgiven.

The Almost Home Financial Education helps residents learn crucial financial skills, understand their current financial situation, and set and work towards goals for financial stability. Almost Home is a no-cost, six-week course that includes twice-weekly two-hour classes, and students also have access to a volunteer personal financial coach. The Almost Home Program serves adults living and/or working in Montgomery and Delaware Counties. To date, 89% of participants are female head of household and 60% have a maximum education level of a high school diploma with some trade school training. A study from the National Bureau

of Economic Research reports that 33% of wealth inequality is accounted for by disparities in financial understanding or knowledge, and there is a 46% gap in financial literacy between those with a high school diploma and those with a graduate degree.

The Neighborhood Revitalization Program, which includes Habitat MontDelco's Critical Home Repair initiative, seeks to increase safety, civic engagement, resident quality of life, social cohesion, and economic development in three Neighborhood Revitalization zones: Upper Darby, Norristown, and Pottstown.

“Homeownership is an indelible part of the American dream. But for many in our region, the goal of owning their own home can seem far away... Penn Community Bank has proudly supported the Habitat for Humanity of Montgomery and Delaware Counties three-fold homeownership program with financial and volunteer resources.”



New Financial Literacy Program Supports Car Ownership

Penn Community Bank-supported pilot program helps families increase financial literacy, improve credit scores, and secure used car loans.

It's a difficult time for ALICE (Asset Limited, Income-Constrained, Employed) families, says P.J. O'Brien, Impact Direct for Financial Stability at United Way of Bucks County.

"The pandemic hit them hard, and now they're struggling to keep up with the rising cost of living. That includes having safe, reliable transportation to get to work at a manageable cost."

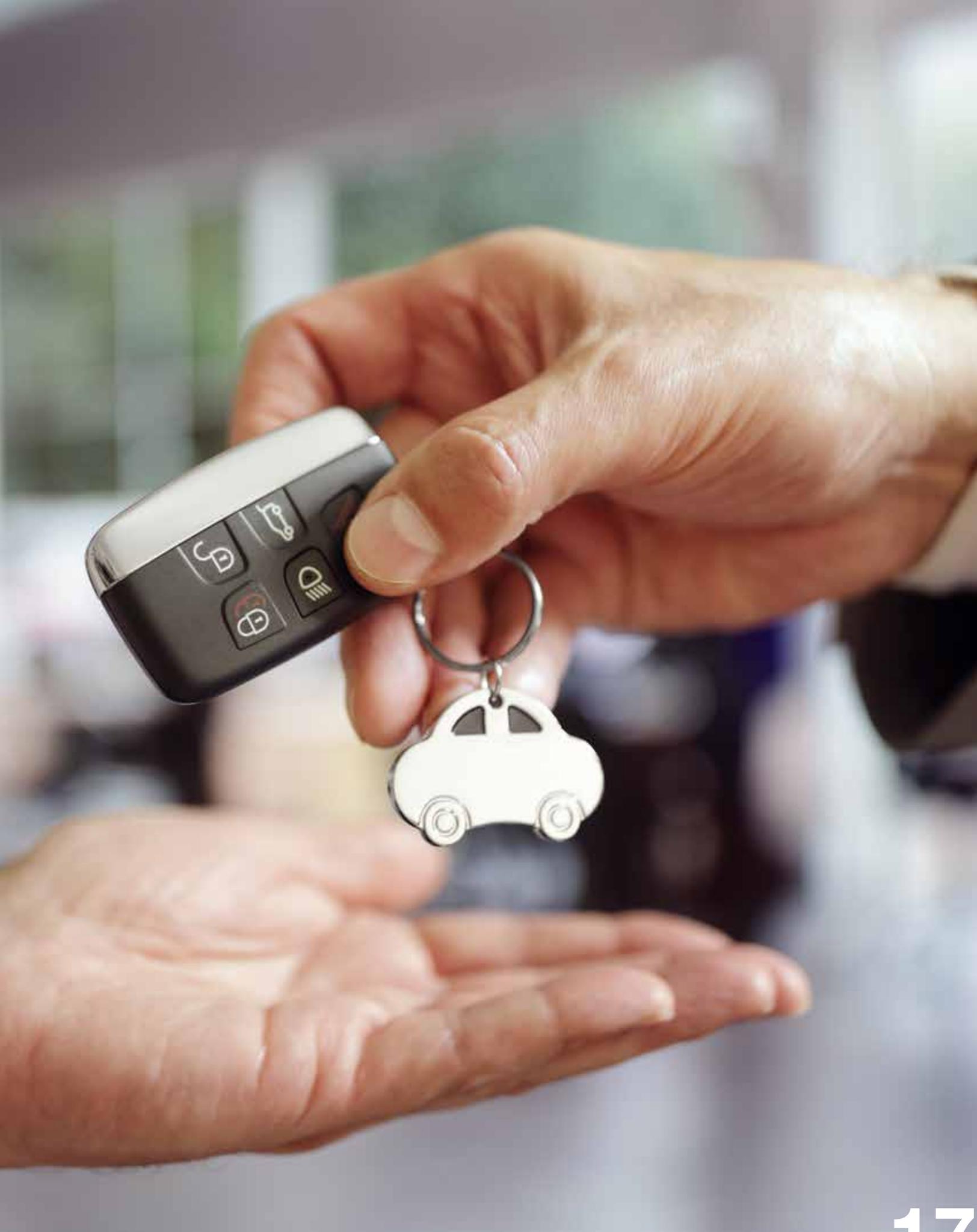
To address this challenge, Penn Community Bank has partnered with United Way of Bucks County, the County of Bucks, and Credit Counseling Center, to launch a new financial stability program called LIFT United. The pilot program aims to help eligible residents increase their financial literacy, improve their credit scores, and secure low-interest used car loans.

LIFT United, which stands for "Learn to Invest in Your Future and Thrive," is designed to support eligible households in Bucks County. Credit Counseling Center will offer free financial literacy courses and one-on-one budget coaching for program participants. Successful participants will receive a down payment match of up to \$1,000 and a low-interest car loan secured by United Way. All loans are offered by Penn Community Bank.

"At Penn Community Bank, we're committed to helping families reach their financial goals - including those in the ALICE population," said Bernard Tynes, Chief Marketing and Impact Officer at Penn Community Bank. "LIFT United is an innovative way to help working families remain financially stable now and in the future. We're proud to partner with United Way, the county, and Credit Counseling Center on this exciting new initiative."

LIFT United is an innovative way to help working families remain financially stable now and in the future. We're proud to partner with United Way, the county, and Credit Counseling Center on this exciting new initiative.

- Bernard Tynes
Chief Marketing and Impact Officer



Collaboration Supports Local Startups

Penn Community Bank and Startup Bucks partner to expand public-private funding program for growing area businesses.

Startups aren't just for Silicon Valley.

That's the message Penn Community Bank and Doylestown-based nonprofit Startup Bucks are sharing with area innovators and entrepreneurs.

In 2022, the pair launched a partnership to assist startups with resources, programming, networking and funding. In collaboration with the County of Bucks and \$60,000 in funding from the bank, the Bucks Built Startup Fund invests hundreds of thousands of dollars annually into 10 promising early-stage startups who are developing or producing innovative products or services that are designed to scale. In addition, businesses have the opportunity to join Startup Bucks' weekly educational forum, Founders 30 - Powered by Penn Community Bank, that serves as both a peer exchange and a business mentoring program, and is open to companies of any size.

Area startups receiving grants from Penn Community Bank included:

- **AWSM Sauce** - Sustainable sauce and condiments.
- **Dr. Brownies** - First-of-its-kind, ready-to-bake, plant-based brownie batter.
- **Eternally** - Health tech company supporting end of life planning with Telehealth.
- **Forge** - Contact manager that helps sales professionals increase conversions by building genuine trust with clients.
- **Measure Studio** - Helping publishers and content creators deploy a data driven content strategy by providing AI powered social media analytics.
- **Sage SEO** - Smart SEO tools for small businesses and startups to write, publish, and measure their content marketing strategies.
- **Vital Start** - Treatment of Perinatal Mood and Anxiety Disorders using virtual reality.

"We're proud to team up with the region's leading community bank on a new project to support the growth of innovative startups. The team at Penn Community Bank have shown an unmatched understanding of what enables innovative entrepreneurs to start and scale their business. Beyond their best-in-class business banking, lending, and financial support, they are committed to providing the tools and resources that enable rapid and sustainable growth," said Jon Mercer, Startup Bucks president. "This partnership not

only benefits the region's economy through accelerated business growth and job creation, but also consumers in the U.S. and internationally who will be able to access the products and services provided by startups like those in the Bucks Built portfolio."

Startup Spotlight: Dr. Brownies

"Have you ever seen anyone stay mad while eating a dessert?" asks Toni Lorraine, laughing.

Growing up in a chaotic household, Toni says she discovered her passion for baking while looking for an outlet. Little did she know that her hobby would one day become a family business.

When her vegan son expressed that he wanted to enjoy her delicious brownies, Toni discovered a new conflict she wanted to resolve through her baked goods: allowing individuals with dietary restrictions to enjoy the sweeter side of life. After a year of experimenting and testing ingredients and combinations, to formulate a recipe she was proud of, Dr. Brownies and her vegan specialty desserts were born.

With the help of Startup Bucks and a grant from Penn Community Bank, Toni says she's focused on not only growing Dr. Brownies two-person team and sales, but also connecting the business with another passion - reducing recidivism by being a second-chance employer - all while changing the public's perception of plant-based eating.



Penn Community Bank Foundation

Many banks talk about supporting their local communities. At Penn Community Bank, we actually are rooted in our community and committed to its growth. From giving 5% of our net income back to the community through charitable giving, to the way our employees actively volunteer at local nonprofits and service organizations, we take our responsibility to grow and improve our community seriously.

The charitable giving mission of the Penn Community Bank Foundation is to make an unparalleled contribution to the communities we serve, through providing both sustaining annual donations and innovative, impactful grants to key community organizations. We do this by making contributions to and partnering with nonprofits in our region that share our commitment to helping build strong and resilient communities and promoting local economic development.

The Foundation's giving strategy focuses on developing strong partnerships with nonprofit organizations to support and expand existing programs, as well as develop new ones, that are focused on key categories that address urgent needs, create access and opportunity, and improve and enhance quality of life, including:

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 disasters or emergencies such as public health crises (e.g., COVID-19) or natural events (e.g., tornadoes, floods, etc.).



Learn more about the Penn Community Bank Foundation and find out how you can partner with Penn Community Bank to improve our communities and change lives, for good.

2022 Community Partners

Penn Community Bank is proud to be a true part of the communities we serve. That's what Greater Good Banking is all about. In 2022, we've worked with, volunteered for, and contributed to more than 200 nonprofits, business groups, and community organizations who are making a difference right here in eastern Pennsylvania.

A Woman's Place
Abington Health 5K
Abington PAL
Abington Presbyterian Church
Advocates for the Homeless
Aldie Counseling Center
Allentown Area Ecumenical Food Bank
American Cancer Society
Ann Silverman Community Health Clinic
Auto Dealers caring for Kids
Baseball for Special People
Belleau Wood Leathernecks, Inc
Ben Wilson Senior Center
Bensalem Economic Development Corporation
Bensalem Ramblers
Bensalem Senior Citizens Association
Bensalem Township
Bensalem Township Police- PAL
Big Brothers Big Sisters Inc
Borough of Quakertown
Brain Child Fund
Bristol Borough
Bristol Borough Business Association
Bristol Cultural & Historical Foundation
Bristol High School- Hall of Fame
Bristol Lions Club
Bristol Riverside Theater
Bucks Co. Drug & Alcohol Commission
Bucks County Audubon
Bucks County Bar Association
Bucks County Board of Associates of Fox Chase Cancer Center
Bucks County Community College
Bucks County Economic Development Corporation
Bucks County Gilbert & Sullivan Society
Bucks County Health Improvement Partnership
Bucks County Herald Foundation
Bucks County Housing Group
Bucks County Opportunity Council
Bucks County Sheriff Office
Bucks County SPCA
Bucks County St. Patrick's Parade
Bucks County Suicide Prevention Task Force
Bucks County Symphony
Bucks Heroes
Building Industry Association (BIA) of Philadelphia

CACLV
Cairn University
CB East Band Parents Association
Centennial Baseball Club
Central Bucks Chamber of Commerce
Central Bucks East Parents Football Club
Chalfont Borough
Chalfont Emergency Medical Services Inc
Chamber of Greater Montgomery County
Change for Communities
Children's Developmental Program
Citizens and Police Together
Clarifi
Congregation Beth Or Brotherhood
Conwell Egan Catholic High School
Council Rock Education Foundation
Cradle of Liberty Council, BSA
Credit Counseling Center
CSSH
David's New Day
Deep Run Valley Sports Association
Deibler PTO
Destined for A Dream
Dock Mennonite Academy
Doylestown Arts Fest
Doylestown Rotary
Durham Nockamixon PTA
Durham Township
Easter Seals of Southeastern PA
Eastern Montgomery Co. Chamber of Commerce
Eastern Upper Bucks Senior Center
Family Promise Lower Bucks
Family Service Association
Family Service of Montgomery Co
First Tee Greater Philadelphia
Foundations Community Partnerships
Free Library of New Hope and Solebury
Friends of Burlington Island
Friends of the Delaware Canal
Friends of the Riegelsville Public Library
Garden of Health
Garden of Reflection
Good Time Motorvators
Grand View Health Foundation
Grand View Hospital Auxiliary
Greater Glenside Parade Association

Greater New Hope Chamber
Greater Philadelphia Valley Forge Dental Assoc.
Grundy Foundation
Habitat for Humanity of Bucks County
Habitat for Humanity of Montgomery County
Hanover Township
Hatfield Ice World
HBA Bucks & Montgomery Counties
HBA of Chester & Delaware Counties
Heather's Way
Hepatitis B Foundation
Heritage Conservancy
Hilltown Township
Hilltown Township Fire Company
Hit and Run Baseball Camp
Indian Valley Chamber of Commerce
Ivy Hill Therapeutic Equestrian Center
James A Michener Art Museum
Jenkintown Community Alliance
Jenkintown Food Cupboard
John Rivers Memorial VFW
Junior Achievement of Southeastern PA
Keystone Elk Country Alliance
Keystone Opportunity Center
KidsPeace Foundation
King Family Memorial Foundation
Kiwanis Jenkintown Foundation
Kiwanis Washington Crossing- Yardley
Knights of Columbus 14371
Lansdale Catholic High School
Last Chance Ranch
LC2 Foundation
Lehigh Valley Chamber of Commerce
Lehigh Valley Commercial & Industrial Real Estate Foundation
Lehigh Valley Economic Development Corporation
Lenape Chamber Ensemble
Lenape Valley Foundation
Levittown Fire Company #2
Livengrin
Lower Bucks County Chamber of Commerce
Lower Makefield Township
Lutheran Community At Telford
Manna on Main Street
Mercer Museum
Middletown Senior Citizens Association

Miracle Field of Horsham
 Montgomery Bucks Dental Society
 Montgomery Child Advocacy
 Montgomery County Chamber of Commerce
 Montgomery County Community College
 Mount Saint Joseph Academy
 National Puerto Rican Chamber of Commerce
 Network of Victim Assistance
 New Britain Borough
 New Britain Civic Association
 New Hope Celebrates
 New Hope Historical Society
 New Hope Solebury & Lambertville
 New Promise Foundation
 Newtown Arts Company
 Newtown Fire Association
 Noah's Ark Rescue Project and Sanctuary
 North Penn YMCA
 Opportunities Industrial
 Ottsville Fire Company
 Our Lady of Good Council/Knights of Columbus
 Our Lady of Guadalupe Parish
 Our Lady of Mount Carmel Education Fundraiser
 Palisades High School
 Palisades Sports Booster
 Pearl S. Buck International
 Pearl S. Buck Volunteer Association
 Pennridge Community Senior Center
 Pennridge High School
 Pennridge Lady Rams Basketball Booster Club
 Pennridge Lady Rams Soccer Booster Club
 Pennridge Little League
 Pennridge Music Association
 Pennridge Quakertown Sports Hall of Fame
 Pennridge Soccer Yellow Jackets
 Pennsbury High School Cheerleading Association
 Pennsbury School District
 Perkasie Borough
 Perkasie Fire Company
 Perkasie Lions Club
 Perkasie Rotary
 Perkasie Town Improvement Association
 Philabundance

Plumstead Historical Society
 Pride of Quakertown
 PSP Troop Camp Cadet
 Puerto Rican Cultural Association of Bucks County
 QFBC Inc
 Quakertown Alive
 Quakertown Band
 Quakertown Community Day
 Quakertown Fire Co
 Quakertown Midget Football Association
 Quakertown Rotary Club Foundation
 Rest Connection
 Richland Township
 Richlandtown Fire Co
 Richlandtown Harvest Festival
 Riegelsville Fire Company
 Riegelsville Fire Company No 1
 Riegelsville Recreation Board
 Ripple Community Inc
 Road Angels of Doylestown
 Robert James Leonard Foundation
 Rolling Harvest Food Rescue
 Roslyn Valley Car Show
 Roxey Ballet
 Saints Parents Booster Club
 Second Harvest Food Bank
 Sellersville Gallery of the Arts
 Shar's Hands Inc
 Silver Creek Athletic Association
 Slay Sarcoma Research Initiative
 Soroptimist International of Indian Rock
 Southampton Fire Company
 Springtown Community Volunteer Fire Co
 St. John Vianney Knights of Columbus 14840
 St. Luke's Penn Foundation
 St. Luke's University Health
 St. Mark Church
 Startup Bucks Inc
 Stray Cat Blues
 Synchronicity Foundation
 Tabor Children's Services, Inc
 The Andy Schram Foundation
 The Christmas Gala

The Next Step Programs
 The Peace Center
 The SDG Foundation
 The Seravalli Foundation
 The Tileworks of Bucks County
 The Welcome Project PA
 The Whole Life Center
 Towamancin Volunteer Fire Co
 Travis Manion Foundation
 Trumbauersville Lions Club
 Tullytown Borough
 Tullytown Fire Company
 Twilight Wish Foundation
 United Friends School
 United Way of Bucks County
 Upper Bucks Chamber of Commerce
 Upper Main Line Rotary
 Upper Southampton Township
 Village Improvement Assoc
 VITA Education Services
 Volunteer Fire Co #1 Dublin
 Warrington Cares
 Warrington Township
 Warrington Warriors
 Washington Crossing Council, BSA
 West End Fire Department
 West Rockhill Township
 Wistar Institute
 Woods Services
 Worth & Company Golf Outing
 Worthwhile Wear Inc
 Yardley Borough Recreation Board
 Yardley Business Association
 Yardley Harvest Festival
 Yardley Makefield Fire Company
 YMCA of Bucks County
 Youth Orchestra of Bucks County
 YWCA Bucks County

Over \$1.2MM given to
 265 nonprofits, community
 organizations, and business
 groups in 2022.

Hello, Lansdale!

Penn Community Bank joins Lansdale community with new branch, local involvement.

As Penn Community Bank continued its organic growth strategy in 2022, we were excited to open our newest location in Lansdale. The branch, located at 490 Forty Foot Rd., officially opened in April with both a ribbon cutting event and a community grand opening celebration.

In line with the bank's values-driven mission, the ribbon cutting event marked both the bank's expanded presence in the Montgomery County market as well as the growing impact of its involvement in the community – with \$25,000 in total contributions to Manna on Main Street and Garden of Health Food Bank, nonprofit partners who are making a difference in Lansdale and beyond.

"Manna on Main Street is grateful to Penn Community Bank for their commitment to improving food security for our neighbors in need," said Sheldon Good, Director of Development and Strategic Direction at Manna on Main Street. "Penn Community Bank's support will help sustain Manna's Common Grounds Training Program, a dynamic workforce development program that offers participants eight weeks of hands-on learning, including in Manna's commercial kitchen, as well as life and work skills classes. The Common Grounds program is a core part of Manna's work to improve food security and the lives of our neighbors."

The community grand opening was equally as festive, with hundreds of community members joining bank team members for a day of music, food, and fun. Joining the festivities and signing autographs was Philadelphia football legend Mike Quick.

“As Penn Community Bank continued its organic growth strategy in 2022, we were excited to open our newest location in Lansdale. The branch, located at 490 Forty Foot Rd., officially opened in April with both a ribbon cutting event and a community grand opening celebration.”





Penn Community Bank





Forging the Future of a Family-Owned Business

EC Fence and Ironworks – Norristown, PA

Like so many businesses, it all started in a garage.

Gwen and Erik Sims hadn't always envisioned starting their own business, but after a friend's request for a custom piece of metalwork, everything changed and EC Fence and Ironworks was born.

The couple started small, fabricating designs in the garage of their home after regular work hours at their day jobs, and often well into the night.

"We would create completely out of our garage. I would chalk a design all out on the floors of the garage and then sweep it up and do the next one," says Erik. "We had three

different places where we would keep materials, and that's how it all started."

But as word of their product grew and orders increased they quickly began to grow and needed to begin truly building the business. At first, they used credit cards to finance purchases for supplies, materials, and space. And, at one point they used the funds from selling their home to complete a contract, hoping to complete the order before needing the money for the final payment on their new house.

"It hurts to think of the interest payments on those credit cards or some of the risks we took at the beginning because we didn't know what we were really doing," says Gwen.

A Growing Business. Now What?

With a growing business and needing a more complete financial plan to harness the momentum of their effort, Gwen contacted her long-time bank, Penn Community Bank, to see how they could help.

The pair agrees it was really the line of credit and partnering with Commercial Banker Nicole Boytin that took EC Fence and Ironwork's growth to the next level.

"The access to capital, the expertise, everything. It's just been amazing what we've been able to accomplish as we've developed this relationship," says Gwen. "Nicole provided a supreme comfort level and had the knowledge to handle all of our crazy ideas."

Today, EC Fence and Ironworks is a certified Women Owned Business (WBE) which specializes in industrial and commercial fencing and ironworks. It employs nearly 50 staff at a more than 8,000-square foot facility, complete with everything from fabricating space to dedicated areas for specialty work such as stainless steel and CNC machining.

"It doesn't feel like there is a year – or even a month – that goes by that we're not growing," says Erik as he rattles off a series of recent acquisitions and new projects, like his new miscellaneous metals business. Among the company's biggest – and busiest – divisions are its work for the Homeland Security Department and automated gate services.

"We've been able to make investments and expand our focuses in part because of working with Penn Community Bank."

Like a Family

As a growing family business, it's no surprise Erik and Gwen's son is taking an interest in the family endeavor as part of the production team. But, their EC Fence and Ironworks "family" is more than just the Sims'.

"We are a really tight knit business – we wouldn't be where we are without this group," says Gwen. "For us, we wanted to build a place that felt like family and we've placed a lot of emphasis on putting people first. That extends to our relationship with Penn Community Bank and what we've been able to do together."

That emphasis is clear as they point to team members who have grown in their roles within the business, others buying their first home, and even being a part of helping other individuals start their own businesses.

The success of Erik and Gwen's business has enabled them to give back to their employees, as well as the community - from supporting local youth sports teams and serving on the boards of nonprofits, such as NOVA and Elmwood Park Zoo, to putting their professional skills to work in helping build the Charles L. Blockson Exhibition, one of the world's largest collections of African American history and culture.

"If you would have told me all those years ago that we'd be sitting here today talking about a successful business that is really our passion, I wouldn't have believed you," chuckles Gwen as she reflects on her company's unique story.

But there is no doubt that, with the help of Penn Community Bank and the commitment of the Sims family, EC Fence and Ironworks is a business as strong as the metal they work.



A Window to Success

Okna Windows – Bristol, PA

“This is what I call the American dream.”

That’s how Voytek Kaniewski describes the 30-year journey he’s been on with business partner Yarek Ostaniewicz, since immigrating to the United States from Poland.

Following a chance meeting while working as general contractors in New York City in the late 1980s, the pair decided to go into business together. As their construction work increased, one of their most common needs was windows, and with each new project the demand for quality windows stretched their suppliers ability to keep up with the orders.

“If you guys are buying so many windows and need them so quickly, why don’t you just start making your own?” joked the owner for the manufacturing firm, one day. And with that, Okna Windows was born.

Getting Started

After moving the operations to Bucks County, Pennsylvania and a 25,000 sq. ft. facility with 12 dedicated employees, Okna Windows began to take off, thanks to its focus on quality and its propriety production process.

“If you have a higher quality product, you do not need service technicians. We also use the leading technology on the market to make such a unique window that no one could compete with us because of our product,” says Voytek.

As orders increased, so did the need to grow.

“It was really a progression. We never made silly decisions by jumping into something we didn’t feel comfortable with. It was a really controlled growth, and to this day, we have continued to do the same,” says Yarek.

In 2013, the business expanded to 86,000 square feet and in 2015 the pair needed more room again, and, with the help of Penn Community Bank, found their new home in Bristol, PA – a 220,000 sq. ft. state of the art facility complete with manufacturing space, a showroom, and corporate offices.

“We found this building, and it fits perfectly. We were able to move our production gradually, which was our biggest challenge because we were moving from one building to another without taking any breaks in production. Our customers were actually surprised to find out we had relocated because there was no disruption in the product they were receiving,” recalls Voytek.

A True Partner

Throughout the years, Penn Community Bank has been at Okna Window’s side, providing working capital and banking products and services tailored to meet the business’ evolving needs and growth goals. And, no matter the changing needs of the business, Voytek and Yarek like that the relationship they’ve built with their bank still feels like family.



“It is a very comfortable situation when you need something right away, knowing you can call Penn Community Bank. They take the time to understand the situation, and can help take care of what you need—it’s comfortable, and it gets done. If you go to a major bank, it’s always a different person, and you always have to explain yourself.”

- Yarek Ostaniewicz
Okna Windows

In addition to establishing lines of credit for the flexibility of accessing funds as needed, the company also manages their employee 401K with Penn Community Bank – and it’s also home for Voytek and Yarek’s personal banking needs as well.

Having the support of a dedicated relationship manager like Penn Community Bank’s Ellen Dodel has been critical for the business, they say - allowing it to thrive even amidst the economic uncertainty of the COVID-19 pandemic.

“We are not only a manufacturing company, but we also have a real estate and new construction business, which we

started a couple of years ago,” says Voytek. “Working with Ellen and the Penn Community Bank team, we are able to still grow every year, and we can continue to plan into the future.”

Part of that future includes working with the bank’s team of business lenders to secure financing to add another 111,000 square feet to the current facility’s footprint – helping keep up with expanding production and a growing team of more than 300 employees.

Giving Back

Penn Community Bank’s commitment to Okna Windows has also expanded beyond the day-to-day business operations.

Founded in 2019, the New Promise Foundation is a non-profit started by Voytek and his family to help ensure kids have the means and opportunity to achieve their dreams.

As the world responded to the Russian invasion of Ukraine early in the year, Voytek’s daughter increased the organization’s involvement with the local Ukrainian community by assisting women and children who were fleeing the war zone and arriving in the Philadelphia region and needed assistance with housing, food, school supplies and other basic necessities. In May, the Penn Community Bank Foundation proudly donated \$5,000 to this mission, with longtime banker Ellen Dodel presenting the check.

Achieving the success that Okna Windows has is only made easier when they can access the commercial banking support they need to thrive. Building a relationship based on trust, loyalty, and understanding with a financial partner is one of the keys to Okna Windows’ success.

A Fresh Start

Bank On Partnership Increases Financial Inclusion for All.

As the banking needs of individuals, families, and businesses changes, Penn Community Bank is ready to help with new products and services to meet the financial needs of customers at every stage of life. This year we enhanced and expanded our deposit product suite by introducing some new account types and features, as well as adding additional benefits to others, including Early Direct Deposit and Overdraft Grace.

Included in these enhanced products is our new Access Checking Account which was recognized as a Bank On-certified account by the national Cities for Financial Empowerment Fund (CFE Fund) as meeting national safe account standards. The goal of Bank On is to ensure that everyone – including lower-income individuals and historically “underbanked” communities – has access to safe and affordable financial products and services. The Bank On National Account Standards identify critical product features for appropriate bank or credit union accounts, making it easier for local coalitions across the country to connect consumers to accounts that meet their needs.

“At Penn Community we’re committed to offering the tools and products individuals and families need to grow – that includes our new Access Checking Account,” said Bernard Tynes, Chief Marketing and Impact Officer. “We’re proud to join the FDIC and ABA-backed Bank On movement, and not only offer a product that can benefit unbanked and underbanked consumers in our region - and aligns with our community focus – but also positions us to be a local leader in this important national effort.”

“The Cities for Financial Empowerment Fund is delighted to award its national Bank On account certification to Penn Community Bank’s Access Checking Account,” said Jonathan Mintz, President and Chief Executive Officer of the Cities for Financial Empowerment Fund. “Access Checking offers southeastern Pennsylvania residents who are looking to improve their finances a safe, affordable, and truly useful mainstream banking product– this is especially important during COVID-19, as consumers need to access and manage their money both affordably and safely. Penn Community Bank’s offering of this terrific account brings them into the forefront of national banking access efforts, and we thank them.”





Protect Yourself and Your Business from Fraud

As financial scams increase nationally, community banking may be the answer.



Sometimes, having a “record-breaking year” isn’t a good thing – especially when referring to attempted fraud.

In 2022, fraud attempts experienced by Penn Community Bank customers were up twice as much compared to the previous year – an all-time high. But what’s to blame for the increase and what can customers do to make sure they don’t fall prey to fraudsters?

Although the rise in criminal organization activity nationally plays a big role, factors like the pandemic and the economy are what ultimately are putting customers in the position to be even more susceptible to fraud, according to Rick Cimasky, Penn Community Bank’s Director of Fraud & Security Management.

“As customers increasingly interact with their money online – whether banking, shopping, or transferring funds – we’ve seen fraud cases skyrocket. Scammers know not everyone is savvy navigating internet and mobile financial tools and they’ll take advantage of that.”

Among the most common attacks are online account takeovers through internet pop-ups and text messages. In addition, with the rise of money transfer apps, scammers can attempt to get you to simply send money directly to them – no “breaking into” your accounts necessary.

Rick says the key to keeping your money safe is educating yourself and loved ones about financial

safety so you all know the signs of a scam and how to report it. Never click on an unexpected or suspicious link sent to you, and always be wary of a call or message with a financial request that seems “too good to be true.” Call your bank immediately to notify them of the attempt and to ensure your accounts were not compromised.

Beyond the basics, Rick suggests sticking with a community bank is safer because of its interdepartmental collaboration.

“Our teams have worked together for years. If something looks suspicious, they’re not afraid to pick up the phone and call to double-check or raise their concerns if something doesn’t seem right.”

In the unfortunate scenario that the scammers succeed and your accounts are compromised, there are necessary actions to take immediately – but it all depends on the severity of the fraud. Rick states that best practices are to contact your bank branch right away and work with your banker to close impacted accounts and open new ones, and contact anyone taking a direct debit from your account – such as a mortgage, phone bill, utility bill - and give them the new account information. Once your money is secure, our team of fraud prevention experts can work with you to review and recommend additional action, as needed.

“By working together and knowing the signs, you can rest easy knowing your accounts are safe and secure with Penn Community Bank,” adds Rick.



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DATA-03





Our Commitment to Diversity, Equity, and Inclusion

Employee Resource Groups harness power of an inclusive workplace.

Penn Community Bank strives to create an open, communicative, and inclusive work environment that recognizes the value of diversity of its team members and their backgrounds. Our commitment to diversity, equity, and inclusion (DE&I) is fundamental to our relationships with and among our Team Members. It is also reflected in our relationships with our customers, peers, suppliers, and the communities we serve.

Ensuring diversity helps create a positive work environment where all Team Members have the opportunity to reach their full potential and maximize their contributions to Penn Community Bank's vision and mission. Whenever possible, we're committed to sourcing products and services from suppliers who are female and/or minority owned and operate in a manner that is consistent with the values set forth in our Diversity and Inclusion Policy.

Although DE&I is nothing new to Penn Community Bank, it is a value that is constantly evolving and improving. And in 2022, huge strides were made in team member participation in DE&I efforts.

We know that innovation can only flourish when employees feel safe bringing their whole selves to work. That's why in

late 2021, the IDEA Council (Inclusion, Diversity, & Equity for All) launched its first Employee Resource Group (ERG). The Women's ERG, led by Senior Marketing Manager Natalie Tapytkoff, continues to meet regularly, discuss relevant topics, host guest speakers, and advocate for positive change within the organization. After a full year of impact, it's safe to say that ERGs at Penn Community Bank are here to stay and that there's more to come.

Employee Resource Groups are voluntary, employee-led groups that aim to foster a diverse and inclusive workplace. The groups exist to provide support and help in personal and career development and to create a safe space where employees can bring their whole selves to the conversation. We look forward to launching more ERGs in 2023 that will be led and participated in by employees who share a characteristic, whether it's gender, ethnicity, religious affiliation, lifestyle, or interest.

Bernard Tynes, Penn Community Bank Chief Marketing and Impact Officer, writes in Forbes about the importance of diversity and inclusion for today's businesses.



Awards and Recognitions

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

Award-Winning Partnership to Grow Area Startups

For the second year in a row, Penn Community Bank was honored as a Faces of Philanthropy award winner by the Philadelphia Business Journal. The 2022 award recognizes the bank's partnership with Startup Bucks to develop and support local startup businesses.



Marketing Team Wins National Award

Penn Community Bank's Marketing Department 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 recognition, determined by a nation-wide panel of business executives, noted the success of the bank's Start Here. Grow Here. Stay Here. campaign and its Day of Service community outreach effort.

HR Department of the Year Awards

Congratulations to our Human Resources Department on winning the HR Excellence Award for Social Responsibility and for being nominated in Talent Management. Our HR Department continues to create an open, communicative, and inclusive work environment that recognizes the value of its diverse team members.



Awards and Recognitions

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

5 Years of Service

Alicia Sendlak
Andrew Duckworth
April Hepler
A'shea Morris
Barbara Swartz
Bernard Tynes
Betsy Campeau
Carolyn Nicolosi
Christina Ganter
Christina McCook
Christopher Nealon
Connie Dierolf
Darren German
Eva Pilla
Francis Gehringer
Helen Umidi
Jacob Lampietro

James Fecca
Janina Bobak
Jennifer McGraw
Jessica Stezenko
Katherine Aitken
Kathleen Steiner
Kevin Delaney
Kristina Van Hart
Lauren Widener
Leonard Casciole
Lorena Escalera
Lynn Maio
Margie Wolfgang
Melissa Thornton
Michael Crouthamel
Nicole Boytin
Pavla Lapin
Peter Palumbo

Rick Battaglia
Robert Kane
Ryan Caputo
Ryan Focht
Ryan Witte
Sandra Lowery
Stephanie Langlois
Stephen Lackner
Susan Sherman
Trevor Harrison
Wesley Hein

10 Years of Service

Yamilee Cean
Ashley Davis
Debra Preston
Ellen Dodel
Emily Jenkinson



Emily-Jo Gallagher
 Jessica Conway
 Joan Hafer
 Jonathan Poole
 Karen Borneman
 Kelli Mackey
 Kirsten Palmieri
 Kristen Murphy
 Laurel Hornberger
 Mary Kate Renn
 Michelle Yetter
 Randall Rinehart
 Sandra Ziegler
 Timothy Okonsky

15 Years of Service

Brian Bregler
 Carolyn Cieslinski
 Eileen Stemberger
 Ellen Myers
 Jeane Vidoni
 Jessica Sweeney
 Melissa Pfeil
 Shannon Ritchie
 Steven Westgate

20 Years of Service

Anna Distefano
 Carol Lebo
 Donna Mongrandi
 Myra Zelenik

25 Years of Service

James Westgate
 Lisa Opdyke
 Vanishaben Patel

30 Years of Service

Nancy Buckner

45 Years of Service

Phyllis Venturino

50 Years of Service

Janice Bacchi



Team Members Show Power of Community



Team Member United Way Fundraising Campaign Grand Total:

\$80,380.20

Annual United Way Fundraising Campaign Sets All-Time Record

In 2022, more than 120 Penn Community Bank team members pledged \$53,586.80 to the United Way of Bucks County as part of the organization's annual fundraising campaign – smashing the bank's previous giving record. On top of the team member pledges, the Penn Community Bank Foundation also contributed an additional \$26,793.40 in matching funds, bringing the 2022 total to \$80,380.20!

All contributions go directly towards supporting programs and services that help individuals and families in need throughout our region, by improving access to education, increasing incomes, and promoting healthy living.



**United Way
of Bucks County**

Hundreds of Organizations Benefit from Team Member Involvement

Our team members play a critical role in the communities they live and work in. In 2022, our folks volunteered nearly 6,000 hours with more than 150 area nonprofits, community groups, and professional associations, including:

A Better Life Cat Rescue
 Abington PAL
 Advanced School of Banking Committee
 Aldie Dress for Success
 Aldie Foundation
 American Baptist Foundation
 American Cancer Society
 American Legion Post 255 Sellersville
 Ancient Order of Hibernians
 B3T
 Bankwork\$
 Battle Borne
 Ben Wilson Senior Center Warminster
 Bensalem Rotary
 Boy Scouts of America Troop 79
 Brad Fox Foundation
 Bristol Lions
 Bristol Lions Club
 Bristol Riverside Theatre
 Bristol Rotary
 BSA, Troop 401
 Bucks County Health Improvement Partnership (BCHIP)
 Bucks County Industrial Development Authority
 Bucks County Opportunity Council
 Bucks County SPCA
 Bucks County Suicide Prevention
 Bucks County Tennis Association
 Bucks County YMCA
 Bucks Heroes
 Bucks Mont Collaborative RELC Advisory Committee
 Building a Better Bensalem Together
 Business Partners Committee
 Calvary Full Gospel Church
 Camilla Hall Health Care Center
 Central Bucks Chamber Business Cares Committee
 Central Bucks Chamber Women in Business Committee
 Chalfont Chemical Fire Company #1
 Chinmaya Madhuvan Hindu Temple
 Council Rock Education Foundation
 Doylestown Arts Fest
 Doylestown Rotary
 Doylestown Rotary Four Way Test Committee
 Durham Township Judge of Elections and Town Clerk
 Durham Township Planning Commission
 Eileen Stein Jacoby Fund
 Eastern Montgomery County Chamber of Commerce
 Family Service Association of Bucks County
 Financial Managers Society
 First Church of the Brethren
 First Tee Greater Philadelphia
 For Pete's Sake
 Foulkeways at Gwyne

Foundations Community Partnership
 Fresh Connect
 Gift of Life
 Grace Bible Fellowship Church
 Grace in Action
 Grace Inspired Ministries
 Grand View Health
 Gravity Hill Farm
 Greater Lehigh Valley Chamber of Commerce
 Green Drop
 GSEP-Richland Unit 615
 Habitat for Humanity Lehigh Valley
 Habitat of Bucks County
 Harleysville FC
 Heritage Conservancy
 Hispanic Chamber
 Historic Fallsington
 Hosensack Grace Evangelical Congregational Church
 Ivy Hill Therapeutic Equestrian Center
 Knights Of Columbus Council 906
 Kris Kringle Mart Warminster
 Lansdale Community Concert Board
 Levittown Rotary
 Linked Ladies
 Logan's Heroes Animal Rescue
 Lower Bucks Chamber of Commerce
 Middletown Community Foundation
 Morgan's Light
 Mount St. Joseph Academy Firebirds 433 all-girl robotics team
 NAMI of Bucks County
 National Puerto Rican Chamber of Commerce
 Network of Victims Assistance (NOVA)
 New Britain Borough Finance Committee
 New Hope Arts and Crafts Show
 New Hope Auto Show
 Newtown Chamber Orchestra
 Newtown Arts Company
 Northampton Township Parks and Recreation
 Oak Valley Little League
 Our Lady of Perpetual Help Catholic Church
 PA Bankers Deposit Advisory Committee
 PA Bankers Women in Banking Committee
 Palisades HS
 Palisades Youth Soccer Coach
 PCFLV
 Pearl S. Buck International
 Penn Foundation

Penn Ridge Pathways Program
 Pennridge Aquatic Club - Suburban Aquatic League
 Pennridge HS
 Pennsylvania Bankers Association
 Perkasio Borough Council
 Quakertown Alive
 Quakertown Community Outreach
 Quakertown Fishes and Loaves
 Quakertown Food Pantry
 Raising the Bar
 Renewal Bible Church
 Revivals Outreach Center
 Richlandtown Community Day
 Richlandtown Fall Fest
 Rolling Harvest Food Pantry
 Ronald McDonald House
 Sarcoma Foundation
 Second Harvest
 Single Parents Ministry
 Souderton High School Baseball
 Springtown Volunteer Fire Department
 St. Paul's UCC
 Tabor Children's Home
 Tameden Park Earth Day Southampton
 The Breathing Room
 The Eco Bridge
 The Lower Bucks Holiday Tour Light The Night
 The Nehemiah Wall
 TIR Church
 Travis Manion Foundation
 United Way Help Center
 Upper Bucks Chamber of Commerce - Ambassador Committee
 Upper Bucks Code Blue
 Via of the Lehigh Valley
 Vita Education
 Walter Miller Elementary School PTO-Neshaminy School District
 Washington Crossing Council Boy Scouts of America
 Willow Grove Community Development Corporation
 Woods Services
 YMCA 5K Run Doylestown
 Youth Orchestra of Bucks County (YOBC) (Newtown-Bucks County)
 YWCA Food Pantry

Over **6,000 hours** volunteered

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 by working side-by-side.

Find a branch near you today at PennCommunityBank.com/Locations



PennCommunityBank.com | 215.788.1234



**Here
We
Grow.**

Member FDIC. Equal Housing Lender.