

# Traditionally S P E A K I N G

## Letter from the President

As I write this letter, it is exactly three weeks until we celebrate the 12th Anniversary of York Traditions Bank. October 28, 2014 will also mark the day we officially cut the ribbon of our fifth branch at 361 Eisenhower Drive in Hanover. Even as we prepare to mark another milestone and welcome a new retail team to our family, York Traditions Bank is planning ahead for the next stage of our growth.

The Bank continues to perform well with overall positive growth. Through the end of third quarter, total assets now exceed the \$300 million threshold for the first time, standing at \$302 million; loans are approximately \$239 million; and deposits have reached \$238 million. Year-to-date net income of \$1,558,000 represents a 6.8% increase over the same period last year, yielding a return on assets of .72%. We have enhanced our Investor Relations by moving to over-the-counter electronic trading of our Bank stock. See page 7 to read John Blecher's explanation of YRKB on the OTC Markets.

Our team of Best in Class Associates is expanding in number and increasing in expertise to strengthen our foundation for the future. Since the start of 2014, we have welcomed 22 new faces throughout all areas of the bank, including the Hanover team and an enhanced Information Technology department. We've also added our second new Board member this year and created a Hanover Advisory Board made up of local business and community leaders. Learn more about them on pages 4-6.

York Traditions Bank supports over 130 organizations across the York and Hanover communities, and our Associates give of their time, talent, and treasure to countless causes. This year, the Bank has also committed to a long-term community partnership with the York Revolution to ensure the traditions of our community continue, and to create new traditions. Details are contained on page 2.

We're also launching a new financial literacy series - EnrichU - designed to help York Countians learn ways to take control of their financial future and enrich their lives. The first seminar, set for November 18th, is announced on the back page.

It all comes down to this: our growth, both present and future, must make a difference in our hometown. Why? Because we live here too. If we look at each day as a new opportunity to build more new value-based relationships, the potential for growth is endless.

Always looking forward,



Mike Kochenour  
Chairman, President and CEO



## SAME FACES NEW NAMES



Did you know the word **teller** originates from the Old English word **tellan**, which means "to enumerate or count?" At York Traditions Bank, our front line Associates process a wide variety of transactions beyond taking deposits and cashing checks. They have the knowledge and training to answer questions typically referred to a Personal Banker or Manager at other institutions. And they take ownership to support the resolution of customer challenges in order to assure the quickest response and continuity in communication.

We feel this level of service and diverse knowledge deserves a word beyond teller. So we've decided to change their names! Depending on their level of experience and responsibility, they will now be known as:

**CLIENT CARE SPECIALIST** (previously Teller)

**SENIOR CLIENT CARE SPECIALIST** (new position)

**CLIENT CARE EXPERT** (previously Senior Teller)

**CLIENT CARE MANAGER** (previously Head Teller)

We hope you agree these new names better reflect the vital role they play in building relationships with YOU - our valued customers. Please join us in congratulating our **CLIENT CARE TEAM** on their new titles!

Pictured above is one of our valued long-time customers, Dr. Heather Lawrence of Tamarkin Eye Associates, with Becky Amspacher, Senior Client Care Specialist and one of our very first Associates who helped open York Traditions Bank on October 28, 2002!

# Community

## TRADITIONS IN THE

### Partnering with the York Revolution to keep the traditions of York County alive!

York Traditions Bank and the York Revolution will bolster local traditions and bring new family-friendly experiences to York County. The Bank has pledged a three-year commitment to a brand new partnership with the York Revolution, which will be carried out through a new Revolution venture branded as "Eventive."

Leveraging the contribution of York Traditions Bank and the York Revolution's event production expertise, Eventive will help sustain and enhance existing events like the York Halloween Parade and July4York. Eventive will also look to add one-of-a-kind seasonal events such as the FIRESTOCK pyrotechnic festival that was held this past spring.

The York Revolution began hosting community events in 2013 when it took over production of York's annual Fourth of July Celebration, which was in danger of coming to an end. It did the same with the York Halloween Parade in October. York Traditions Bank is stepping up in 2014 to provide financial support for these events and to allow the Revolution to create two more community-based events in each of the next three years.

Mike Kochenour, Chairman, President and CEO of York Traditions Bank, said, "When the York Revolution brought the idea of Eventive to us, we immediately saw the connection to the vision of York Traditions Bank. Our very name is about capturing the rich traditions of our hometown. To be able to support traditions such as the York Halloween Parade is an extraordinary opportunity for our organization."

"York has a strong identity," added Eric Menzer, President and General Manager of the York Revolution. "In an era of globalization, it's refreshing to see a local business like York Traditions Bank embracing cultural roots and putting their money where their mouth is when they say 'Because we live here too'."

For more information about Eventive, visit [eventiveyork.com](http://eventiveyork.com). For more information about the 65th Annual York Halloween Parade, visit [yorkhalloweenparade.com](http://yorkhalloweenparade.com). Stay tuned on future events by visiting [yorktraditionsbank.com](http://yorktraditionsbank.com) often!



Pictured are (left) Eric Menzer, General Manager of the York Revolution, and (right) Mike Kochenour, Chairman, President and CEO of York Traditions Bank on August 25, 2014 at York City Hall after the announcement of a 3-year partnership and the launch of Eventive.

### Branch Associates branch out to help strengthen the community!

On April 27th, the **White Street branch** participated in the March of Dimes Walk for Babies at John Rudy Park. They raised a total of \$1655 – their highest in the four years they have participated. (photo 1)

The **Susquehanna Trail branch** went to work at LegUp Farm on April 26th during their Annual Spring Cleanup Day. They helped put down new mulch in the garden area and around the Koi pond. (photo 2)

This year was the 6th spring the **Eastern Boulevard branch** participated in Great American Clean-up of PA. During their "Beautify the Boulevard" event, they collected 80 pounds of trash and litter from South Keesey Street to Edgewood Road. (photo 3)

On September 27th, the **St. Charles Way branch** participated in Olivia's House Walk to Remember at John Rudy Park. They celebrated and honored those they loved by raising funds for York's grief and loss center for children. (photo 4)



## Building partnerships!

York Traditions Bank is proud to partner with the York Builders Association during their 50th Anniversary Year! As Presenting Sponsor of the 2014 Parade of Homes, it was fun to visit over 20 beautiful homes on September 20th and 21st and see the amazing work of the builders and remodelers in the York area.



## Keith Sheffer shaves head for Relay for Life

The 2014 Relay for Life was held June 20th and 21st at York County School of Technology. Sixty-three teams and 786 participants raised \$200,933! **Keith Sheffer**, Director of Loan Operations, gathered a York Traditions Bank team together and challenged them to a \$2,500 goal. Team Traditions met the challenge by raising \$2,670, so Keith stayed true to his promise and shaved his head during a departmental meeting on July 22nd.



## United Way Day of Action

Twelve York Traditions Bank Associates participated in the United Way Day of Action on Friday, June 20th at Cross Keys Retirement Village. Their mission? To put smiles on the faces of the residents. So they organized a beach party, complete with games and dancing in grass skirts. It was as much fun for our team as it was for the residents. Mission accomplished!



## Highlights from our 6TH ANNUAL WOMEN'S EVENT - June 10, 2014

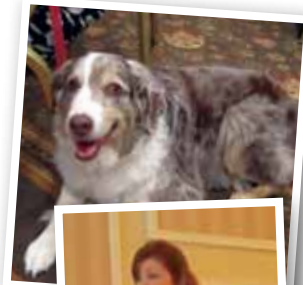
featuring Tracey C. Jones of Tremendous Life Books

One-hundred-fifty women filled the ballroom at the Country Club of York to hear inspirational, motivational speaker, Tracey

Jones. Ms. Jones is an Air Force Academy graduate, served as an officer during the First Gulf War, and has held roles with Fortune 500 companies. In 2009, Tracey returned to Central PA to become President of Tremendous Life Books. Tracey's father and founder of the company, Charlie "Tremendous" Jones, encouraged others to live a tremendous life by reading great books and meeting great people along the way. After hearing her speak, it was evident that Tracey continues his legacy.

Tracey is also the human to three rescue dogs who have themselves penned books teaching leadership lessons. Ruby Red, her Australian Shepherd (pictured right), accompanied Tracey to share her experiences in going from "broken and muzzled" to CEO (Chief Excitement Officer) of Tremendous Life Books.

Carolyn Schaefer of York Traditions Bank noted, "Tracey and Ruby are a perfect example of the impact women can have on the lives of other women through mentorship and encouragement."



## HER TRADITIONS 2014 SCHOLARSHIP WINNERS

York Traditions Bank has announced the winners of our Her Traditions 2014 Scholarship. Once again, the Bank received many very impressive applications which were evaluated by a third party, and just like last year, York Traditions Bank decided to award one extra scholarship in 2014! Five young women received \$500 each toward their educational endeavors in recognition of

their superior leadership skills, admirable academic achievement, and promising potential to become a future woman leader of our community.

For more details about our Her Traditions Women's Initiative, visit [hertraditions.com](http://hertraditions.com). Her Traditions 2015 Scholarship information is available on the website or in any branch.

Pictured are (seated L to R) Conchita Garcia, York Country Day School; Megan Chubb, West York High School; (standing L to R) Mike Kochenour, Chairman, President & CEO; Madison Collins, Spring Grove High School; Abbey Barnhart, Susquehannock High School; Jennifer Wenger, Central York High School; and Carolyn Schaefer, Managing Director of Personal Banking & Wealth Management.

# Meet our HANOVER ADVISORY BOARD



**MICHAEL P. KELLY, Chair**  
Hanover Market Executive  
*York Traditions Bank*

Mike Kelly joined the York Traditions team in April as Hanover Market Executive. With 23 years of community banking experience, most recently with Susquehanna Bank, Mr. Kelly is an expert at building business relationships. He is actively involved in the Hanover Area

Chamber of Commerce and Hanover Rotary. Mike is also a current Board member of the Chamber and the Hanover Public School District, and a past Board member of the Hanover Red Cross, as well as Co-chair of their annual Golf Tournament.



**LIAM BEHRENS**  
CEO, *YMCA of Hanover*

During Liam Behrens' 25 year YMCA career, he has held positions ranging from entry level to senior management in Richmond, VA, Greensboro, NC, and Baton Rouge, LA. In 2010, Mr. Behrens became CEO of the Hanover Area YMCA. Liam holds a B.S. degree in Rehabilitation Services from Virginia Commonwealth

University, where he also had a soccer scholarship. Upon graduation he played soccer professionally before beginning his career at the YMCA. Liam is a member of the Hanover Rotary Club, and a Board member of Hanover Hospital and the Hanover Chamber of Commerce.



**ELIZABETH F. CARSON**  
*Retired Banking Executive*

Betty Carson began her 33 year banking career with Farmers Bank in Hanover, and retired from M&T Bank in 2011 as Senior Vice President, Retail Banking. Ms. Carson is an Athena award recipient and was named one of the "Best 50 Women in Business" by the Central Penn Business Journal. Currently, Betty is Board Chair of

the York County Library System, Board member of Capital Blue Cross and Hanover Country Club, Board member and Hanover Advisory Board Chair of the York County Community Foundation, and President of the South Western School District Education Foundation.



**BERT ELSNER, II**  
President & CEO  
*Elsner Engineering Works*

Bert Elsner received his B.A. in Business Management with a focus in HR from Gettysburg College. Mr. Elsner began his career at Snyder's of Hanover as HR Supervisor. In 1998, he joined his family business, Elsner Engineering Works, as a Project Manager and later became

Secretary and VP. In 2012, Bert was named the company's Treasurer, President and CEO. Bert is currently a Board member of Hanover Chamber of Commerce and is a Business Representative for the Hanover School District curriculum review committee.



**JEREMY FREY, Esquire**  
Partner, *Barley Snyder LLP*

Jeremy Frey received his B.A. in Policy Studies from Dickenson College, and a Juris Doctorate from American University Washington College of Law. As Partner with Barley Snyder, Attorney Frey specializes in the areas of business, real estate and finance, and credit law. In 2011, Jeremy was recognized as one of Central

Penn Business Journal's "Forty under 40" and was twice named to the list of Pennsylvania Rising Stars®. Jeremy is Board President of the Hanover Area Family YMCA, and a member of Rotary Club of York, Hanover Hospital Cornerstone Society Campaign, and TrueNorth Wellness Services.



**JOHN GRIM**  
Partner, Associate Broker  
*RE/MAX Quality Service*

John Grim is one of four Partners who own and operate REMAX Quality Service, Inc. which has 39 licensed Realtors. Licensed since 1977, Mr. Grim is a life-long resident of the Hanover area. He is a 1974 graduate of Delone Catholic High School and PA Realtors Institute (GRI). John also

obtained his Associate Brokers License in 1988 and holds numerous college credits in the real estate field. John does a large amount of work in the residential real estate development field along with the construction of new homes.



**MATTHEW GUTHRIE, Esquire**  
Partner  
*Guthrie, Nonemaker, Yingst & Hart*

Matthew Guthrie began practicing law in 1985 after graduating from the University of Pittsburgh School of Law. He received his B.A. from Penn State University in 1982 after graduating from Spring Grove. Attorney Guthrie maintains a general practice of law which includes the areas of

real estate, wills and estates, family law and business law. Matt is also involved in Hanover Rotary, Hanover Elks, Hanover Area Networkers, Spring Grove Area Chamber of Commerce, and was a founding Board member of the Eichelberger Performing Arts Center.



**OLIVER W. HOAR**  
President, *R.H. Sheppard Company*

Oliver Hoar earned his B.A. from Washington & Lee University. Mr. Hoar worked at various companies in corporate finance, equity research, and asset management positions prior to joining R.H. Sheppard in 2002. In 2012, Oliver became the third President in R.H. Sheppard's history. He is a member

of the Chartered Financial Analyst Institute and the Society of Manufacturing Engineers. Oliver is also involved in the York County Industrial Development Authority, General Authority of South Central PA, York County Hospital Authority, and Union Township Planning Commission.

# Welcome TEAM HANOVER!



**RUTH SHAFFER**  
Branch Manager

**Ruth Shaffer** joined York Traditions Bank in August as the **Eisenhower Drive Branch Manager**. Ruth has a wealth of experience that began with York Federal in 1980. She held various positions through the mergers and acquisitions and left Sovereign after 14 years as a Branch Manager. For the past six years, Ruth was the Branch Manager at Northwest Savings in Hanover where she was actively involved in outside business development. She holds an insurance "life" license and is Omega certified.

Ruth is committed to the Hanover community as evidenced by her long list of non-profit affiliations. She serves on the Boards of Hanover Rotary Club, Sweet Charities, and the YWCA of Hanover. She is also a fundraiser in the true sense of the word. Among the many charities Ruth has recently supported are True North, Relay For Life, and Pink Out.

## ROUNDING OUT THE HANOVER TEAM

**Mike Kelly**, Hanover Market Executive, oversees all business services in the Hanover area, and acts as Chair of the Hanover Advisory Board. Read more about Mike on the page to the left.

**Fiona Eyster**, Senior Mortgage Services Partner with York Traditions Bank since February 2013, represents the residential mortgage team for the Hanover area. She has 37 years experience in the mortgage industry.

## THE HANOVER RETAIL TEAM

Along with Ruth Shaffer, this energetic and exceptional group of professionals is poised and ready to bring York Traditions Bank's exquisite customer service to the Hanover community!

**Alison Keeling**, Senior Personal Banker, has 27 years of banking experience. Eleven of those years were with Susquehanna Bank in Hanover where she was a Financial Services Representative.

**Dillon Weitkamp**, Client Care Manager, joined our Susquehanna Trail team in January after working at Metro Bank. Dillon is excited to bring his York Traditions Bank experience and training to Hanover.

**Tammy Hayes**, Client Care Expert, has a myriad of banking experience, including nine years as a Branch Operation Supervisor. She most recently worked at Susquehanna Bank in Hanover.

**Bonnie Oberlander**, Client Care Specialist, is transferring to Hanover from our Eastern Boulevard branch. Bonnie joined York Traditions Bank in 2013 and is looking forward to serving our Hanover customers.

**Ivette Nelson**, Client Care Specialist, is anxious to begin her career in banking. While new to the financial services industry, she is very familiar with exceptional customer service as a former cruise line associate.

**Matthew Chronister**, Client Care Specialist, has five years of banking experience with Metro Bank and, most recently, Members1st. He will be supporting the Hanover team, as well as other branches, as needed.



Pictured above (L to R):  
Ivette Nelson, Bonnie Oberlander,  
Dillon Weitkamp, Matt Chronister,  
and Tammy Hayes.

Pictured above (L to R):  
Ruth Shaffer, Mike Kelly,  
Fiona Eyster, and  
Alison Keeling.

## DUAL RADIO REMOTES

10 am - noon  
The Peak 98.5's Joe Black  
- and -  
Great Country 107.7's Paesan

Appearance by  
"DownTown"  
York Revolution Mascot



**Join us for Fun, Food\*, and Prizes\* during our Grand Opening!**  
**Bring a canned good to donate to New Hope Food Ministries!**  
**Wear your favorite team jersey and receive a free megaphone\*!**

*\*While supplies last*

## GRAND PRIZES

4 Tickets & parking to  
PSU vs. Temple on 11/15  
  
4 Tickets & parking to  
Ravens vs. Browns on 12/28

No purchase necessary to register.  
See complete rules in branch.

# PEOPLE MOVES & NEWS

## Welcome!



**JOSEPH LOMBARDI**  
*Director of Information Technology*

Joseph Lombardi joined York Traditions Bank in April in the role of Director of Information Technology.

Joe earned his B.S. in Computer Information Systems from Southern New Hampshire University. His nearly 20 years of experience in the IT field includes six years as IT Director at Penn National Gaming, along with numerous technology-based leadership and support roles in the insurance and government arenas.

Joe's background in such highly regulated industries means he is uniquely qualified to lead York Traditions Bank into the future as we expand into Hanover and plan for further growth.



**CHAD BROWNAWELL**  
*Systems Administrator*

In June, Chad Brownawell was hired as the Bank's Systems Administrator. Chad has over thirteen years of IT experience, most recently as a Systems Administrator at Hollywood Casino at Penn National Race

Course. Chad rounds out the technology department and is a great support to all areas of the Bank.

## Congratulations!



**LINDA SENFT**  
*Director of Regulatory Services*

In recognition of her growing responsibilities, Linda Senft has been named Director of Regulatory Services. Linda joined York Traditions Bank in 2008 as Compliance Officer. As the Bank has grown, Linda's role has continued to expand to include such areas as security, information security, and enterprise risk management. Linda's new title better recognizes the expanded scope of her position. With ever-changing industry regulations and the increasing risks associated with fraud, this department's function is more important than ever. We appreciate Linda's watchful eye and unwavering commitment to protecting our customers and our organization.



**MICHAEL KOCHENOUR**  
*Appointed to PBA Group 5 Chair*

In July, York Traditions Bank Chairman, President and CEO, Michael Kochenour, was re-appointed to the Pennsylvania Bankers Association Board of Directors. In his capacity as Chair of PBA Group 5, he represents Adams, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lancaster, Lebanon, Mifflin, Perry, and York Counties.



The Pennsylvania Bankers Association, located in Harrisburg, is the state's leading banking trade association. The Association offers extensive continuing education programs, government relations representation on behalf of the industry, and provides numerous products and services to support community banks and their employees throughout the Commonwealth.

## DAVID BODE NAMED BANK DIRECTOR

*Newest member enhances strength, adds dimension to Board of Directors*



David L. Bode, Managing Partner of ROCK Commercial Real Estate joined the York Traditions Bank Board effective at the June 19th Board Meeting. Mr. Bode has spent 27 years in real estate, primarily in the commercial arena, and was one of four Principals who formed ROCK Commercial Real Estate in 2001. Dave was named Managing Partner for the firm in 2008 and has continued to provide senior leadership for their growth and expansion across the York and broader Central Pennsylvania marketplace.

Dave is a Certified Commercial Investment Member (CCIM) and also carries the designation of the Society of Industrial & Office Realtors (SIOR). Additional training and education has been achieved through York College of Pennsylvania, The Real Estate School, and the York County Real Estate Training Center. He also maintains Real Estate Broker Licenses in Pennsylvania, Maryland and West Virginia.

Dave is currently on the Board of the American Red Cross York Chapter, and serves on the Site and Facilities Committee for Logos Academy. He is Past President of the York County Chamber of Commerce Economics Club, and has supported numerous other community organizations and activities including Downtown Inc.

# INDUSTRY INSIGHTS *from our Experts*



## Stock now traded on OTC Markets

**JOHN BLECHER, FOUNDER**

*Managing Director,  
Chief Operating Officer, Chief Financial Officer*

June 27, 2014 marked another first for York Traditions Bank. It was the day that the first share of our common stock was traded under the ticker symbol "YRKB" on the OTC Markets.

Since the Bank's inception in 2002, all York Traditions Bank stock transactions have been handled through our administrative office. Management introduced sellers to buyers, handled the paperwork with the Bank's external transfer agent, and relied on word of mouth to determine who may be interested in purchasing stock.

Over-the-counter trading is a natural next step in the progression of a smaller community bank in providing access, availability, and convenience to existing and prospective investors.

OTC is an electronic market that operates somewhat like NASDAQ or the NYSE, without requiring the SEC registration and reporting which is cost prohibitive for a bank of our size. OTC pulls information from the reports we currently file with the FDIC, which allows our staff to be more efficient. It also increases the liquidity of stock, opening up the shares to the broader market, and making it readily available to anyone who has a broker or online brokerage account.

In addition, "YRKB" stock is now DTC (Depository Trust Company) eligible for electronic trading. Shares can be registered in street name rather than the individual names of shareholders, which means paper certificates are no longer needed.

If you are interested in purchasing York Traditions Bank stock, visit [OTCMarkets.com](http://OTCMarkets.com), or any financial website, and type in "YRKB" to find current prices. If you are a current shareholder, you may choose to deposit your paper certificates with your broker or into your online brokerage account. Your "YRKB" stock and activity will show up on your monthly statements, and you'll be poised to purchase additional stock in the future.

For more information, visit the Investor Relations area of our website, or feel free to call me at (717) 747-2601.



## Taking Care of Business (& Vice Versa)

**MIKE HUSON**

*Managing Director,  
Business Services*

When York Traditions Bank was formed in 2002, I joined the team as Senior Business Services Partner. As one of two commercial lenders, we were laser focused on small business. Being a small, community bank allowed us to be more responsive, flexible, and creative than the larger banks in order to meet our customers' needs. It was liberating. We soon became known as "the bank that knows small business," with timely response, local decision-making, and deep relationships. Our customers felt like partners.

The customers who trusted us with their business early on appreciated our approach so much that they referred many other businesses to us. I greatly appreciate those early customers for being so instrumental in helping York Traditions Bank - and me, personally - grow and succeed. I was promoted to Business Services Team Leader, and I saw our team eventually increase to six lenders serving the needs of an ever-expanding list of diverse York County businesses.

Our business customers have also played a key role in the growth of our retail division, as they and their families opened their personal accounts with York Traditions Bank. Our outstanding Branch Managers and their teams take these relationships to the next level. Because they talk with business owners as they conduct their day-to-day banking, our retail teams know when customers need a new piece of equipment, want to add to their staff, or dream of opening another location. Our business and retail teams work together seamlessly to ensure clear communication, quick response, and a holistic experience for our clients.

In April, I was honored to join the Executive Management team with a promotion to Managing Director, Business Services. While my role as a senior manager is still evolving and I continue to learn about other areas of the Bank, I'm confident I can add a valuable perspective to the leadership team. I'm dedicated to being the voice for businesses of all sizes as our organization continues to grow into Hanover and beyond.

In each position I've held with York Traditions Bank, I've tried to play some small part in helping business owners and their families achieve their goals and dreams. They've certainly helped me achieve mine.

## ***Big enough to help you BUILD YOUR BUSINESS. Small enough to BUILD A RELATIONSHIP.***

It was 2002 when the founders of York Traditions Bank made the decision to create a bank from the ground up. They felt small businesses should receive the attention they deserved. It was time that York County once again had a bank with York in its name - where decisions were made locally and people knew each other by name.

York Traditions Bank remains committed to the success of York County Small Business. We feel it just makes sense to support the organizations that create jobs and keep our hometown humming. It's also a true privilege to work with some of the most dynamic and dedicated business professionals anywhere. Recently, a few of them took time out of their busy schedules to talk about their experience with us.

**THANK YOU** to (L to R) Leslie Delp, M.A., Olivia's House; Mike Bowser, Jr., D.M.D., Bowser Dental Arts; Dr. Julie Drolet, Women's Institute for Gynecology and Minimally Invasive Surgery; Dean Berkheimer and Sharon Berkheimer Hogue, BAPS Auto Paint & Supply; and Ryan Hayman, Hayman Studio of Commercial Photography and Video.



## Refer a Friend

Tell a friend or family member about your experience at York Traditions Bank. If they

### TRANSITION TO TRADITIONS,

we'll treat you to a \$25 gift card to one of the restaurants listed below. Ask for details.



- White Rose Bar & Grill
- Heritage Hills
- Stone Grille & Taphouse
- Warehouse Gourmet Bistro



#### ADMINISTRATIVE HEADQUARTERS

226 Pauline Drive  
P.O. Box 3658  
York, PA 17402  
(717) 741-1770

#### BRANCH LOCATIONS

##### YORK

235 St. Charles Way  
(717) 747-2610  
2450 Eastern Boulevard  
(717) 747-2620  
2305 Susquehanna Trail North  
(717) 747-2640  
2170 White Street  
(717) 747-2660

##### HANOVER

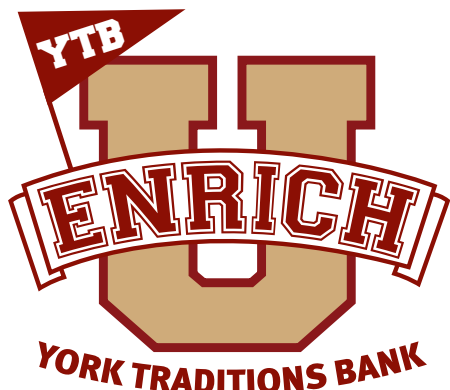
361 Eisenhower Drive  
(717) 637-2610



Equal Opportunity Lender

MEMBER FDIC

## Introducing our Financial Literacy Series: EnrichU



### What you don't know CAN hurt you.

For York County to remain strong and thrive, our citizens must manage their financial lives well. No matter your age or your level of education, it's important to understand the issues that can affect your finances, and stay current with the ever-changing economic environment.

Financial decision-making is more complex than ever before, and most people think that planning for their financial well-being is something they have to do on their own. That's where York Traditions Bank comes in.

We've created EnrichU to help raise the level of financial literacy for our customers, their friends and families. This free, ongoing educational series is designed to be interactive, with engaging conversations about specific money topics. Our first topic is "Keeping Score - Playing and Winning the Credit Score Game." In one short hour, Rich Lowry will give you tips on ways you can affect your credit score, instead of letting your credit score affect you and your future. Join us on Tuesday, November 18th by reserving your seat today.

Stay tuned for more dates and topics throughout 2015 by visiting [EnrichU.net](http://EnrichU.net) often!

Visit our website at [yorktraditionsbank.com](http://yorktraditionsbank.com)

NWL-BNK (10/14)



## Our first seminar...

### "KEEPING SCORE" Playing and Winning the Credit Score Game



#### Rich Lowry

Senior Mortgage  
Services Partner,  
York Traditions Bank  
(NMLS # 414901)

**Tuesday, November 18<sup>th</sup>**  
5:30-6:30 pm  
Traditions Center  
Training Room  
226 Pauline Drive, York

*Light refreshments*

RSVP to (717) 747-2678 or email  
[mmoore@yorktraditionsbank.com](mailto:mmoore@yorktraditionsbank.com)

Learn more about this  
seminar at [EnrichU.net](http://EnrichU.net)