

# Traditionally S P E A K I N G

## Letter from the Chairman & CEO

Do you remember? During the late 1990's, the York area banking industry experienced an unprecedented amount of merger and acquisition activity. I had spent 30 years in the financial services field, and as I watched local banking choices being eliminated, I was disheartened. I was also inspired to be part of creating a new, truly local bank from the ground up.

Fast forward to October 2002. York Traditions Bank was established. Our goal was, and still is, to deliver on the value proposition for our customers as well as to build shareholder value that is sustainable for the long term. Since our doors opened, two other Central PA start-up banks were opened and acquired. Other area banks changed names as many as four times.

Today, our industry is experiencing another round of disruption. The dizzying amount of acquisitions and name changes is like déjà vu! But this time, York Traditions Bank is in town, marking 13 years of solid commitment to serving our customers and our community. Many of our branches are celebrating their own milestones, including our Eastern Boulevard Office which opened a decade ago. Read more on page 6.

As York Traditions Bank has grown, so has our reputation among our peers. Our Core Values were established as a blueprint for how we treat our customers and also for how we treat each other as co-workers. This culture has continued to attract top talent to our team such as Cheryl Riebling, our new Director of Personal Banking. Read more about Cheryl and other Associate news on pages 4 and 5.

**BECAUSE WE LIVE HERE TOO** conveys who we are and what we have become - truly knowing our customers, making decisions right here in our home marketplace, and striving to be a strong community partner. We formed one of those key partnerships with York Revolution's Eventive a year ago, making a strategic commitment to sustain valued traditions and create a few new ones. As a result, thousands of families across York and Hanover can look forward to an admission-free event each season of the year. A review of our first year is featured on page 3.

Just as we cherish established traditions, we also embrace any change that adds value and convenience for our customers. We are committed to continuing the personal touch that only a traditional branch environment can fulfill as well as implementing the most updated digital delivery tools to provide access to your accounts anytime, anywhere. Mobile Deposit is our latest addition. Stay tuned for more enhancements in 2016.

Our future depends on your satisfaction and your kind referrals. Thank you for encouraging your friends and family to Transition to Traditions and sustaining your true local banking choice for the years ahead.

Always looking forward,



Mike Kochenour  
Founder, Chairman & CEO



## MOBILE DEPOSIT arriving this month!



We love to see you in our branches when you stop in to make a deposit! But we understand that it's not always convenient to get to us when you need to. That's why, before the end of October, York Traditions Bank will begin offering free Mobile Deposit for our personal customers!

Making a deposit will be as easy as taking a picture. And you will be able to transmit deposits to your York Traditions Bank personal checking, savings, or money market accounts 24-hours a day, 7-days a week, including weekends and holidays!\*

If you have an iPhone®, iPad®, or Android™ smartphone or tablet, simply download the York Traditions Bank Mobile Banking Application. (Reminder: You must be enrolled in Online Banking to use Mobile Banking.) Then, log in and click Deposits. You'll key in the amount of the deposit and take a picture of the front and back of the check. After uploading the images, you'll receive a confirmation that the deposit is Pending.

Mobile Deposit is very secure. It features multiple layers of protection, giving your account and check data the highest level of safety available. And most personal and business U.S. checks\*\* can be processed through Mobile Deposit.

If you're not using Mobile Banking yet, install the Mobile Banking App today. Then you'll be ready to experience the ease and convenience of Mobile Deposit as soon as it's available!

\* Checks transmitted before 4 pm on a business day will be deposited after 6 pm the same day. Checks transmitted after 4 pm any day will be deposited after 6 pm the following business day.

\*\* Per check limit is \$2,500.  
Daily deposit limit is \$5,000.

Learn more, and watch a short tutorial, at  
[www.yorktraditionsbank.com/mobile-deposit](http://www.yorktraditionsbank.com/mobile-deposit)

# Community

## TRADITIONS IN THE

### VNA HOME CARE NIGHT OF MONOPOLY®

The Wellspan VNA Night of Monopoly was held on Friday, April 24, and chaired by York Traditions Bank Merchant Card Services Manager, Sue Schroeder. The emcee was our own Chairman & CEO, Mike Kochenour, who was dressed as "Rich Uncle Pennybags." This popular bi-annual Monopoly Game Tournament sold out and raised over \$35,000 to benefit Wellspan VNA Home Care Services and will be used to help VNA patients in our community.



### GREAT AMERICAN CLEANUP

The 2015 Great American Cleanup of PA was held March 1 through May 31. This is the seventh year our Eastern Boulevard team has participated during this time period with their own "YTB Eastern Boulevard Clean-up." This is an effort to beautify the community by collecting trash and litter along the Boulevard. Eastern Boulevard's event, "Beautify the Boulevard," has been registered, and they are an official Great American Cleanup of PA participant. The team collected about 75 pounds of trash and litter from South Keesey Street to Edgewood Road.



### UNITED WAY DAY OF ACTION

Team Traditions had a ton of fun participating in the United Way Day of Action on Friday, June 19! Associates threw a Luau party for the residents at the Cross Keys Village Brethren Home in New Oxford. York Traditions Bank is a favorite to have at the home. This is the third time the group has visited Cross Keys Village. United Way Day of Action is one of the largest volunteer events in York County. Each year, the United Way of York County joins with hundreds of other United Ways around the world to mobilize citizens in service to their local communities. York Traditions Bank has been involved in the event for at least ten years.



### YWCA RACE AGAINST RACISM

A dedicated team from York Traditions Bank joined over 1,200 other runners and walkers on Saturday, April 25, for the York YWCA's 9th Annual Race Against Racism. The event raised over \$27,000 to support YWCA York's Racial Justice Programming.

Sign the Pledge to End Racism today at [www.ywcayork.org](http://www.ywcayork.org).

The 10<sup>th</sup> Annual Race Against Racism will take place on April 30, 2016.



### MARCH OF DIMES MARCH FOR BABIES

On April 26, many Team Traditions members gave up their Sunday afternoon to join other family and company teams walking to improve the health of babies. The annual March for Babies makes a real difference for families right here in our community by supporting our local March of Dimes in their mission to help more moms have full-term pregnancies and healthy babies.



### 20 yrs YORK BUILDERS ASSOCIATION **Parade of Homes** Building • Remodeling • Outdoor

For the last two decades, the York Builders Association and its members have been opening the doors to some of the area's finest new and remodeled homes during their annual Parade of Homes event. This year, they offered 16 homes to tour and gather ideas. York Traditions Bank was proud to be Presenting Sponsor of this free event on September 17 and 18. This year's Parade expanded to include homes from York to Hanover and Littlestown, displaying the latest in home design and renovation from local professionals. York Traditions Bank representatives were in the homes to talk with visitors and let them know we are here to help them realize their dreams. What a great weekend!

### HEART & STROKE BALL NAMES MIKE KOCHENOUR VOLUNTEER OF THE YEAR



Steve Alwine, (left) CEO of HealthSouth and Board Chair of the American Heart Association, and Wade Markel (right), Sr. Division Director, presented Mike

Kochenour (center) with the Volunteer of the Year Award during the Heart & Stroke Ball on April 18. Mike's efforts helped the organization reach over 30 new businesses and their employees as well as 1,095 students in the Hanover area through CPR Anytime kit distribution. According to Mr. Markel, "Mike's willingness to give his valuable time to help save lives has impacted thousands of individuals in York County."

### CAROLYN SCHAEFER RECOGNIZED AS YMCA CORPORATE VOLUNTEER OF THE YEAR



Melissa Gross (right), YMCA's Associate Director of Administration and Development, presents Carolyn Schaefer (left) with the Corporate Volunteer of the Year Award on June 3 during the 160th Anniversary Celebration and Annual

Meeting. "Since the YMCA was approached by volunteers from American Cancer Society a few years ago to continue the sales of Daffodils in York County, Carolyn took the lead as Chair, uniting our volunteers and staff," said Gross. "She has been instrumental in the success and growth of our campaign through various collective efforts."

In August 2014, the York Revolution brought an idea to us. They envisioned an event-planning arm of their organization that worked to present community events every season of the year, and they felt that York Traditions Bank was the perfect partner.

They'd begin by ensuring the sustainability and enhancement of local traditions such as the York Halloween Parade and July4York. And they'd explore next generation experiences by creating new events.

York Traditions Bank saw the value in what they were proposing. One year and four events later, the partnership has been a truly positive one.

On October 26, 2014, the 65th edition of the **York Halloween Parade** was led by our Chairman and CEO, Mike Kochenour, as Grand Marshal. We were honored to lead the way, symbolizing our partnership and commitment for the future.

A record cold weekend meant a Yeti-invasion during the all new **FestivIce** - a first-of-its-kind winter festival on January 16 and 17, 2015 at Brooks Robinson Plaza! Families enjoyed live ice sculpting, fire stunts, food trucks, bands, rides, games, and inflatables for the kids.

**Brews and Skews** was also a brand new event which helped usher in the summer season. Held at Revs Stadium on May 30, a picture perfect afternoon, it was a carnival of food on a stick, with hoppin' brews, rockin' bands, and fun for all ages.

Finally, on July 4, we saluted our nation's birthday in style with the U.S. Army Jazz Ambassadors, lots of free family activities, and an incredible display of fireworks at the stadium to culminate **July4York**.

Here we are a year later, and instead of scrambling for support, Eventive is able to put their energy into making the 66th Annual Halloween Parade the best yet. Coming up on October 25, this year's theme is "Proud Past. Strong Future." which celebrates the longevity and important role organizations like Martin Library (who will celebrate their 100th anniversary in 2016 and lead this year's parade) have in improving the quality of life for our hometown. It's exactly what York Traditions Bank means when we say **BECAUSE WE LIVE HERE TOO**, and we're so happy that Eventive asked us to be a part of it!



# PEOPLE MOVES & NEWS



## **CHERYL L. RIEBLING** *joins team as Director of Personal Banking*

York Traditions Bank announced the addition of Cheryl Riebling as Director of Personal Banking in June. In this capacity, she will lead all Personal Banking functions and activities, which encompasses overseeing the branch network.

Cheryl brings extensive banking experience and knowledge, having served the banking industry for 29 years, most recently at Metro Bank. As their Senior VP and Head of Retail, Ms. Riebling led 33 retail branches, marketing, retail administration, and many other functions. Over the past year, Cheryl has expanded her skills through the pursuit of investment and insurance sales as District Leader for Primerica in York.

Cheryl is a role model for customer service excellence and an expert in sales and relationship building. Riebling reports to Gene Draganosky, President. "I am thrilled that Cheryl has made the decision to share her talents with our organization," noted Draganosky. "Based upon our past working relationship, I know her values are closely aligned with those of York Traditions Bank and she will be instrumental in helping to drive our future success."

In 2010, Central Penn Business Journal named Cheryl one of the Top 25 Most Influential Women in Central PA. As a York County resident, Ms. Riebling is an active community advocate, volunteering her time to local organizations such as Big Brothers Big Sisters of York & Adams Counties and the Sertoma Club of York.



## **CAROLYN SCHAEFER**

*to grow Wealth Management, Specialized Banking*

The recent addition of Cheryl Riebling as Director of Personal Banking will enable Carolyn Schaefer to fully devote her expertise to the evolution of the Bank's Wealth Management area and Specialized Banking target markets. Ms. Schaefer served as Managing Director of Personal Banking and Wealth Management since joining York Traditions Bank in 2005. She has been at the helm of the organization's retail relationship sales and service focus, launching four new branches during her tenure, while making major contributions to the Bank's overall profitability.

"Carolyn has distinguished herself as a leader in Wealth Management and the champion for our ongoing pursuit to meet the specialized needs of area women professionals, young professionals, and other targeted business segments," said Chairman & CEO Michael Kochenour. "As Managing Director of Wealth Management and Specialized Banking, Carolyn will serve at point to develop the Strategic Plan for these areas as continued key drivers for the Bank's future growth."



## **AMY HENRY**

*named White Street Branch Manager*

York Traditions Bank is happy to announce that Amy Henry joined the White Street team in June as Branch Manager. Ms. Henry is a graduate of West York High School and attended Penn State and Shippensburg where she earned her Bachelor's Degree in Business Administration. With over 20 years experience in the banking industry, Amy began her career at Drovers Bank, which later became Fulton. For the last 12 years, she was with M&T Bank where she was VP, Senior Branch Manager.

Amy was drawn to York Traditions Bank while reading about our Core Values. "I wanted to return to the feel of a smaller, hometown bank," notes Amy. "I love relationship building, and the culture at York Traditions better allows me to interact with my customers and help them with their financial needs."

Amy is involved with Junior Achievement of South Central PA as a York Regional Council member and as a classroom and Finance Park volunteer. She also serves on the Office Olympics Committee for Easter Seals.



## **DENTON SENFT**

*Senior Personal Banker, Susquehanna Trail*

With Sandy Dumanski's move to St. Charles Way earlier this year, Denton Senft joined Team Traditions in May as the Susquehanna Trail Branch Senior Personal Banker. For the past 10 years, Mr. Senft was employed at Metro Bank where he was a Platform Supervisor. Denton enjoys volunteering with the Leukemia & Lymphoma Society and is a Girls' Basketball Coach at West York High School.



## **LESLIE HOUCK**

*Branch Administration Coordinator*

In advance of the retirement of Deb Dick, York Traditions Bank added Leslie Houck to the team in August as Branch Administration Coordinator. Ms. Houck earned her B.S. in Business Administration from Elizabethtown College. For the past 17 years, she was employed at Union Community Bank where she served as VP, Retail Support Officer. Leslie resides in Mount Joy where she served on the Chamber of Commerce Board and the Main Street Mount Joy Economic Restructuring Committee.

# Congratulations



## **DEBORAH DICK** *Retiring in October*

After a stellar banking career at Wachovia Bank, where she retired in 2003 as a Senior VP, **Deb Dick** joined York Traditions Bank in 2005 as Project Manager and part-time Teller in order to help open our Eastern Boulevard Branch. In time, we convinced

Deb to put her background and skills to work full-time as our Branch Administration Coordinator. Over the last decade, Deb served at point as we opened three more offices, trained dozens of new Associates, and ensured the quality of our branch delivery remained consistently excellent. Deb is a shining example of our Core Values and has worked tirelessly to help formulate our legendary brand of Exquisite Customer Service. She will be truly missed!



## **MICHAEL HADY, RP®** *Earns Registered ParaPlanner Certificate*

**Michael Hady**, Business Development Partner, completed a rigorous course of study through the College for Financial Planning to become a Registered ParaPlanner. The course encompassed the financial planning process and the

five disciplines of financial planning (Estate Planning, Risk/Insurance Management, Portfolio Management, Tax Planning, and Retirement Planning) as well as general financial planning concepts, terminology, and product categories. In August, he passed the end-of-course examination to earn his RP® designation. As a Registered ParaPlanner, Michael can look at all aspects of his customers' financial profiles to make appropriate recommendations.



## **LINDA SENFT** *Graduates from Leadership York*

**Linda Senft**, Director of Regulatory Services, recently completed Leadership York's Leadership Training Program. This nine-month, experiential course provides education about York County history and community issues. Participants discover

their personal learning style and how to work more effectively with others by fine-tuning their leadership skills, enhancing their knowledge, and receiving guidance in choosing and applying for a board, elected, or appointed position.



## **ANDREW KOPLITZ** *Completes PBA School of Commercial Lending*

**Andrew Koplitz**, Credit Analyst II, completed coursework at the 2015 PA Bankers Association School of Commercial Lending in June. This program has a primary focus on business development, credit structuring, and the practical

application of commercial lending knowledge as well as client and internal communication. It is designed for individuals looking to attain a well-rounded business development and commercial lending skillset. Andrew finished first in his class!

# Retail Mentoring Program

York Traditions Bank celebrates an awesome milestone in the lives of two of our team members! **Shaniya Green** and **Enas Anderson** joined York Traditions Bank as part of our new Retail Mentoring Program in July 2014. They have successfully completed the first phase of the program, and we are very happy to announce that they have both been offered, and have accepted, permanent positions at York Traditions Bank! Shaniya is now a part-time Client Care Specialist at the St. Charles Way Branch. Enas is now a part-time Client Care Specialist at the White Street Branch.

This 15-month intensive training took a lot of hard work and these two remarkable young people have grown tremendously in many ways. We are so proud of them!

We'd also like to acknowledge the Core Values shown by **Andrea Nestlerode**, Senior Client Care Specialist at White Street, and **Zachery Puller**, Client Care Expert at Susquehanna Trail, as this program was created and implemented. It would not have been possible without Andrea and Zack who demonstrated incredible leadership while acting as mentors. They were shining examples for Shaniya and Enas to follow.

Our thanks also goes to the entire Susquehanna Trail and White Street teams for being INVESTED throughout the process.



Pictured above (left to right) - Andrea Nestlerode, Shaniya Green, Enas Anderson, and Zachery Puller.

## EASTERN BOULEVARD BRANCH CELEBRATES A DECADE!

Small business has always seemed to thrive in the east end of town, so when York Traditions Bank looked to branch out beyond our flagship St. Charles Way location, we looked to the Boulevard. On October 15, 2005, the doors to our second office at 2450 Eastern Boulevard were opened, and the public was invited in to a tailgate-themed Grand Opening celebration.

**Shawna Wagner**, Client Care Manager at the Branch, and the rest of the team were hired about three months prior to opening. "We saw the building go from a concrete slab to a beautiful new structure," recalls Wagner. "We had input in the choice of furniture and decor, which really gave us ownership in the process. As we trained at the St. Charles Way Branch, we had the opportunity to truly integrate into the culture so we were ready to serve customers the 'York Traditions way' on day one."



**Lisa Cardone**, Assistant Manager, recollects the first few days after opening. "We anxiously awaited each new customer and then cheered them as they walked through the door. We still remember who our first customers were. All Associates in attendance during the Grand Opening wore York Traditions football jerseys, and I remember thinking how great it felt to be a player on this team."

The Eastern Boulevard Branch hasn't looked back since. At the time of opening, York Traditions Bank's deposits as a whole were \$82 million. As of the end of third quarter 2015, Eastern Boulevard's deposits alone have reached \$65 million.

"Location has been key, and our reach has extended beyond East York," notes Branch Manager, **Jamie Reid**. "Geographically, we're not that far from Hellam, Wrightsville, Mount Wolf, or Red Lion, and we've drawn a lot of new customers from those areas because of our relationship-oriented approach."

"We still laugh about our first couple of months being open. People would stop in and did not realize we were a bank," continues Lisa Cardone. "One person thought we were a furniture store, another a shoe store, but there is no doubt York County knows who and what we are today. To experience this growth and recognition has been a once-in-a-lifetime experience, and I am proud to be a part of it."

### Eastern Boulevard Team 2015

(seated L to R) **Heather Mason**, Client Care Expert, **Jamie Reid**, Branch Manager, and **Shawna Wagner**, Client Care Manager. (standing L to R) **Lisa Cardone**, Assistant Branch Manager, **Sandy Althoff**, Client Care Specialist, and **Sue Ann Randall**, Client Care Specialist.



## WHITE STREET BRANCH IS FIVE YEARS OLD!

**Andrea Nestlerode** remembers the day well. The White Street Branch held their Grand Opening on October 2, 2010 with a Western Hoe-Down theme complete with bands, games, panning for gold, horseback rides for the kids, and lots of fun!

"We still have customers who talk about that day," said Nestlerode, Senior Client Care Specialist. "It was a great way to introduce ourselves to the neighborhood. Whether they've been our customer since the first day or just became a customer last week, our relationships extend beyond their banking needs. We really feel like we're part of this community."

Personal Financial Specialist **Gina Henise** reflected, "The building we renovated was sitting empty for a few years, so West York residents were happy to see us make a positive impact on the area. People stopped by to see who we were and what the buzz was all about. What they discovered was a different type of banking."

**Amy Henry**, Branch Manager, recently joined the Bank because of that difference. "It's such a pleasure to be part of Team Traditions. As a West York High



School alumni, it's even sweeter to have the opportunity to lead the awesome team on White Street."



## EISENHOWER DRIVE BRANCH TURNS ONE!

On October 28, 2014, York Traditions Bank cut the ribbon to our newest branch at 361 Eisenhower Drive. What was a small 800-square-foot "kiosk" branch that was vacated by another bank, is now a beautiful new 3,200-square-foot York Traditions Bank full-service office.

On November 1, 2014, hundreds of Hanoverians came out to welcome us to the area during our Grand Opening Tailgate Party. Since then, hundreds more have discovered the York Traditions Bank difference.



Happy First Birthday, Eisenhower Drive! Here's to many, many more!

## Changes to the Mortgage Loan Process

Buying a home is one of the biggest financial decisions of your life. It can be overwhelming and confusing. The deadline-driven nature of the process can also limit the amount of time needed to fully review all of the documents before signing on the dotted line.

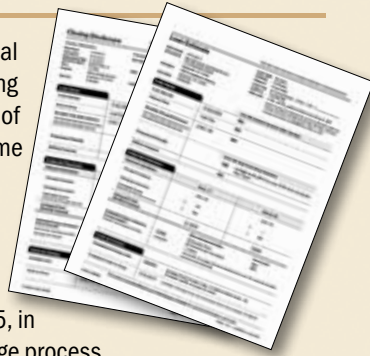
The Consumer Financial Protection Bureau (CFPB) enacted new mortgage disclosure rules, which took effect on October 3, 2015, in hopes of reducing the stress of the mortgage process.

The **Know Before You Owe** mortgage disclosure rule replaces four disclosure forms with two new ones: the Loan Estimate and the Closing Disclosure. The previous disclosures contained overlapping information and complicated terms, which made them hard for borrowers to understand and for lenders to explain. The new forms are more straightforward and simpler to use.

The CFPB rule also requires that buyers get three business days to review the Closing Disclosure before they sign the forms and accept the terms of the mortgage. This allows time for the borrower to ask the lender all the questions they may have and consult with a lawyer if desired.

York Traditions Bank began preparing for these new procedures early this year. We modified our procedures, updated our processing software, and attended many industry workshops. We also held two EnrichU seminars on the subject - one for Realtors and one for Settlement Agents - to be sure we are aligned with other area industry professionals. While change isn't always easy, York Traditions Bank embraces any way to make the process simpler and less stressful for our valued customers.

For more detailed information about **Know Before You Owe**, including samples of the new forms, visit the CFPB website at [www.consumerfinance.gov/know-before-you-owe](http://www.consumerfinance.gov/know-before-you-owe)



## Creative Lending Helps Dallastown Students

At York Traditions Bank, we pride ourselves on customizing financial solutions to meet our clients' needs. Recently, we developed a solution for the Dallastown Area School District which helped them provide each student in grades 4 through 12 with a tablet computer.

A less expensive alternative to leasing, our Business Services team designed a way to create a bridge between the need to purchase the tablets and the ability to repay. We've been told that this groundbreaking product is the first of its kind in the state of Pennsylvania.

The District's master line of credit is renewable annually, avoiding the need to incur the expense of a bond issuance. Interest-only payments are made each month, and a yearly principal payment is due only after school tax collection funds are available. They borrow only the amount that is needed, and the rate is advantageous, keeping annual costs low and protecting the district's fund balance.

**Mike Sharp**, Business Services Partner, **Michael Hady**, Business Development Partner, and **Jamie Reid**, Eastern Boulevard Branch Manager, were key to the process. "It was a team effort to develop this solution after carefully listening to the school's needs," said Sharp. "We put our heads together and did our research, and the District is very happy with the result."

Donna Devlin, Dallastown Area School District Business Manager, notes, "York Traditions Bank focused on our needs and worked to accommodate our cash flow cycle. This creative lending solution is a win-win for both Dallastown students and taxpayers."



## What You Need to Know About EMV: The lowdown on this high-tech change to the banking industry.

### What is EMV?

EMV is a new format for credit and debit cards featuring a small electronic chip. The chip serves the same basic purpose that magnetic-stripe technology has for over half a century: helping authorize payments made with plastic. EMV stands for "Europay, MasterCard and Visa," the three companies behind the development of the new chip-based cards.

### Why the switch to EMV?

With recent increases in credit card fraud, credit card companies, like those behind EMV, have worked to develop new ways to prevent unauthorized transactions from going through. The EMV chip transmits a more complex set of information than magnetic stripe cards do from the point of sale to the provider confirming payment authorization. As a result, it's much harder to skim sensitive data from EMV cards than from cards using the older technology.

### When is the transition happening?

In the U.S., the major card networks behind EMV have said that as of October 1, 2015, liability for fraudulent transactions will default to a merchant or card issuer that doesn't support EMV, if one is involved. As a result, some of the biggest retailers and banks have already deployed EMV technology, while many other organizations are expected to follow suit as quickly as they can.

Card issuers have started to deploy EMV for both credit and debit cards and will continue to do so over the next year. Those with a York Traditions Bank Credit Card will receive a new chip card within the next few months. York Traditions Bank will reissue MasterMoney™ Debit Cards with EMV capability during the first half of 2016.

### Will there still be credit card fraud?

Unfortunately, yes. According to a recent NerdWallet study on EMV chip cards, as point-of-sale skimming becomes more difficult, there may be an increase in other kinds of payment fraud — falsified online transactions, for example. So, you should still watch your statements carefully. But overall fraud rates are expected to decrease as they did in the United Kingdom after chip-card rollouts.

### How will I use my new chip card?

While the details of the switch to EMV may seem complicated, the good news is that the cards are easy to use:

1. The card is inserted into the EMV terminal, face up and chip first.
2. The card remains in the terminal until the transaction is completed.
3. During the transaction, you will be directed to either enter your PIN on the number pad or sign the terminal or, in some cases, a traditional paper slip.
4. The machine will beep to alert you so you don't forget to retrieve your card.

At non-EMV terminals, you'll just swipe the magnetic stripe on your card as before.

**If you have any other questions about EMV, contact Sue Schroeder, Merchant Card Services Manager, at 717-747-2608.**



## 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.



- Red Robin **NEW!**
- 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



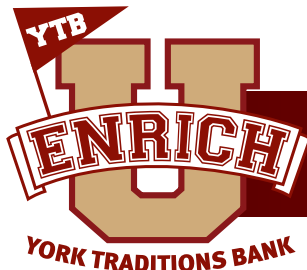
Equal Opportunity Lender

MEMBER FDIC

NWL-01-001 (10/15)

## UPCOMING EVENTS

We've created EnrichU to help raise the level of financial literacy for our customers, their friends and their families. This free, ongoing educational series is designed to be interactive, with engaging conversations about specific money topics.



*Please join us for our next seminar...*

### ELDER CARE AND ASSET PROTECTION

Seniors and their families facing the issues of aging will learn ways to keep hard-earned assets safe and assure access to funds as they are needed.

**Tuesday, November 10 | 5:30-6:30pm**  
**Traditions Center | 226 Pauline Drive, York**

Featured Guest Speaker: **Jeffrey Bellomo, Esquire**  
*Certified Elder Law Attorney by the National Elder Law Foundation*

There is no cost to attend, but space is limited so you must register in advance at [www.enrichU.net](http://www.enrichU.net), call (717) 747-2678, OR email [enrichU@yorktraditionsbank.com](mailto:enrichU@yorktraditionsbank.com)



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



### 66th Annual York Halloween Parade!

**Sunday, October 25 - 2:00 pm**

Parade Route: Market St.  
from Richland Ave. to Broad St.

Non-profits can register free by picking up a voucher at any York Traditions Bank branch.

Check out more details, including the 5K Fun Run and Playland activities at:  
[www.yorkhalloweenparade.com](http://www.yorkhalloweenparade.com)