

# Traditionally S P E A K I N G

## Letter from the Chairman & CEO

Fourteen years ago, before York Traditions Bank had opened for business, we held a team building session. Each Charter Associate and Board Member was given a large puzzle piece on which they scribed their vision of the Bank's future, and each piece was placed into a time capsule. I often look back on that exercise and realize how symbolic it was.

We wanted people to recognize the name York Traditions Bank and understand our motivation for serving our community.

### We wanted to be...

**...the bank that individuals seek out** to help improve the quality of life for their families. In 2015, York Countians counted on us more than any other residential mortgage lender to help them realize their dream of home ownership. Read more on page 7.

**...the bank that businesses seek out** as a partner to meet their financial needs and to help them thrive. We recognize the cumulative impact that the small business sector has on our community and our economy, and we celebrate it on page 6.

**...the bank that industry professionals seek out** as the employer of choice - one with a positive culture. We continue to attract, retain, and develop the best of the best team members. Meet a few of them on pages 4 and 5.

**...the bank that organizations seek out** to help them deliver on their mission. Our Associates give their time and talents to hundreds of non-profits, and the Bank's sponsorship and financial support has benefitted thousands. Just a few examples are highlighted on pages 2 and 3.

**...the bank that investors seek out** to be a responsible steward of their capital. Details about our first quarter performance are on page 7.

**...the bank that everyone can seek out for support and advice.** Our Her Traditions Women's Initiative and EnrichU educational series continue to grow. See pages 3 and 8 for more details.

Over time, those visions written on the puzzle pieces in the capsule have fit together to form a collective reality greater than what any one of us could have ever imagined. It is powerful and it continues to propel us forward.

*Mike Kochenour*

Mike Kochenour  
Founder, Chairman & CEO



## Changes in the banking landscape

### OUR VIEWPOINT

This is a time of great disruption (you might call it chaos) in the banking marketplace. Numerous institutions are changing names, closing branches, and placing valuable clients and quality employees at risk. The merger and acquisition activity across Central Pennsylvania has been rampant.

While York Traditions Bank's success is a function of maintaining our own stellar reputation and strong brand recognition throughout the region, we are benefiting from this market disruption. As other banks' customers are experiencing service breaks, we are increasing new relationships across all of our business divisions and branches at unprecedented levels.

Our Value Proposition for new individual and business clients, and the attraction of our fundamental Core Values for new Best-in-Class Associates, have never resonated so strongly. We believe we have the best banking professionals in Central PA effectively managing growth, quality, and enterprise risk, while steadfastly committed to increasing value to you, our customers.

**BECAUSE WE LIVE HERE TOO<sup>SM</sup>** defines us and continues to "hit home" across the community. We count it as a true privilege to come to work each day and serve our customers. There's never been a better time than *now* to be a local, independent, community bank.

Thank you for making York Traditions your Bank of Choice.



*Here in York County. Here for You!* **BECAUSE WE LIVE HERE TOO<sup>SM</sup>**

# Community

## TRADITIONS IN THE

### Liz Dellinger speaks at PSU York Graduation

Penn State York celebrated its 15th annual Fall Commencement on December 18, 2015 in the Pullo Family Performing Arts Center. Our own Elizabeth Dellinger was honored to be the commencement speaker. Liz encouraged graduates to seek "models, mentors, and cheerleaders" as they take their next steps. She also told the class that they'll get "way more back" than they give when they volunteer. Liz is a charter member of the Women's Philanthropic Network at Penn State York, the first organization of its kind in the history of the university. She also serves on Penn State York's Board of Directors.



Pictured above is Elizabeth Dellinger, Director of Treasury Management, as she addressed the PSU York Class of 2015 in December. She told the class to work for a company they believe in, one that matches their values. She said treating others with "honesty, mutual respect, and trust" is one of the Bank's Core Values which she strives to practice each day.

### York Traditions Wellness Program Gives Back

Over the past few years, York Traditions Bank's Wellness Committee has built a robust, multi-channeled program to engage our Associate base to take their health seriously. Last Fall, the Committee organized the "Passport to Wellness" Fair that included nutritionists, massage therapists, fitness trainers, representatives from local health-related companies, flu shots, and more!

As Associates participate in various Wellness Challenges throughout the year, they have the opportunity to earn Wellness points. At the end of the 2015 program, participants had the option of redeeming their points for a prize or donating their points to charity. Nearly \$1,000 was given to six charitable organizations including Olivia's House, YWCA, DreamWrights Youth & Family Theatre, Byrnes Health Education Center, York Benevolent Association, and YMCA.



Shown above are three members of the York Traditions Bank Wellness Committee who helped to plan a comprehensive Wellness Fair that encouraged us to "Be Well, Do Well, Learn Well." They are (left to right): Amanda McClane, Senior BSA/Compliance Specialist; Sue Weaver, Client Care Specialist; and Kathy Rizzuto, Operations Specialist.

### Bank donates funds to 29 local educational improvement organizations

The Educational Improvement Tax Credit (EITC) and Opportunity Scholarship Tax Credit (OSTC) allow PA businesses accepted into the program to direct some of their state tax dollars to non-profits within their own community. Recipients must be recognized as an Educational Improvement Organization (EIO), Opportunity Scholarship Organization (OSTC), or have a qualifying Scholarship Opportunity (SO) or Pre-Kindergarten Scholarship (PKTC) fund in place.



*Above left (left to right, back row):* Matt Scarpato, CFO/COO, and Scott Katz, CEO, York Jewish Community Center, accept a check from Alice Muldrow, Senior Branch Manager, and Chris Helt, Business Services Team Leader, York Traditions Bank.

*Above right (left to right):* Krista Blasser, Senior Business Services Partner, York Traditions Bank, presents a donation to Leg Up Farm's Founder Lou Castriota, Jr., Development Director Jen Hintz, and Executive Director Tom O'Connor.



### York Traditions Bank distributed \$65,000 in 2015 EIO, OSTC & PKTC Funds among the following York County non-profits:

|  |  |
|--|--|
| Big Brothers/Big Sisters of York County        | Neumann Scholarship Foundation for St. Joseph School, Dallastown |
| Byrnes Health Education Center                 | Penn State University Philanthropic Fund (Penn State-York)       |
| Children's Home of York                        | Salvation Army   |
| Christian School of York                       | Strand-Capitol Performing Arts Center                            |
| Crispus Attucks Association                    | YMCA of York & York County                                       |
| DreamWrights Youth & Family Theatre            | YWCA of Hanover  |
| Greater York Center for Dance Education        | YWCA of York   |
| Guthrie Memorial Library                       | York College of Pennsylvania/ York Country Day School            |
| Hanover Area Family YMCA                       | York County Heritage Trust                                       |
| Hanover Foundation for Excellence in Education | York Day Nursery and Kindergarten                                |
| Jewish Community Center                        | York Little Theatre  |
| Junior Achievement of South Central PA         | York Suburban Education Foundation                               |
| Leg Up Farm                                    | York Symphony Orchestra  |
| Logos Academy                                  | YorkArts - The Arts Centre of York, Inc.                         |
| Martin Library Association                     |  |

## IT WAS ONE "EVENT-FULL" WINTER...

### FESTIVICE HEADED TO THE STREETS OF YORK



For the second year, York Traditions Bank partnered with Eventive, the York Revolution's event-planning arm, to bring a family-oriented Ice Festival to the community. This year, it was relocated from Revs

Stadium to Beaver Street between Market and Philadelphia Streets. On January 16, an estimated 4,000 visitors enjoyed live ice sculpting, an ice slide, food trucks, bands, inflatables, rides, games, and more! Besides being a ton of fun, the winter celebration resulted in busy foot traffic for Central Market and surrounding businesses, and an increased awareness for everything Downtown York has to offer, no matter the time of year! *Pictured above:* The FestivIce Yeti spins the York Traditions prize wheel with **Keith Sheffer**, Director of Loan Operations.

### HOME & GARDEN SHOW DREW THOUSANDS



On February 10-12, thousands of visitors filled the Utz Arena at the York Expo Center during the 49th Annual Home Show. This year, the event was renamed The Home & Garden Show and included

beautiful garden displays among the 150 home improvement and landscaping experts. As presenting sponsor for the third year, we enjoyed the opportunity to talk with shoppers as they spun our prize wheel. Our own **Mike Kochenour** (above right) was interviewed by radio personality **Bill O'Brien** (left) of ROCKY 98.5 about our support of local businesses.

### FIRST "MY YORK CITY ART SHOW" A SUCCESS



Throughout February, a unique exhibit featuring works by area artists showcasing their vision of Downtown York was on display at York College's Marketview Arts. York Traditions Bank was presenting

sponsor of this event in honor of York City's 275th Anniversary celebration. We were pleased to further support the artists by purchasing a few new pieces of art to add to our collection at Traditions Center, our administrative headquarters. All works featured in the show were for sale, with half going to the artist and half benefitting Downtown York and the Cultural Alliance of York County.



### HANOVER MEETS HER TRADITIONS

Since its unveiling in 2012, Her Traditions Women's Initiative has helped hundreds of York area women professionals understand their relationship with money. On May 5, the Bank introduced Her Traditions to the women



of Hanover as well. During a luncheon held at the Hanover Country Club, author and women's marketing consultant, **Holly Buchanan** (pictured right), who helped York Traditions Bank develop the concept, explained the four financial personalities to nearly 70 attendees. Artist **Brenda Wintermyer** (second from right), creator of the image used in the Her Traditions logo, spoke about the motivation behind her art. Board Member, **Betty Carson** (left), and Managing Director of Specialized Banking, **Carolyn Schaefer** (second from left), also spoke about the program's ongoing goals to provide financial education and networking opportunities for women, while supporting the community and enjoying each other.

For more information about Her Traditions, visit [hertraditions.com](http://hertraditions.com)

### 2016 Her Traditions Scholarship Winners

This is the sixth year for York Traditions Bank's Her Traditions Scholarship Program. Five winners were chosen from among the many applicants based on their "superior leadership skills, admirable academic achievement, and promising potential to become a future woman leader of our community." Congratulations to the recipients!



Shown above with **Gene Draganosky**, President, and **Carolyn Schaefer**, Managing Director of Specialized Banking, are (front row, left to right) **Bethany Weaver** of West York, **Ellen Green** of Spring Grove, **Avery Apgar** of Central, (back row, left to right) **Nancy Diaz** of Hanover, and **Erin Brenneman** of Red Land.

# PEOPLE MOVES & NEWS

## SIGNATURE BANKING

*Plan to Prosper*

### BANK EXPANDS WEALTH MANAGEMENT, BRANDS AS "SIGNATURE BANKING"

*Carolyn Schaefer names Regina  
Henise Bank's first Signature Banker*



Regina "Gina" Henise joined York Traditions Bank in 2010 with the opening of the White Street Branch as Personal Financial Specialist. Bringing 36-plus years in banking experience, including a background in private client, Gina was named York Traditions Bank's first Signature Banker in January.

Signature Banking is designed to provide high touch financial services to individual clients with complex goals. Signature Banking customers will receive personalized solutions at locations convenient to them and may include loans, deposits, and investments offered through York Traditions Bank and our alliance partners.

In a few short months, Signature Banking is off to a strong start due to Gina's extensive network, consultative advice, and relationship-building expertise.

## Welcome



### KRISTA BLASSER

*Senior Business Services Partner*

Krista Blasser became a member of the Business Services team in March as Senior Business Services Partner. Krista came to YTB from Metro Bank where she was Vice President/Commercial Loan Officer. Her 18-year career has included retail banking, treasury management, and commercial banking, handling a wide range of commercial clients in her portfolio.

"Krista fits perfectly with our culture and our Core Values," notes Mike Huson, Managing Director of Business Services. "She sets the bar high with her customer service skills, and her passion for meeting her clients' needs is evident in her detailed followup. She is a wonderful addition to Business Services and the entire York Traditions Bank team."

Krista is a member of Penn State York's Advisory Board and their Sporting Clays Event committee. She is also a member of the Rotary Club of York-East.



### BOBBIE FORD

*Branch Manager, White Street*

Bobbie Ford joined York Traditions Bank in February as the Branch Manager of the White Street Office after Amy Henry accepted a position as our Retail Specialist and consumer lending liaison. Bobbie has 13 years of banking experience. She held positions in branch management and operations while employed at Metro Bank where her most recent title was Senior Regional Operations Officer and Assistant Vice President.

Bobbie has a passion for education and volunteers with Junior Achievement's Finance Park and Boys & Girls Club of America's Power Hour Summer Reading Program. She is also Board Vice President of the Northeastern Youth Sports Association (NEYSA).



### DANELLE GOODWIN

*Senior Branch Manager, St. Charles Way*

In April, Danelle Goodwin joined York Traditions Bank as Senior Branch Manager for the St. Charles Way Office in advance of Judy Chambers' retirement in July. With 25 years of experience, Danelle's career included positions in branch management with Drovers, M&T, and most recently, ACNB. It's already evident that Danelle brings amazing energy and optimism to work with her every day.

Danelle is a Board Member of the VNA Endowment of Spring Grove and Hanover and Secretary of the Spring Grove Area Chamber of Commerce.



### TINA INSCORE

*Senior Personal Banker, Eastern Boulevard*

In October 2015, Tina Inscore became an integral part of the Eastern Boulevard Branch as Senior Personal Banker after Lisa Cardone joined our Mortgage Team. Tina has over 17 years of banking experience, most recently with Susquehanna Bank. She volunteers as a mentor with PTC (People That Care) Program at 18 South Youth Center in Red Lion and is an active member of her church.

# Congratulations



## **ED HESSON**

*Business Services Partner*

Ed Hesson joined York Traditions Bank in 2007 and has served in the role of Small Business Services Partner since 2011, during which time he has helped cultivate many new and existing commercial relationships. In his expanded role as Business Services

Partner, Ed will have the opportunity to work on larger commercial credit relationships while he continues to support our small business lending efforts. Ed offers a high level of professionalism, courteousness, and exquisite service to both existing and prospective clients.

Ed is involved with the York Builders Association remodeler's committee and Southern York County Business Association. He is a past Board Member of YorkArts and York County Council of Churches.



## **JAMIE REID**

*Senior Branch Manager, Eastern Blvd.*

Jamie Reid came to York Traditions Bank in 2013, bringing eight years of prior management experience. During the past two years leading our Eastern Boulevard Office as its Branch Manager, the branch has experienced outstanding growth.

Jamie has helped increase deposits by \$20 million, nearly double consumer loan volume, and almost triple small business loan volume. He takes every opportunity to spread the word regarding the value York Traditions Bank brings to our customers and the entire York community.

Jamie is a York Township Water and Sewer Authority Board Member, York County 4H Advisory Board Member, and volunteers with the Farm and Natural Lands Trust.



## **ANDREW KOPLITZ**

*Assistant Business Services Partner*

Andrew Koplitz has been a valued Associate of the Bank for the past six years, including three years as a commercial Credit Analyst where he honed his analytical skills. In his new role as Assistant Business Services Partner, Andrew will assume portfolio

management responsibilities for selected client relationships while also generating new commercial banking borrowers. Andrew has completed numerous courses offered by the PA Bankers Association and graduated in 2015 with highest honors from the PA Bankers School of Commercial Banking.

Andrew is active with United Way's Emerging Leaders, serves on the Finance Committee for DreamWrights, and is a member of the Worship Team at Church of the Open Door.



## **SUZANNE BECKER**

*Director of Marketing*

Suzanne Becker has led our marketing efforts since 2010 when she became York Traditions Bank's first in-house Marketing Specialist, and later Marketing Manager. Although Suzanne had not previously worked in banking, her fresh perspective on the industry, along with her 30 years of experience in broadcasting, advertising, public relations, and marketing, have proven to be a combination for success. While she is the creative leader behind much of our branding, "Because We Live Here Too" may be her greatest and most memorable accomplishment to date. As Director of Marketing, she will continue to expand our messaging.

Suzanne volunteers her communications skills with Healthy York County Coalition, York Jewish Community Center, and Zion United Methodist Church in York.



## **JILLIAN ANDERSON**

*Personal Banker, White Street*

Jillian Anderson accepted the position of Personal Banker at the White Street Office in February after Gina Henise moved into the role of Signature Banker. Jillian has been a part of the White Street Team since March 2015 when she came on board

as Senior Client Care Specialist. Prior to York Traditions Bank, Jillian worked at Metro Bank as a Teller Manager.

## Best Wishes TO OUR RECENT RETIREES

**Bonnie Evans** came to York Traditions Bank in 2008 as the first Associate of the Credit Administration team. As Senior Credit Analyst, Bonnie diligently provided vital reviews of the most complex commercial loan relationships. After 34 years in the banking industry, she retired in March of this year and plans to travel across the United States in her Mazda Miata with her husband, Jay.

**Phil Golden** retired as Senior Business Services Partner after nearly four years at York Traditions Bank and over 40 years in the banking industry. Upon Phil's retirement at the end of 2015, his plans were to pursue volunteer and non-profit opportunities.

## CELEBRATING SMALL BUSINESSES EVERY DAY



The Small Business Administration (SBA) celebrated National Small Business Week, May 1-7. During Small Business Week and throughout the entire year, York Traditions Bank is proud to serve the York and Hanover areas and to highlight the important role small businesses play in our local community. We realize they are the center of the nation's economic prosperity, creating local jobs and economic growth in cities and towns across the country.

### SMALL BUSINESSES MAKE A BIG IMPACT

According to the SBA, the 28 million small businesses in America account for 54 percent of all U.S. sales. Small businesses have provided 55 percent of all jobs and 66 percent of all net new jobs since the 1970s. And the 600,000-plus franchised small businesses in the U.S. account for 40 percent of all retail sales.

While corporate America has been downsizing, the rate of small business start-ups has grown, and the rate for small business failures has declined. The number of small businesses in the United States has increased 49 percent since 1982. Since 1990, as big business eliminated 4 million jobs, small businesses added 8 million new jobs.

### SMALL BUSINESSES COUNT ON COMMUNITY BANKS

More than half of small business owners choose to work with a community bank as their financial partner in building business success. Community banks are able to provide guidance and advice to small business owners on the dynamics of the local business climate. They also provide half of all small business loans and are more likely than larger banks to approve them.

York Traditions Bank continues to experience significant growth in the number of local businesses, non-profit organizations, churches, municipalities, school districts, and healthcare professionals we serve. They value our quick response time, local decision making, and participation in the community through both volunteer and financial support.

### IT'S ALL ABOUT RELATIONSHIPS

"The symbiotic relationship between community banks and small businesses is one that truly works," says Mike Huson, Managing Director of Business Services. "York Traditions Bank is extremely proud to serve such a critical part of York County's economic fabric."

## SBA SPOTLIGHTS YTB SMALL BUSINESS CUSTOMER, ANGELA HUYGHUE



Angela Huyghue, CEO and Founder of One on 1 Accounting & Consulting Services on East Market Street in York, was visited by the U.S. Small Business Administration on February 29 in recognition of Black History Month. As a minority-owned small business, she was commended for utilizing the resources of local and federal government to help get her business off the ground.

Huyghue asked Attorney Seth Springer to join her for the interview as one of her clients. Their companies also share office space.

Angela insisted that her banker be present as well. During the interview, she highlighted that Mike Sharp, Business Services Partner, provided excellent guidance and was instrumental in helping her secure a small business line of credit. "Mike showed genuine interest not only in my business, but in York County's entire small business community," said Huyghue.

*Pictured above (left to right): Attorney Seth Springer, The Law Office of Seth Eric Springer, Esq.; Solomon Wheeler, Branch Manager, U.S. Small Business Administration; Linda Grove, Business Consultant, Kutztown University Small Business Development Center; Angela Huyghue, CEO and Founder, One on 1 Accounting & Consulting Services LLC; Mike Sharp, Business Services Partner, York Traditions Bank; Sonya Smith, Assistant Director, Kutztown University Small Business Development Center; and Tony Leta, District Director, U.S. Small Business Administration.*



York Traditions Bank's Business Services Team includes (left to right): Michael Hady, Ed Hesson, Krista Blasser, Elizabeth Dellinger, Mike Huson, Mike Kelly, Chris Helt, Mike Sharp, Andrew Kopplitz and Tessa Grove.

## A Home Equity Line of Credit with a locking rate!

# HELOCK

**Turn the key to lock your rate when you choose, on as much as you need to use!**

York Traditions Bank's home equity line of credit has just gotten a makeover! We are proud to introduce our new HELOCK account, combining the features of our home equity line of credit with the ability to incorporate a fixed rate payment just like a home equity installment loan. A HELOCK account can help you with all of your current and future loan needs in one account.

The HELOCK works just like a home equity line of credit with a pre-approved established limit. Customers can borrow funds when they need them just by writing a check or transferring the money through York Traditions Bank's internet banking product to their own checking account. The twist is the new HELOCK feature! Customers wanting to establish a fixed payment for a set period of time can make that happen. It is now possible to "lock" the rate on a portion of the balance on the line of credit and make your own installment loan with a payment term of up to 10 years. Each HELOCK account permits the customer to have three fixed-rate "locks" at any one time.

**See your personal banker for more details and unlock your home's equity with the new HELOCK account!**



## INVESTOR CORNER

### YORK TRADITIONS BANK REPORTS STRONG FIRST QUARTER EARNINGS

York Traditions Bank reported net income available to common shareholders of \$675,000, or 31 cents per share, for the first quarter ended March 31, 2016, compared to \$521,000, or 24 cents per share, for the first quarter ended March 31, 2015. This represents a 30 percent increase over the first quarter of 2015. Book value per common share stood at \$13.85 at March 31, 2016.

We are pleased to report another solid increase in earnings. The loan growth achieved in the fourth quarter of 2015 kick started the new year, allowing York Traditions Bank to increase net interest income by \$257,000, or 10 percent. Our Mortgage Division had another outstanding quarter, posting \$887,000 in gains on the sale of mortgages, an increase of \$75,000, or 9 percent. Other income increased \$101,000 over the first quarter of 2015. Loans grew \$6.8 million, or 3 percent, during the quarter and \$20.7 million in the past year. Deposits fell \$2.7 million during the quarter but grew \$36.6 million, or 14 percent, in the past twelve months. The Bank remains well capitalized with satisfactory loan quality.

All business divisions are contributing favorably to growth and increased revenues. With the recent launch of Signature Banking and the plans to introduce Business Mobile Deposit and other fraud protection services for businesses, York Traditions Bank is poised for continued profitable growth.

### ANNUAL MEETING HELD

York Traditions Bank's Annual Meeting was held April 19, 2016. Re-elected as Directors to Class II for three-year terms expiring in 2019 were Paul V. Kilker, Timothy J. Kinsley, and David L. Bode.

## Pat Joseph: A Legacy in the Mortgage Industry



**One call. Huge impact.** Based on production, York Traditions Bank continues to be the number one originator of residential mortgages in all of York County and ranks fifth in Central Pennsylvania. This accomplishment is impressive, and it all began with one phone call from **Patrice Joseph** a little over six years ago.

Pat started her career in 1971 as a teller at a local bank. She held multiple roles at various banks before

finding her natural gift for holding customers' hands through the residential financing process. "Every time a merger happened, I went to a smaller bank," recalls Pat. "That happened three times!" The last time was 2009 when she and Teresa Gregory, now our Managing Director of Mortgage Services, decided to seek out a place where they could develop a mortgage division on their own terms. Pat knew and respected Mike Kochenour from a previous job, so she called him to talk through the idea. After multiple meetings and thorough planning, the York Traditions Bank Mortgage Division was launched in January 2010 with Pat and Teresa as its original members and has since grown to a team of 18 Associates, including seven local originators. In 2015, they captured 12 percent of the York County market share with \$133 million in mortgages closed, 75 percent of which were purchases.

Pat now serves as Senior Mortgage Advisor and, in preparation for her eventual retirement, she is transitioning her extensive network of realtors and individual customers to Mortgage Services Partner, **Lisa Cardone**. Lisa helped open our Eastern Boulevard Branch in 2005, ultimately serving as the Branch's Assistant Manager and the Bank's consumer lending expert. She is quickly absorbing the wealth of knowledge that Pat is sharing and developing a stellar rapport with their clients. This transition will ensure the continuation of Pat's legacy in helping customers realize their dream of home ownership.



Patrice Joseph

Lisa Cardone

### FINANCIAL HIGHLIGHTS (unaudited)

(Dollars in thousands, except per share data)

| SELECTED FINANCIAL DATA       | MAR 31, 2016 | MAR 31, 2015 |
|-------------------------------|--------------|--------------|
| Total assets                  | \$368,477    | \$311,255    |
| Loans, net of unearned income | \$265,649    | \$244,945    |
| Deposits                      | \$291,791    | \$255,155    |
| Book value per common share   | \$13.85      | \$12.87      |
| Return on average assets      | 0.76%        | 0.72%        |
| Return on average equity      | 9.38%        | 6.73%        |

Visit [ir.yorktraditionsbank.com](http://ir.yorktraditionsbank.com) to access complete quarterly earnings releases and current market prices.

## 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
- White Rose Bar & Grill
- 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 (05/16)

## UPCOMING EVENTS



### Brews & Skews

Saturday, May 21 | 11:00am - 4:00pm  
York Revolution Stadium

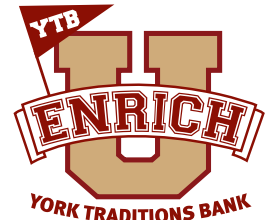
We're partnering with Eventive for the second year to bring this carnival of food to York! This year, food trucks, skewed food and craft brew will be inside the ballpark to accommodate your outfield picnicking pleasure!

No tickets needed. Pay as you go!  
Check out details at [www.brewsandskews.com](http://www.brewsandskews.com)



July 4 York  
Monday, July 4  
York Revolution Stadium

Festivities and Free Entertainment begin at 5:30 pm  
Fireworks start at 9:30 pm  
Check out more details at [www.july4york.com](http://www.july4york.com)



## TEACHING YOUR CHILD TO SAVE

Teaching children to be responsible with money is a challenge but getting into the habit early can make a lifetime impact. Learn ways to help your child or grandchild become a responsible saver and spender.

Tuesday, June 14 | 5:30-6:30pm  
Traditions Center  
226 Pauline Drive, York

Speaker: **Amy Henry**, Retail Specialist

There is no cost to attend, but space is limited.

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)

