

Traditionally S P E A K I N G

Letter from the Chairman & CEO

I did not set out to be a founder of a bank 45 years ago. I listened to my mentors and simply made the most of each career opportunity. Then I asked, "What's next?" But looking back, I have come to realize that nothing happens by chance. Each amazing experience was a gift, preparing me to lead a bank that would serve the needs of my own hometown. What an incredible journey it has been!

At the time York Traditions Bank was formed in 2002, the merger and acquisition activity in the marketplace was much like it is today. While many financial institutions have been acquired or are no longer in existence, York Traditions Bank is thriving. Our Personal Banking, Business Banking, Residential Mortgage, and Specialized Banking areas are all performing at stellar levels, we have just experienced our best quarter to date, and we continue to build Shareholder value.

Over the past 14 years, regulatory changes constantly emerge, and we are committed to implementing them with minimal customer impact. Technology has also taken huge leaps, and we evolve with new products and enhancements. At York Traditions Bank, the latest technology-based services will always be complemented by the personal care and attention of our Best-in-Class Associates.

Perhaps what I am most proud of is the impact that those Associates make on our community. I am truly blessed to work with this team of caring professionals. Through our collective time, talents, and treasures, we can accomplish much more than we ever could alone.

I could not have dreamed of closing out my full-time employment in a better way - the kindness and love that I have felt from so many great people, the best year ever for the company, the humbling experience of receiving a national award, and the peaceful knowledge that a very capable team is fully prepared to carry on the long-term value proposition of the Bank. It's been my privilege and honor to serve as CEO.

So, "What's next for me?" Spending more time with my family and less time in the office. Serving the hometown I love with renewed passion and energy. Passing the CEO responsibilities, including this newsletter column, onto Gene Draganosky. And continuing to ask, "What's next for York Traditions Bank?" in my ongoing role as Chairman.

As we enter our 15th year, I have every confidence that the Core Values and the culture we have built will continue to guide the organization and deliver on our success in serving our customers and our community. We are poised for a bright future!



Mike Kochenour
Founder, Chairman & CEO



**Michael Kochenour
named ICBA
Community Banker
of the Year - East!**

The Independent Community Bankers of America® (ICBA) in Washington, DC named Michael E. Kochenour, York Traditions Bank Founder, Chairman & CEO as the eastern region winner of the association's National Community Banker of the Year award. This award recognizes the exceptional work and commitment of individual community bankers and their dedication to local communities.



Each September, ICBA seeks nominations from community bankers, customers, and community leaders to identify passionate, innovative, and savvy community bankers for this prestigious award. This is the third year the association has held the contest and they received over 250 nominations from nearly every state in the U.S.

ICBA Chairman Rebeca Romero Rainey, Chairman & CEO of Centinel Bank of Taos, NM said, "Mike's passion, drive, and commitment to his community are an inspiration to the bank's employees and exemplify the spirit of community banks nationwide."

Paul V. Kilker, York Traditions Bank Board Vice Chair, noted, "This award reinforces the remarkable impact Mike has had throughout his 45-year career, not only on the banking industry but within the community he loves." Kochenour's guidance has benefitted a long list of York County organizations too numerous to mention.

Mike will be featured along with the other three winners in the December issue of Independent Banker®, ICBA's monthly publication and the number one source of community banking news for ICBA members. He will also be recognized at the 2017 ICBA Community Banking LIVE® national convention in San Antonio next March.

Community

TRADITIONS IN THE

Thank you for voting us Best of York County!

We are honored to be recognized as the "Best of York County" by Susquehanna Style Magazine! Their readers named York Traditions Bank the **Best Banking Institution in York** for 2016! This contest features only one winner per category, so we are thrilled that participants chose their hometown community bank – York Traditions Bank – Because We Live Here Too! York Traditions Bank made the York Sunday News' list as one of the top three banks in York County as well. *Thank you!*



YTB receives 2016 Spirit of York County Award from Economic Alliance

York Traditions Bank was recognized as the **Education/Workforce Development Advocate of the Year** at the "Spirit of York County" Awards Breakfast held on September 28 by the York County Economic Alliance. Gene Draganosky accepted the award on behalf of the Bank. This honor recognized York Traditions Bank's proactive approach to workforce development at the same time many businesses are facing challenges filling their staffing needs.

Specifically noted were the Bank's programmatic and financial support of both Junior Achievement and York College Alliance for Learning (YCAL), our mentoring program with Crispus Attucks' Center for Employment and Training, and the recently launched internal mentoring program to assist our Associates with progressing in their banking careers. These efforts reflect York Traditions Bank's desire to grow our existing workforce and support the infrastructure that is developing the future workforce in our community.



(Left to Right) John Blecher, Founder, COO/CFO, Carolyn Schaefer, Managing Director of Specialized Banking, Gene Draganosky, President, and Mike Kochenour, Founder, Chairman & CEO, attended the Spirit of York County Awards Breakfast on September 28 where the Bank received the 2016 Education/Workforce Development Advocate of the Year Award.

Brand Awareness Survey provides insights, helps support area organizations

Last spring, York Traditions Bank mailed a blind survey to households in the York and Hanover areas to measure their awareness of banks in the region and to gather insights on their banking experiences and preferences. The responses reinforced that York Traditions Bank is the best-known local bank and our name recognition and value proposition continue to grow!

As an incentive for completing the survey, participants could direct a \$10 donation to their choice of the York County Food Bank, the York County Libraries, or the SPCA of York County. A total of 302 surveys were returned, and we were happy to present checks totaling \$3,020 to these wonderful organizations.



(Left) Mike Kochenour presents a check to Amy Chamberlin, Interim Executive Director of the York County Food Bank. (Center) Robert Lambert, President of York County Libraries, accepts a donation from Gene Draganosky. (Right) Carolyn Schaefer gives a contribution to Daisy, along with Melissa Smith, Executive Director for the SPCA of York County.

ASSOCIATES MAKING A DIFFERENCE IN AND AROUND OUR COMMUNITY



Team Traditions joined eight other local companies to participate in the Kickball Tournament on September 10 in downtown York. This event was organized by the United Way of York County to raise funds for their education

initiatives. Our team was happy to support the important work of United Way. It was great exercise, a wonderful team building activity, and a ton of fun! We can't wait to do it again next year. *Pictured in the photo are (starting Top Left): Kristi Riley-Platt, Katie Force, Matt Sharp, Susan Glass, Amanda McClane, Mike Sharp, Josh Johnson, David Gonsalves, and Andy Platt.*



York Traditions Bank volunteers participated with the Great American Cleanup of PA Campaign on April 21. This marks the eighth year our Eastern Boulevard team participated with their own "Beautify the Boulevard" Cleanup. As

part of a local bank with a sense of pride in their neighborhood and community, the group collected approximately 100 pounds of trash and litter along Eastern Boulevard from South Keesey Street to Edgewood Road. *Pictured in the photo are (Left to Right): Shawna Wagner, Tina Inscore, Sandy Althoff, Sue Ann Randall, Jamie Reid, and Heather Mason.*



Team Traditions has participated in the March of Dimes March for Babies for many years. This year was extra special because our Chairman & CEO was also Chair of the York County event. On Sunday, May 1, at John Rudy Park, Mike Kochenour and his family led Team Brooke in memory of their granddaughter. They invited other walkers to wear a button to celebrate Brooke's spirit and the important work of the March of Dimes. The event raised over \$122,000 for this important cause.

GENE DRAGANOSKY TO LEAD BANK AS CEO IN 2017

On May 25, York Traditions Bank announced that the succession plan put in motion last year will move into its next phase with the turn of the calendar year.

Michael E. Kochenour, a Founder of the Bank who has also served as CEO since our 2002 inception, will turn that title over to Eugene J. Draganosky effective January 1. Draganosky was named President in April 2015. Kochenour will remain as Chairman of the Board of Directors. He will also serve in a key advisory capacity with the Board and executive management for all of 2017, which will assure continuity for Associates, Customers, Shareholders, and the entire Community.



"From the day York Traditions Bank opened its doors, our vision for this organization extended far beyond my service here," said Kochenour. "In fact, one of my most important duties as the Bank's leader has been to help plan for my successor. The long-term success of any organization is only maintained through careful succession planning. Our goal is to serve our hometown as an independent community bank far into the future. We owe it to all of our stakeholders to perpetuate strong, local leadership."

Kochenour is celebrating his 45th year in the banking industry. He helped build York Traditions Bank from the ground up, overcoming many challenges, the most significant being the 2008 recession and its lingering effects. Now approaching \$400 million in assets, 113 Associates, our headquarters and five branches in York County, and ongoing investments in technology to serve client needs, the Bank is poised for continued growth under Draganosky's leadership.

With over three decades as a York County banker, Mr. Draganosky has extensive leadership experience and has served in numerous senior executive and community volunteer positions. He joined the executive team at York Traditions Bank in 2008. Throughout those eight years, his oversight and scope of responsibility have continued to expand. "I'm looking forward to guiding the organization through increasing technological and demographic changes while maintaining the culture and customer experience that makes York Traditions Bank unique," said Draganosky. "I'm very fortunate that I will have Mike's continued support as Chairman and Advisor."

York Traditions Bank's ten-member Board includes Kochenour, Draganosky, and eight local, independent Directors. Paul Kilker, President of Kilker Holdings, Inc. and Board Vice Chair, notes that the new dynamic puts the Bank in an ideal position. "We'll be moving toward the next decade with a Chairman who still has a tremendous amount of energy and wisdom to offer and a President and CEO who brings the perfect combination of youth, experience, and knowledge of this community. We are excited about the future."

PEOPLE MOVES & NEWS

WELCOME MARK POLISKI

Bank's new Chief Credit Officer



York Traditions Bank announces the addition of J. Mark Poliski as Chief Credit Officer. The CCO position has been established as part of the Bank's continued growth and succession plan. Earlier this year, Founder, Chairman & CEO Michael Kochenour announced his December 31 retirement as Chief Executive Officer. As of January 1, the CEO role will be assumed by President Gene Draganosky and all credit responsibilities will transition from Draganosky to Poliski.

A graduate of West Chester University, Mr. Poliski's 29-year banking career originated at CoreStates Hamilton Bank where he completed their well-respected Wholesale Bank Training Program. Over the subsequent decades, Mark has served in numerous commercial loan officer and credit officer positions at CoreStates, Lebanon Valley Farmers Bank, Union National Community Bank, and Nova Bank. Most recently, Mark was Middle Market Regional Credit Manager at Santander.

"Mark is a strong fit for the culture and Core Values of York Traditions Bank," remarked Gene Draganosky. "He possesses the competencies, skills, and experiences that make him a superb addition to our team."

Mark shared, "I am thrilled to return to community banking with an organization as deeply rooted as York Traditions. It feels great to be a part of the York Traditions Bank family."

In his role as Chief Credit Officer, Mr. Poliski leads the areas of credit administration and loan administration. As the Bank continues to grow, Mark will offer valuable guidance through the regulatory, competitive, and economic challenges that will impact the lending industry.



KRISTI RILEY-PLATT

named Mortgage Services Operations Manager

Kristi Riley-Platt began her York Traditions Bank career five years ago in mortgage and loan operations. Most recently, she was Loan Administration Team Leader where she developed a particular expertise in our core system and loan processes. In her new role as Mortgage Services Operations Manager, she supervises the Mortgage Services Coordinators and Mortgage Services

Underwriters, ensuring outstanding service to our internal and external clients. A graduate of Lebanon Valley College, Kristi continues to enhance her management and leadership skills through additional course work and seminars. She will also continue to serve as the Co-Chair of the Bank's comprehensive Wellness Program.



PAM HELSEL

Charter Associate retires

Pam Helsel, one of the Bank's original thirteen Charter Associates, retired in August. Pam helped to establish many of the processes and building blocks that the organization uses today, including our Business Continuity Plan. She has played a key role throughout her nearly fourteen years at the Bank, significantly contributing to the success and growth of York Traditions Bank, first as Accounting

Manager and most recently as Financial Analyst. We wish Pam and her family all the best!



DR. WANDA FILER

Making her mark as a national healthcare leader

Wanda Filer, M.D., Founder of the Strategic Health Institute and a Charter Board Member of York Traditions Bank, also serves as Board Chair of the American Academy of Family Physicians (AAFP) which advocates on behalf of family physicians and patients to inspire positive change in the U.S. health care system. Previously, she served one-year terms as the organization's President

and President-Elect. The AAFP represents 124,900 physicians and medical students nationwide. In this high profile role, Dr. Filer has been a resource for several national news and talk shows such as Dr. Oz and National Public Radio.

Dr. Filer was chosen as the Keynote Speaker for the 19th Annual Women's Show on Saturday, October 1, at the York Expo Center. After her intriguing conversation with the audience, Wanda stopped by the York Traditions Bank booth for a "Meet & Greet" with visitors who also learned about the Bank's "Her Traditions" Women's Initiative and were invited to take the Financial Personality Indicator.



Congratulations



JUDY CHAMBERS RETIRES AFTER A DECADE OF SERVICE WITH YTB

On July 1, York Traditions Bank wished Judith Chambers, our St. Charles Way Senior Branch Manager, a happy retirement. Commissioner Chris Reilly paid a surprise visit and presented Judy with a special certificate from the York County Commissioners recognizing 38 years of dedicated service in the banking industry.

Judy helped York Traditions Bank open our third branch at Susquehanna Trail ten years ago. While



we are sad to see Judy leave after a decade of stellar service to our customers, we know she will continue to serve the York community in her many volunteer roles.

Congratulations Judy!

to experience the friendly neighborhood feeling, the news quickly spread. We celebrated each new customer." Celebrate they did wearing Team Traditions baseball jerseys as they welcomed the entire neighborhood to a Grand Slam Grand Opening on July 8.

Judy Chambers was the initial Branch Manager, relocating to the St. Charles Way flagship branch in 2011. Subsequently, **Alice Muldrow** joined York Traditions Bank to lead the Susquehanna Trail office. "I came from a larger mass market bank," Muldrow said, "and while I always personally valued the idea of building relationships with my customers, I didn't think it still existed in an organization until I joined York Traditions Bank."

Team members may have changed over the past ten years, but the group is still as energized as on opening day. Muldrow has continued to see a huge amount of referral business from customers, and the branch has nearly doubled their deposits in the last five years, recently reaching \$66 million. But perhaps what the team is most proud of is what happens beyond their walls. They are known for organizing annual yard sales and other fundraising efforts to benefit local charities. Over the past five years, those efforts have resulted in contributions of over \$50,000 to the Leukemia & Lymphoma Society of South Central PA alone.

"The impact York Traditions Bank has in the community is amazing," Muldrow reflects. "I'm so glad I made the decision to be a part of it."



SUSQUEHANNA TRAIL BRANCH CELEBRATES TEN YEAR ANNIVERSARY!

Just nine months after opening our second office on Eastern Boulevard, York Traditions Bank branched out again to serve the York community! In July 2006, the doors to our third office at 2305 Susquehanna Trail North were opened to the public.

Sandra Dumanski, now Senior Personal Banker at the St. Charles Way branch, helped to establish the Bank's presence in the area. "I came along with the building," jokes Dumanski. She had worked for the bank that previously occupied the facility. "I lived close by and my kids went to school in the district, so the Trail was my footprint. I was excited to be part of starting something brand new and introduce my former customers to what personalized service truly meant." Sandy's customers soon began to refer their friends and family to the Bank.

"It was a challenge being off the beaten path," notes **Dottie Barshinger**, now Senior Operations Specialist, who was also part of the original team. "Getting the word out took a lot of hard work, but when customers began



Susquehanna Trail Team 2016

(Left to Right) **Alice Muldrow**, Senior Branch Manager, **Denton Senft**, Senior Personal Banker, **Jeanne Leese**, Client Care Manager 2, **Maggie Little**, Senior Client Care Specialist, **Shaniya Green**, Client Care Specialist, and **Matt Sharp**, Client Care Specialist.

CHIP-ENABLED DEBIT CARDS

Made Smarter to Protect You Better!

If you currently have a York Traditions Bank debit card, you can expect to receive a replacement debit card with chip-enabled technology in the mail by the end of the first quarter of 2017.

Your new chip card – also called a smart card or an EMV card – contains a microprocessor that enhances the security of cards during point-of-sale transactions. Already in use in much of the world, these cards use a security standard originally developed by Europay, MasterCard and Visa (EMV) as a way to fight card fraud resulting from theft, skimming, and counterfeiting.

Chip cards add an additional layer of security to the safeguards that already protect cards. Each time you use your chip card, it generates a code that is unique to that transaction, making it harder to counterfeit a card or to use it fraudulently for in-store purchases.

Once received, activate your new chip card as soon as possible to take advantage of the enhanced security features.



Watch a helpful video about chip cards and get answers to your questions at yorktraditionsbank.com/chipcard

COMING SOON!

CardValet

Protect the card in your wallet with the phone in your pocket!

CardValet lets you take control of your debit card by giving you the ability to define when, where, and how your card is used. The CardValet app can be downloaded to your smartphone, then you can customize your experience by choosing from a variety of options to track specific types of debit card transactions or quickly detect unauthorized or fraudulent activity.

When the card is “on,” transactions are allowed. When the card is “off,” no purchases or withdrawals are approved until the card is subsequently turned back “on.” This can be used to control spending, disable a lost or stolen card, or prevent fraudulent activity in the case of a data breach. You can even set alerts!

CardValet will be available to York Traditions Bank customers by the end of November.

Easier-to-read Statements & eStatements!

Starting this December, you will notice an all new look to your Statement or eStatement!

Not enrolled in eStatements yet? It's easy, and it's FREE! Just log in to Online Banking, and click on the Statements bar under the Accounts tab.

USING STRONG PASSWORDS FOR ONLINE ACCOUNTS

Are your passwords strong enough to protect your accounts from unauthorized access?

Most of us have a variety of online accounts – everything from financial tools to social media. All of these accounts have varying degrees of sensitive information. Having a strong password is one of the most important things you can do to protect your online accounts.

Here are some password protection tips:

- **Don't use the same password for everything** - You should have a different password for every account, especially ones that involve finances and payments.
- **Don't use short or predictable passwords** - Short or common words are easy to remember, but they're also easier to hack. Also easy to hack are passwords using words that can be found in the dictionary. If it's easy for you, it's easy for criminals.
- **Make them long and strong** - Experts recommend that you use at least eight characters – more if possible - and that you mix upper and lowercase letters, numbers, and symbols.
- **Get creative** - If you are having a tough time creating a strong password, use the first letter of each word in a phrase that you can easily remember, and make sure it doesn't spell out a real word. (For example, **YtB_BwLh2!** could stand for "York Traditions Bank - Because We Live Here Too!")
- **Hide your passwords and don't share them** - Don't write passwords down and leave them somewhere they can be easily found. Hide them so only you know where to look. Keep passwords to yourself, and don't give them out to anyone.
- **Be aware** - If you hear on the news that a site where you have an account has been hacked, change your password for that site and any other site where you use the same password.
- **Have a plan** - Making sure your passwords are unique helps protect your accounts, but it can also be confusing. Be sure to create passwords that can't be easily hacked, but don't make them impossible for you to remember. It's also recommended that you set up password recovery options for your accounts, so if you do forget a password you'll be able to reset it.

It's time to fortify your online defenses with strong passwords!



FOR MORE SECURITY TIPS, CLICK ON THE **SECURITY CENTER** BUTTON ON OUR WEBSITE HOMEPAGE UNDER THE ONLINE BANKING LOGIN AREA!

PAYMENT PROCESSING SOLUTIONS TO FIT YOUR SPECIFIC BUSINESS NEEDS

A New Partnership for Enhanced Payment Processing!

York Traditions Bank is pleased to announce our alliance with Elavon, Inc. as our new payment processing partner. We constantly strive to provide our customers with the most competitive range of products and services available. Elavon, an industry leader for 25 years in payment acceptance, has an outstanding reputation for customer care and product development.

Your York Traditions Bank Relationship Manager will work jointly with Elavon's local York County representative to determine the best solution for your business:

- In-person, online, and mobile payment solutions
- Chip Card/EMV terminals and tablet Point of Sale systems
- Solutions to help keep payments secure and adhere to PCI DSS standards
- Loyalty and gift card programs to help market, grow and retain your business
- Accept mobile wallets including Apple Pay™ and Android Pay™
- Next Day Business Funding with **10pm cut-off!**

For our current Merchant Services customers, Sue Schroeder is serving at point to ensure the transition to Elavon is seamless.

To learn more about the many processing options available, or to schedule a complimentary pricing comparison, contact:

Elavon **Angela Meador**, Bank Merchant Processing Solutions Partner
202-316-2113 | angela.meador@elavon.com



COMING SOON!

Fraud Protection Services

Fraud is a crime that is constantly shifting to the area of greatest opportunity, encompassing both electronic payments and commercial checks.

York Traditions Bank will soon offer an integrated suite of Fraud Protection Services to help your business detect and prevent fraudulent checks and electronic transactions, lowering costs, and reducing the amount of time needed to evaluate exceptions. Products will include:

- Positive Pay
- Payee Positive Pay
- Secure Barcode
- Account Reconciliation
- ACH Positive Pay

To be notified when these services are available for your business, contact:

Elizabeth Dellinger
Director of Treasury Management
717-747-2638
edellinger@yorktraditionsbank.com

INVESTOR CORNER

YORK TRADITIONS BANK REPORTS THIRD QUARTER EARNINGS

York Traditions Bank reported net income available to common shareholders of \$920,000, or 42 cents per share, for the third quarter ended September 30, 2016, compared to \$471,000, or 22 cents per share, for the third quarter ended September 30, 2015. This represents a \$449,000, or 95%, increase over the third quarter of 2015. Net income available to common shareholders for the nine months ended September 30, 2016 was \$2,382,000, or \$1.09 per share. This represents an increase of \$893,000, or 60%, over the first nine months of last year. Return on assets has improved to 0.86%, and book value per common share stood at \$14.63 at September 30, 2016, reflecting a 10% increase over the past year.

"We are pleased to report third quarter earnings," stated Michael E. Kochenour, Chairman & CEO. "Strong loan growth continued, increasing \$27.8 million for the third quarter and \$38.0 million, or 15%, since year end 2015. This has allowed us to increase year-to-date net interest income by \$1,018,000, or 13%. Our Mortgage Division turned in another outstanding quarter. Gains on the sale of mortgages totaled \$3,561,000 for the first nine months of 2016, an increase of \$1,101,000, or 45%, over the same period last year. Other income increased \$350,000 year-to-date and included a \$76,000 net gain on the sale of other real estate and a \$150,000 payment for establishing a new value-added merchant processing vendor. Deposit growth remains satisfactory, increasing \$20.0 million so far in 2016. Our loan quality metrics compare favorably to the same periods last year, no charge-offs were taken in the third quarter, and the Bank remains well capitalized."

WILLIAM R. HARTMAN RETIRES FROM BOARD OF DIRECTORS



William R. Hartman announced his retirement from the York Traditions Bank Board of Directors effective at its September 22 meeting. Bill's decision to retire from bank board involvement, including his retirement from the board of Royal Bancshares on September 21, is reflective of his desire to continue to provide leadership to the York community and to have more available time with his family. Mike Kochenour, Chairman & CEO, reflects, "Bill generously shared the broad wealth of knowledge from his 37 years in numerous executive leadership positions in banking. He added greatly to this organization, particularly in the areas of governance, strategic growth, and building shareholder value." Mr. Hartman notes, "I am happy to have contributed in any way I could and look for great things from our community's bank in the future. I plan to continue to be an advocate and champion for York Traditions Bank."

FINANCIAL HIGHLIGHTS (unaudited)

(Dollars in thousands, except per share data)

SELECTED FINANCIAL DATA	SEPT 30, 2016	SEPT 30, 2015
Total assets	\$397,565	\$342,351
Loans, net of unearned income	\$296,815	\$241,849
Deposits	\$314,455	\$274,144
Book value per common share	\$14.63	\$13.29
Return on average assets	0.86%	0.62%
Return on average equity	10.59%	6.87%

Visit 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 (11/16)

SAFE BANKING FOR SENIORS HELD

Attendees learn the importance of Identifying & Avoiding Scams

On Wednesday, October 5, Zion United Methodist Church on Carlisle Road in York graciously opened their doors to over 80 of our customers and guests so they could learn how to spot the warning signs of scams. **Carolyn Schaefer**, Managing Director of Specialized Banking, and **Linda Senft**, Director of Regulatory Services, presented this program established by the American Bankers Association Foundation to educate older consumers about the risks of fraud and how to protect themselves. The session included role-playing, worksheets, and resources for ongoing reference. This series will continue in 2017!

Want to be notified of future EnrichU Seminars? Sign up for our mailing list at EnrichU.net, email us at EnrichU@yorktraditionsbank.com or call (717) 747-2678.



SCHOLARSHIP APPLICATIONS NOW BEING ACCEPTED



This is the seventh year for York Traditions Bank's **Her Traditions Scholarship Program**. Up to four recipients will each be awarded \$500 toward their college education based on their "superior leadership skills, admirable academic achievement, and promising potential to become a future woman leader of our community."

If you know of a current York County high school senior who you feel would be a good candidate, encourage her to apply! Applications can be picked up in any branch or downloaded from hertraditions.com.

Deadline is February 28, 2017.

Visit our website at yorktraditionsbank.com

