



## SUMMER 2018 ISSUE

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## MORTGAGE DIVISION RENAMED



York Traditions Bank Mortgage Division is now known as Traditions Mortgage, and we've opened a Camp Hill Loan Office!

*Details on page 4.*

[yorktraditionsbank.com](http://yorktraditionsbank.com)

# TRADITIONALLY SPEAKING

## Letter from the President & CEO



Performance can be measured in many different ways. Banks measure performance in terms of loan and deposit growth, net profitability, and many other financial metrics. York Traditions Bank measures performance not just in financial terms, but also by how those numbers translate into a meaningful impact on our region, improving the quality of life for the individuals and businesses we serve.

Recently, I attended an American Bankers Association conference where they unveiled new messaging focused on how America's banks are helping people and places grow. It reinforced why, after three decades, I remain eager and energized to be a community banker. Through the lens of our Core Values, York Traditions Bank is ...

### **Growing Jobs and the Economy**

By gathering local deposits and deploying them to fund loans in our neighborhoods, we are helping area businesses and communities thrive. In 2017, our Business Services division reached new heights, eclipsing \$250 million in lending to local businesses which create thousands of jobs. Within our own walls, we also provide 120 best-in-class Associates with engaging careers. *Meet a few of our newest team members on page 3.*

Ensuring area families have access to affordable mortgage loans, we are working to stabilize communities and provide households with the means of building their net worth. We recently expanded our mortgage lending footprint beyond York County by opening a loan production office in Cumberland County. *Learn more about our Camp Hill team on page 4.*

### **Growing Security and Convenience**

Expanding access to banking services invigorates our neighborhoods. York Traditions Bank offers convenient physical and electronic delivery channels. Our sixth retail branch, located in York City, is under construction and should open by September. *Find the latest updates on page 3.*

Our commitment to safety and soundness to protect our clients is fundamental to building trusted relationships. We work hand in hand with customers to ensure they have access to innovative financial solutions while balancing reliability, convenience, and security. *Read about the arrival of Business Mobile Banking on page 7.*

### **Growing and Helping our Communities**

We make local, common-sense decisions on business and mortgage loans because we know our customers. After all, they are our neighbors and business associates. *Bill Shorb explains how the Loan Committee thoughtfully considers requests in his Board Member Perspectives on page 6.*

Large banks are often disconnected from the local communities they serve. Our Associates are deeply involved, serving in volunteer and leadership capacities with over 200 area nonprofits. We also provide generous financial support. *You'll find some examples on page 2.*

York Traditions Bank only thrives when our customers and communities flourish. We measure our performance by how we can help our neighbors grow and prosper, Because We Live Here Too®.

  
Eugene Draganosky | President & CEO

# TRADITIONS IN THE COMMUNITY

#myorktraditions

## Associates turn Wellness Points into donations

York Traditions Bank's Wellness Program, with the mantra of "Be Well. Learn Well. Do Well," focuses on the physical, educational, and community aspects of wellness. Associates have the opportunity to earn Wellness Points as they participate in various Wellness Challenges throughout the year.

At the end of the 2017 program titled "Lights, Camera, Action!" participants had the option of redeeming their points for a prize or donating their points to charity. A total of \$2,872 was donated to the following charitable organizations: Big Brothers Big Sisters, DreamWrights, Habitat for Humanity, H.O.P.E., Olivia's House, York County SPCA, YMCA of York County, and YWCA of York County.

Pictured above (front row, left to right): "Scooter" Deller, SPCA of York County volunteer; Peg Buchanan, SPCA volunteer; Enrique, SPCA resident and all-around adorable pup; Tessa Grove, Sr. Administrative Assistant, Business Services and SPCA of York County volunteer; Gene Draganosky, President & CEO; Elizabeth Blew, HR Generalist and Wellness Committee Co-Chair. (back row, left to right): Melissa Moore, Personal Banking Delivery Specialist and Wellness Committee Co-Chair; Fran Schmitt, Mortgage Loan Assistant and committee member; Darryl Eberly, Loan Accounting Specialist and committee member; Katie Force, BSA-Security Specialist and committee member.



## 2018 Her Traditions Scholarship Recipients announced

This marks the eighth 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."

Gene Draganosky, President & CEO, and Carolyn Schaefer, Her Traditions Founder & Champion, presented the awards to the following young women: (standing left to right) Avery Martz of Hanover High School, Sarah Groetz of Dallastown Area High School, Olivia Quartey of Central York High School, (seated, left to right) Shaely Gamble of Dover Area High School, and Jenna Bittinger of Northern High School.

Information on the 2019 Scholarship Program will be available this fall.



## First ever Her Traditions Book Club held at Hanover YWCA

On February 22, the Hanover YWCA hosted the inaugural Her Traditions Book Club, an initiative of York Traditions Bank's Hanover Her Traditions Council. Facilitated by Carolyn Schaefer and Dr. Barbara Rupp, 19 women gathered to discuss author Tracey Jones' book, "Beyond Tremendous - Raising the Bar on Life." Ms. Jones was the speaker at the April 2017 Hanover Her Traditions Luncheon, and this session allowed participants to dig deeper into the topic of leadership. To the delight of everyone in attendance, Tracey made a surprise appearance!

To learn more about Her Traditions, visit [www.hertraditions.com](http://www.hertraditions.com).



## SUPPORTING EDUCATION IN OUR LOCAL COMMUNITY THROUGH EITC

York Traditions Bank is honored to give back to local nonprofits through the Pennsylvania Educational Improvement Tax Credit (EITC) and Opportunity Scholarship Tax Credit (OSTC) programs. The EITC and OSTC allow PA businesses that are accepted into the program to take a credit against their state tax dollars for contributions made to qualifying nonprofits 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.

In 2018, York Traditions Bank was pleased to distribute a total of \$175,000 in funds to 38 educational organizations to support them in fulfilling their missions. For a full list of the organizations that received funds, visit our website blog from March 2018.

# INTRODUCTIONS & CONGRATULATIONS

## Dana A'Hearn is new Susquehanna Trail Branch Manager

Dana A'Hearn joined York Traditions Bank in April as Manager of the Susquehanna Trail Branch. Dana has worked in the retail industry for more than 20 years. For the last 13 years, she served in a variety of capacities for Susquehanna Bank/BB&T, ending her tenure there as a branch manager. A'Hearn has always had a desire to serve others. As a true community banker focused on relationships, she feels she has the ability to be helpful and change people's lives. A'Hearn is a resident of North York and is building trust with the customers of York Traditions Bank and her team at Susquehanna Trail.



## James Coombes named Downtown York Branch Manager

In February, James Coombes was hired to lead the formation of the Downtown York branch team. Jim has spent the majority of his 25-year banking career in York and is well known in the downtown area. For the past 18 years, Coombes served as Manager of the Center City York financial center for PeoplesBank. He is a graduate of the Central Atlantic School of Banking and Advanced School of Banking. Mr. Coombes resides in the area and is actively involved in serving the community. He volunteers with United Way of York County, the Cultural Alliance of York County annual campaign, York City Special Events, Big Brothers Big Sisters, Junior Achievement, and YWCA's Walk A Mile in Her Shoes.



## Brittney Beckwith joins Downtown York team as Senior Universal Banker

Brittney Beckwith became York Traditions Bank's first Universal Banker in April, in advance of the Downtown York branch opening. Beckwith has nine years of retail banking experience, most recently as Assistant Financial Center Manager at PeoplesBank in Center City York. A Senior Universal Banker is similar to a Personal Banker in our other branch locations. All members of the Downtown York team will be Universal Bankers, trained to perform all financial transactions, account openings, and loan activities.



## Congratulations to the following Associates on their recent promotions

**Kathleen Brown**, Mortgage Partner, is now Senior Mortgage Partner and Bank Officer.

**Fiona Eyster**, Senior Mortgage Partner, is now also a Bank Officer.

**Lisa Cardone**, Mortgage Partner, is now Senior Mortgage Partner and Bank Officer.

**Regina Henise**, Signature Banker, is now also a Bank Officer.

READ ABOUT  
**ZACHARY KUNTZ AND  
JESSIE HALLER**, OUR NEWEST  
TRADITIONS MORTGAGE  
TEAM MEMBERS, ON PAGE 4.

## DOWNTOWN YORK BRANCH UPDATE



Construction has begun on our new branch location at 100 North George Street in York City. Representatives from Kinsley Construction and CGA Architects joined us for a recent "wall breaking" to mark the official start of the project, which should be completed this August.

Pictured above (front row, left to right): Kayla Rose, Universal Banker; Brittney Beckwith, Sr. Universal Banker; Jim Coombes, Branch Manager; Mike Kochenour, Founder & Chairman; Gene Draganosky, President & CEO; Betty Carson, Board Member; Teresa Gregory, Managing Director-Mortgage Services. (back row, left to right): Kim Amberman, Mortgage Partner; Bill Bergman, Jr., Kinsley Construction Superintendent; Kevin Finke, Kinsley Project Manager; Richard Arcuri, Independent Construction Manager; John Blecher, CFO/COO; Brad Willow, Managing Director-Retail & Signature Banking; Mark Poliski, Chief Credit Officer; and Michele Solt, CGA Architects Vice President.



While construction takes place on our new Downtown York branch, we wanted to add some interest to the corner. We partnered with York artist **Andrius Polonikus** to paint the North George Street windows. This temporary mural is a streetscape of iconic York City buildings and incorporates the Bank's Core Values. Enjoy Andrius' beautiful work as you await our opening!

## Bank Nominated for Downtown First Award

York Traditions Bank is honored to have been nominated as a finalist in the Outstanding Large Business category for Downtown Inc's 2018 Downtown First Awards. This annual awards program celebrates the people, businesses, and organizations that put Downtown York first through their commitments of time, talent, and resources. The celebration was held on Thursday, April 12 at Logos Academy. Congratulations to all of the winners!

# THE UNVEILING OF TRADITIONS MORTGAGE

A DIVISION OF YORK TRADITIONS BANK

In January 2010, York Traditions Bank launched its own mortgage division with two Associates. Led by Dr. Teresa Gregory, Managing Director of Mortgage Services, the residential mortgage team has expanded to 23 Associates and has provided home financing for nearly 5,500 families and individuals.

York Traditions Bank is now the number one purchase mortgage lender in York County, according to production volume data available from the Consumer Financial Protection Bureau and S&P Global Market Intelligence - a position held for the past five years.

## **New Name. Same Great Team.**

On March 22, York Traditions Bank announced that the mortgage services division is now doing business as Traditions Mortgage. Adoption of the Traditions Mortgage name acknowledges the ongoing growth and success of the in-house mortgage team, which includes expansion beyond the York County borders, since its addition to the Bank eight years ago.

“Our community has fully embraced the way we do business and our commitment to our Core Values,” said Eugene Draganosky, President & CEO. “Changing the mortgage division name to Traditions Mortgage emphasizes York Traditions Bank’s ongoing promise to serve the needs of Central Pennsylvania with a full suite of residential mortgage products and a reputation for on-time closings.”

## **Camp Hill Loan Office an extension of York County success**

Last December, two experienced mortgage professionals, Zak Kuntz and Jessie Haller, joined the York Traditions Bank residential lending team. In March, Traditions Mortgage opened a loan production office in Camp Hill Borough, Cumberland County, to serve Harrisburg and surrounding areas. Kuntz and Haller are now based at 3421 Market Street, Camp Hill.

“This is an exciting time for York Traditions Bank and for the Traditions Mortgage team,” noted Gregory. “Continual growth and consistent success mean that we are able to establish more relationships. Through Traditions Mortgage and an expanded footprint, we can help even more Central Pennsylvania residents realize their dream of home ownership.”

## MEET OUR CAMP HILL MORTGAGE TEAM



**Zachary Kuntz**, Regional Sales Manager, has over 15 years of mortgage lending experience and extensive knowledge of the industry. Kuntz served as Sales Manager of the Mortgage Division of Integrity Bank, playing a key role in the growth of their annual mortgage volume. A resident of Mechanicsburg, Zak is active as a volunteer coach for youth football, basketball, and baseball.

**Jessie Haller**, Mortgage Partner, has worked in the financial services industry for over a decade with institutions such as Integrity Bank and Lancaster Mortgage Company. Haller lives in Enola and is involved in her community through The Highmark Caring Place, a center for grieving children, adolescents, and their families.



# POWERUP CHECKING

## CAN IT REALLY BE BETTER THAN FREE?

York Traditions Bank unveiled PowerUp Checking in 2009. Since then, we've described this account as "better than free," and "a checking account that pays like a CD." While both of these statements are true, they may have created some misperceptions. If so, we'd like to clear them up!

- Does the word "free" make you skeptical that something must be hidden in the fine print? *That's understandable if you've ever been burned by bait and switch tactics, but that's not how we do business.*
- Does touting CD-like returns lead you to believe that you need to have a lot of money to open the account? Or that you aren't able to withdraw your funds easily? *This account is for everyone, no matter how big or small your balance. And you can always access your money.*

### Take a minute to learn how PowerUp Checking really works:

#### You start with truly free checking.

Open a personal checking account with a deposit of \$100 or more. After that, keep as much or little as you want in the account. We don't charge a monthly service fee. You pay nothing for online banking with bill-pay, mobile banking with mobile deposit, and unlimited check writing. We don't charge you for any foreign ATM withdrawals, and if you use an ATM within the MoneyPass® network, you don't pay a surcharge from that bank either. *That's truly free!*

#### You earn a minimal APY (annual percentage yield) no matter what.

We pay you 0.05% APY even if you do nothing. *That's better than free!* But trust us, you're going to want to try to meet these qualifications each statement cycle:

1. Set up at least one direct deposit or automatic payment using the account.
2. Sign up for e-statements to be delivered to a valid email address.
3. Make 15 or more debit or credit point-of-sale transactions using your York Traditions Bank debit card which post to your account.

#### If you meet the qualifications, you earn a higher APY. Much higher!

Before we prepare your statement each month, we check to see if you did the three things above. If so, we pay you 3.00% APY on any balance from \$1 to \$20,000. If you have over \$20,000 in your account, we also pay you 0.05% APY on any balance from \$20,001 on up. Mix those two APYs together for a range of anywhere from 3.00% to 0.52%, depending on your balance. (That's called a "blended" APY and it can be confusing, but the FDIC wants us to tell you about it.)

One other thing: The APYs stated here are accurate as of 6/1/18. We just want to be clear that they can vary from time to time, but we don't make a habit of changing the APYs often.

**Still have questions about PowerUp Checking? Just ask. We love this account!**

## LEARN MORE ABOUT FEDERAL DEPOSIT INSURANCE COVERAGE

### Do you know your limits?



Most likely, you're familiar with the FDIC – short for the Federal Deposit Insurance Corporation. You'll see those

letters on just about everything we print because we're an FDIC-insured institution.

You probably know the FDIC insures all deposits, including checking, savings accounts, money market accounts, and certificates of deposit (CDs), up to the insurance limit of \$250,000 per depositor, per insured depository institution.

Did you also know that the FDIC provides **separate** insurance coverage for deposit accounts held in different categories of ownership, even if they are deposited with the same bank? That means you may qualify for **more than** \$250,000 in FDIC coverage at York Traditions Bank if you own deposit accounts in different ownership categories, such as:

- Single Accounts
- Certain Retirement Accounts
- Joint Accounts

We'll be happy to help you understand how the FDIC rules apply to your specific situation.

*Note: The FDIC does not insure the money you invest in stocks, mutual funds, life insurance policies, annuities, or municipal securities, even if you purchased these products from an insured bank.*

**EDIE, THE FDIC'S ELECTRONIC DEPOSIT  
INSURANCE ESTIMATOR, LETS YOU KNOW  
HOW THE INSURANCE RULES AND  
LIMITS APPLY TO YOUR SPECIFIC GROUP OF  
DEPOSIT ACCOUNTS—WHAT'S INSURED  
AND WHAT PORTION (IF ANY)  
EXCEEDS COVERAGE LIMITS.  
VISIT [FDIC.GOV/EDIE](http://FDIC.GOV/EDIE) TO LEARN MORE!**

## PART WITH THE PAPER. PROVIDE FOR THE PARKS.

Help York Traditions Bank contribute \$5,000 to the York County Park System in honor of their 50th Anniversary!  
We'll donate \$2 for each e-statement or e-bill enrollment in 2018.  
Sign up for electronic delivery today!





# INVESTOR CORNER

## York Traditions Bank reports strong first quarter earnings

York Traditions Bank (OTC Pink: YRKB) reported net income of \$1,094,000, or 39 cents per share, for the first quarter ended March 31, 2018, compared to \$605,000, or 27 cents per share, for the first quarter ended March 31, 2017. This represents an 81% increase over the first quarter of 2017. Book value per common share increased to \$16.62 at March 31, 2018.

“We are off to a solid start in 2018,” stated Eugene J. Draganosky, President and CEO. “Loans have grown \$39.3 million, or 13%, over the past year. In conjunction with advances in interest rates, this drove the first quarter increase in net interest income of \$573,000 or 18%. Continued solid credit quality allowed us to reduce our first quarter provision for loan losses to \$80,000.

“Traditions Mortgage turned in an outstanding quarter recognizing \$1,028,000 from gains on the sale of mortgages, an increase of \$149,000 or 17% over the first quarter last year.

“We also recognized the benefit of the recently enacted Tax Cut and Jobs Act. Our effective tax rate fell from 30.3% in the first quarter 2017, to 18.7% in the first quarter 2018. Despite pre-tax earnings increasing \$478,000, or 55%, our federal income tax fell \$11,000, or 4%.”

## Annual meeting held

York Traditions Bank’s annual meeting was held April 17, 2018 at Heritage Hills Conference Center. Re-elected as Directors to Class I for three-year terms expiring in 2021 were John M. Polli, William J. Shorb, and Eugene J. Draganosky.

## FINANCIAL HIGHLIGHTS

(unaudited)

(Dollars in thousands, except per share data)

SELECTED FINANCIAL DATA	MAR 31, 2018	MAR 31, 2017
Total assets	\$447,953	\$400,780
Loans, net of unearned income	\$353,633	\$314,290
Deposits	\$364,308	\$326,651
Book value per common share	\$16.62	\$15.14
Return on average assets	1.01%	0.62%
Return on average equity	9.58%	7.41%

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

# BOARD MEMBER PERSPECTIVES with William Shorb, Loan Committee Chair



*Bill Shorb is a York Traditions Bank charter Board Member. His business experience, integrity, and commitment to relationships make him the perfect choice to chair the Loan Committee. We asked him to explain his role and reflect on the growth of the Bank’s business lending over the past 15 years.*

### How long have you been a part of Loan Committee?

I’ve been Loan Committee Chair since the start of the Bank. It’s my favorite place to be! I love business, and York Traditions Bank is a great commercial lender. Since its founding, I’ve watched the Bank grow and earn the reputation as the “go-to” lender for business financing needs. It’s something to really be proud of.

### What is the role and responsibility of Loan Committee?

As the Business Services Partner establishes a relationship, he or she works closely with that business to understand their needs and develop custom solutions. If a business loan is part of that solution,

they work with the team of credit underwriters to analyze the request and expedite the decision. The largest business loan requests are approved by Loan Committee, which includes a few members of the Board. This “from the street” perspective adds nuanced value to the decision-making process. While we aren’t bankers ourselves, it’s our fiduciary duty as Directors to look at each loan carefully and provide important feedback. This thoughtful and nimble approach delivers the best result for the customer.

### Why do you feel area businesses should choose York Traditions Bank for their lending needs?

Community banking is more than a job; it’s a mission. That mission, combined with this organization’s culture and Core Values, attracts the best-of-the-best Associates. Our group of lenders has a vast array of knowledge, experience, and backgrounds. Each one is an all-star in their own right with a deep commitment to helping area business owners. Together, our team is as good as it gets! At a different bank, it would just be a loan. With us, it’s a relationship. The lender has to be comfortable with the deal, but the customer has to be comfortable with the lender. York Traditions brings a level of comfort you don’t find at other banks.

### What changes have you seen in banking over the years?

The Bank has grown at a very nice pace while maintaining credit quality, but just like any business, we have experienced our share

# BUSINESS MOBILE IS HERE!

Now, get secure access to your business' account information from your iPhone® or Android® Smartphone

Business doesn't stop just because you're away from the office, and some of those important financial decisions can't wait until you get back. That's why York Traditions Bank Business Mobile Banking can be such a crucial tool for you and your company. No matter where you are, Business Mobile Banking provides:

## Financial Management Tools

- Check account balances.
- View transfers and payments.
- Approve transactions.
- Deposit checks on the go. (\$.50 per check deposit)

## Strong Fraud Prevention

- Control large transfers of money.
- Help identify suspicious activity.
- Stop fraudulent transactions before they ever happen.



Business customers have free access to Business Online Banking and Bill Pay. Business Mobile Banking is free, too! Just pay \$.50 per mobile check deposit.



Download the Business Mobile Banking App today by visiting the App Store and searching for "YTB Business Mobile Banking."



Find answers to Frequently Asked Questions, as well as a video tutorial, at [www.yorktraditionsbank.com/business-mobile-banking](http://www.yorktraditionsbank.com/business-mobile-banking).

of challenges. In the early years, we were striving for relevance and seeking to reach scale. Successfully navigating through the recession was only possible because we stayed focused on our original vision, mission, and Core Values. We stayed profitable, and the way we dealt with that challenge positioned us for the growth we are experiencing today. As the economy continues to improve, we have to remain prudent so that we can continue to meet the needs of the community for the long term.

## What does the future look like for York Traditions Bank?

We're not "that new bank" anymore. York Traditions can deliver the total relationship businesses are looking for. In the midst of evolving technology which provides convenience, *people* still provide solutions. Doesn't that make our relationship approach even more relevant? I feel comfortable referring my friends here any day of the week - whether it's commercial lending, mortgage lending, or everyday banking.

Successful businesses have these things in common: passion for what they do, and a great story to tell. York Traditions Bank has both. Our brand is authentic. That makes me proud to be a board member, a shareholder, and a customer, and it gives me confidence that our future is really bright. ■

ACCORDING TO THE FEDERAL RESERVE'S SMALL BUSINESS CREDIT SURVEY: REPORT ON EMPLOYER FIRMS, **COMMUNITY BANKS ARE THE SMALL BUSINESS LENDER OF CHOICE.** INDEPENDENT BUSINESSES THAT APPLY FOR LOANS WITH COMMUNITY BANKS ARE THE MOST SUCCESSFUL AND THE MOST SATISFIED.

## IMPORTANT UPDATE RE: MOBILE DEPOSITS

**New required restrictive endorsement takes effect on July 1, 2018**

Beginning July 1, 2018, the Federal Reserve will require all mobile deposit endorsements to contain the name of the institution to which the deposit is being made. This will prevent a check from being inadvertently deposited more than once to multiple institutions.

### What does this mean for you?

When submitting a mobile check deposit, you must endorse the check with your signature and "For Mobile Deposit Only to York Traditions Bank". After June 30, 2018, we will no longer be able to accept mobile deposits without the restrictive endorsement as shown in this example:



**Questions about the change? Please contact us!**

## HANOVER ADVISORY BOARD ADDS NEW MEMBERS

Welcome to the following members who joined the Hanover Advisory Board over the past year.



**MaryBeth Hockenberry**  
Marketing Director,  
Smith Elliott Kearns &  
Company, LLC



**Andy Brough, P.E.**  
Executive Vice President,  
Conewago Enterprises, Inc.



**Bill Shanbarger**  
Broker/Owner, GRI,  
CRS, SRES,  
ERA Preferred Properties  
Real Estate, Inc.

Thank you to John Grim for serving as an Advisory Board member from 2014 to 2017.

**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 Red Robin, White Rose Bar & Grill, Stone Grille & Taphouse, or Warehouse Gourmet Bistro. *Ask for details.*



### 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  
100 North George Street, Downtown York | *Opening later this year!*

**HANOVER** 361 Eisenhower Drive | (717) 637-2610

### LOAN OFFICE

**CAMP HILL** 3421 Market Street | (717) 801-4370

Member FDIC | Equal Opportunity Lender



## UPCOMING EVENTS

### York Traditions Bank & Eventive wrap York Revolution Home Game in Star-Spangled Fun!

The Revs will “play ball” on July 4 at 5 p.m., marking the first time in five years the team’s schedule has featured a home game\* on Independence Day!

*\*You must have tickets to attend the game.*

### FREE activities throughout the day:

**3:45 p.m.** Enjoy **FREE** family fun on the Brooks Robinson Plaza, outside the ballpark. Festivities include inflatables, face painting, balloon art, and more, and activities continue until 8:30 p.m.

**7:30 p.m.** The **FREE** party continues as the ballpark gates open to the public. Fans who watched the game can keep their seats as arriving neighbors fill in or find their favorite on-field spot. Unforgettable Big Band entertains until the fireworks begin!

**9:30 p.m.** Enjoy the **FREE** show as the American Town Fireworks wow the crowd!



[www.july4york.com](http://www.july4york.com)



## MARK YOUR CALENDAR NOW FOR CUSTOMER APPRECIATION DAYS!

Join us for a complimentary lunch from 11 a.m. to 2 p.m. at the branch nearest you!

**Friday, September 28**  
361 Eisenhower Drive, Hanover

**Friday, October 5**  
2450 Eastern Boulevard, York

**Friday, October 12**  
2170 White Street, York

**Friday, October 19**  
2305 Susquehanna Trail North, York

**Friday, October 26**  
235 St. Charles Way, York