

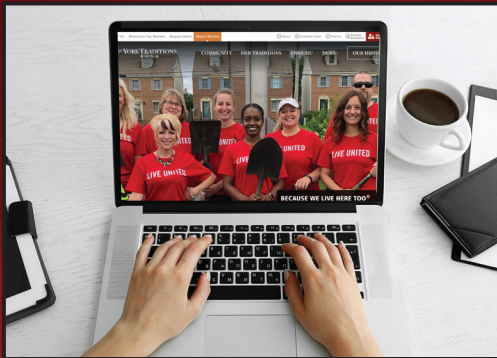


## WINTER 2019 ISSUE

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### NEW BANK WEBSITE UNVEILED



New website offers enhanced content  
and a more enjoyable visitor experience  
across all devices.  
*Details on page 3.*

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

# TRADITIONALLY SPEAKING

## Letter from the President & CEO



### Traditions are the things we value enough to repeat.

As our name implies, York Traditions Bank cherishes established traditions. From our Core Values to the way we greet each customer, these customs or routines provide something familiar, safe, and steady in an unpredictable world. They are what build identity and culture.

We also believe that change can strengthen tradition instead of threatening it, especially when that change adds convenience for our clients and value for all stakeholders.

Author Henry James wrote, "A tradition is kept alive only by something being added to it." Those words have rung true in 2019 as we enhanced infrastructure for future organic growth.

### A tradition of exquisite service

Our commitment to those we serve is unrelenting. As our team grows, we add only those associates who have the same commitment to customer service quality. *Learn about some of our newest associates on page 4 and the addition of Robert Lambert to our Board on page 6.*

York Traditions Bank embraces the personal touch that only a traditional bricks-and-mortar delivery network can provide. We celebrate our fifth year serving the Hanover area and our first full year since our Downtown York opening. *Eisenhower Drive shares reflections on page 5.*

### A tradition of responsibility

Dedicated to offering the delivery channels that meet your needs and expectations, we are continually working to bring you digital enhancements and improvements. In 2019, we unveiled a new website, released an online application option for residential mortgage and home equity lines of credit, and added electronic document signing capabilities. We also launched a customer relationship management system as well as other internal technologies that enhance our level of care. Online Account Opening is coming soon! *Watch our website for details.*

We also have a responsibility to our community, our shareholders, and our associates who are our greatest asset. *Turn to page 2 for examples of hometown support and the well-being and development of our team members. On page 6, find evidence of strong financial performance.*

### A tradition of mutual respect and trust

We are humbled to have received numerous awards from local organizations and publications. *Read about the most recent recognition for the bank and our team members on pages 4 and 5.*

We are saddened by the loss one of our charter associates, Rebecca Amspacher, who left a lasting impact on her clients and the organization by how she served others. *Board Chair Mike Kochenour remembers Becky in his column on page 7.*

Our future depends on your satisfaction and your kind referrals. Please encourage friends and family to Transition to Traditions and help sustain your true local banking choice for the years ahead. *Turn to the back to learn about the Refer-A-Friend program and how to leave a review.*

Grounded in solid tradition, we look ahead with 20/20 vision, seeing clearly into the new decade and always focused on serving you!

*Eugene Draganosky*  
Eugene Draganosky | President & CEO

# TRADITIONS IN THE COMMUNITY

#myyorktraditions



## Her Traditions Award now part of Hanover Chamber yearly event

During the Hanover Chamber of Commerce Annual Meeting on November 7, 2019, York Traditions Bank was honored to present the first ever Her Traditions Women's Enrichment Award to Jody Shaffer (center), Executive Director of the YWCA of Hanover. This award recognizes an individual who has enriched the life or lives of women in the greater Hanover area.



## Associates collect and assemble backpacks for Head Start students

Each holiday for the past several years, York Traditions Bank has partnered with Community Progress Council for their Annual Holiday Sponsorship Program to assure each child in their Head Start programs receives a special holiday gift. Associates donated 50 bookbags filled with books, crafts, toys, and games related to science, technology, engineering, art, and math.



## Team cultivates community as part of United Way Day of Action

On June 21, 2019, as part of United Way's Day of Action, volunteers from York Traditions Bank helped fix up a York City community urban garden near the United Way building on East King Street in York. Team members included (left to right): Liz Dellinger, Gina Henise, Melissa Moore, Katie Force, Tanique Parker, Tessa Grove, Lola Lamnatos, Chet Bungo, and Kristi Keller (not pictured).



## FIVE ASSOCIATES COMPLETE MENTOR PROGRAM

York Traditions Bank recently completed the third year of our formal internal Mentor Program in our mission to support associates' career progression and job fulfillment. During a recognition and celebration in September, the class of 2018-2019 shared how they grew personally and professionally as a result of the experience.

Graduate mentees and their mentors include (pictured above, left to right): Mentor Brad Willow with **Susan Glass**, Secondary Market Assistant; Mentor Susan Campbell with **Jeremy Mattern**, Senior Credit Analyst; **Andrea Nestlerode**, Client Resource Specialist with Mentor Dana A'Hearn; **Denton Senft**, White Street Branch Manager with Mentor Chris Helt; and **Eric Wilson**, Senior Credit Analyst with Mentor Gene Draganosky. Congratulations to all for this professional accomplishment!

## Six new mentees begin new year

Also during the celebration, six 2019-2020 mentees kicked off the fourth year of this initiative. Pictured (left to right) are: **Kelly Bradburn**, Treasury Management Specialist; **Erin Hollerbush**, Universal Banker; **Donna Szepesi**, Electronic Banking Team Leader; **Chet Bungo**, IT Specialist; **Eileen Mullen**, Brand and Marketing Designer; and **Chad Brownawell**, Systems Administrator.



## "SUPERHEROES FOR HEALTH" WELLNESS FAIR

We ♥ our Wellness Committee! They do an amazing job planning and executing a robust, year-long program that encourages our associates to "Be Well, Do Well, and Learn Well." This fun and creative program has a different theme each year, and the motif for 2019 was "Superheroes for Health."

The committee also organized an October Wellness Fair. It was an opportunity to discover helpful resources, find support, and build healthy habits.

Special thanks to the York Jewish Community Center for allowing us to hold the event in their beautiful facility. Additional thanks goes to all of the vendors which included AFLAC, Bellomo & Associates, Eyes of York, Good Chiropractic, Highmark, York JCC, Lebo Skin Care, Leg Up Farmers Market, Miller Plant Farm, Principal, The Sides Group of RBC Wealth Management, and WellSpan.



Wellness Committee: (front row) Chet Bungo, Katie Force, Elizabeth Blew, Fran Schmitt, Sandy Althoff, Melissa Moore, (back row) Patti Martin, Heidi Keller, Andrea Nestlerode, Kathy Rizzuto, and Eric Wilson.



# BANK LAUNCHES NEW AND IMPROVED WEBSITE

After months of development and testing, the bank unveiled a brand new **yorktraditionsbank.com** website on October 8! We partnered with York-based Visual Impact Group to develop and build the site which is responsive across any size device.

The new website is divided into four categories based on your reason for visiting: **Banking for You**, **Banking for Your Business**, **Buying A Home**, and **Beyond Banking** which contains information about our Her Traditions program, community support and involvement, financial education, news, blogs, and a calendar of events.

The login portal for Online Banking is located in the top right corner of every page by clicking on the person-and-lock symbol. You'll also find a prominent login area as you scroll down each of the the main landing pages.



## Enhanced content throughout the site

Product and service pages feature expanded information, current rates are easily accessible, and helpful forms make contacting us easy. The FAQ section and Customer Care page house answers to your most common questions. Still can't find what you're looking for? Use the robust search feature! And be sure to check back often for valuable and relevant blog articles like the one below.

*If you have any questions or comments about our new website, please feel free to email us at [marketing@yorktraditionsbank.com](mailto:marketing@yorktraditionsbank.com).*

**ONLINE ACCOUNT OPENING COMING SOON!**

## FOUR EFFECTIVE FRAUD PREVENTION TIPS FOR BUSINESSES



Fraudsters continue to target vulnerable businesses. The 2018 Association of Certified Fraud Examiners (ACFE) report found that companies with less than 100 employees lost nearly twice as much money

to fraud than businesses with 100+ employees. Smaller companies might have fewer resources to prevent these attempts, but with median losses of \$200,000 per scheme, they can no longer afford to sit back and hope for the best.

Two categories account for 51 percent of the fraudulent losses to small businesses, and both are related to internal theft: **1) billing schemes**, and **2) check or payment tampering schemes**. (See the terminology definitions at the end of this article.)

Fortunately, businesses can take steps to reduce the risk of losing funds in these schemes. Here are four business fraud prevention measures to keep your profits out of the hands of thieves and in your bank account.

### 1. Leave no white space.

Extra spacing on company checks creates a forging opportunity for both strangers and employees. Adding an extra zero to the dollar amount or altering the name of the payee is less challenging when there's room to alter the check. Fill out all fields on business checks. Write in larger script if necessary.

### 2. Separate functions.

Help reduce employee check fraud by implementing internal controls that place limitations on the handling of incoming and outgoing checks. For example, avoid having the same employee issuing, signing, and distributing paychecks. Instead, have one employee responsible for payroll and another for check distribution.

### 3. Change mail processing.

Criminals look for routines. When they see outgoing vendor payments or checks sitting in the tray at the reception desk by 10 a.m. each day,

they see an opportunity. Thieves only need one check to start their fraud scheme. Once they leave your office with a company check, they can use advanced computer imaging to scan, duplicate, and print brand new counterfeit versions on blank check stock. Assisted by sophisticated software, they can quickly gather vital information, such as signatures, a company logo, account number, and routing number. All they need is a willing partner with a valid ID to cash in on this fake check scheme.

Never leave outgoing mail sitting in plain sight. The United States Postal Service (USPS) recommends that sensitive mail be placed in a blue USPS mailbox, locked letter slots, or handed directly to a mail carrier.

### 4. Train your staff.

Businesses can also be on the receiving end of a fake check scam. Counterfeit checks can make their way to your accounting department and into your business bank account before discovering that a customer paid with a phony check. Make sure your staff examines each check for telltale counterfeit signs that include fading, no perforated edges, and missing check numbers. Business checks should include account numbers on them.

York Traditions Bank believes that fighting fraud is everyone's business. Ask us how we can help you prevent fraud with ACH and Check Positive Pay. Protect your business when you use these services to validate ACH transactions and issued checks. Taking these extra steps to ensure your account is protected can mitigate potential losses caused by fraudulent activity.

#### ACFE Glossary of Terminology

**Billing scheme:** A fraudulent disbursement scheme in which a person causes his or her employer to issue a payment by submitting invoices for fictitious goods or services, inflated invoices, or invoices for personal purchases (e.g., employee creates a shell company and bills employer for services not actually rendered; employee purchases personal items and submits an invoice to employer for payment)

**Check or payment tampering scheme:** A fraudulent disbursement scheme in which a person steals his or her employer's funds by intercepting, forging, or altering a check or electronic payment drawn on one of the organization's bank accounts (e.g., employee steals blank company checks and makes them out to himself or herself or an accomplice; employee re-routes an outgoing electronic payment to a vendor to be deposited into his or her own bank account)

# INTRODUCTIONS & CONGRATULATIONS

## Emily Mink fills new role of Retail Small Business Partner

Emily Mink joined York Traditions Bank in October as Retail Small Business Partner. Raised in York, Mink earned an accounting degree from Shippensburg University and has worked in the public and private sectors. Most recently, she ran her own accounting business. As an accountant, Emily enjoyed helping small businesses relieve the stress of the unfamiliar so they could focus on pursuing their passion. Mink joined York Traditions Bank to bring this experience full circle by helping businesses with their banking needs as well. She enjoys working for an organization that is involved in the community. "I had a paper route and I opened my first checking account when I was eleven," Emily reflects. "Since then, banks have been constantly changing, but for 17 years, York Traditions Bank has remained independent, local, and dedicated to their hometown." Mink volunteers in the community as Treasurer for York Youth Symphony.



## TRADITIONS MORTGAGE

## Brenda Hahn becomes Hanover area Mortgage Partner

Brenda Hahn has many years of experience in providing personalized service to residential mortgage customers and area realtors. In July, Hahn became a Traditions Mortgage Partner based at our Eisenhower Drive location. Brenda lives in the New Oxford area and has served the Hanover market for many years, most recently with GMH Mortgage Company. Previously a real estate agent, Brenda has a valuable understanding of the business and the unique needs of home owners as they work through the mortgage process. She is an active member of RAYAC (Realtors Association of York and Adams Counties), the Builders Association of Adams County, and the York Builders Association.



## Hardy Hill joins Traditions Mortgage as newest originator serving York and Camp Hill

Hardy Hill became a Traditions Mortgage Partner in July. Born and raised in York, Hill worked in the mortgage industry early in his career and was most recently a hospitality management consultant in Miami Beach. In the interim, Hardy appeared on the cast of several reality TV shows including CBS's Big Brother and Bravo's Miami Social. During his tenure in the hospitality field, Hardy lived by the motto, "Your presence is my purpose." When he returned to his York roots, he chose to join the team at Traditions Mortgage because of the customer-centric philosophy and reputation for excellence. Hardy's experiences have allowed him to travel the world, but he is happy to be back in his hometown among the friends and family he cherishes.



## ELIZABETH DELLINGER NAMED AS ONE OF CPBJ'S 2019 WOMEN OF INFLUENCE



On Monday, June 24, at the Hilton Harrisburg, Elizabeth Dellinger, Director of Treasury Management, was named as a Central Penn Business Journal 2019 Women of Influence honoree. This prestigious award recognizes 30 established business leaders with proven track records of community service and business accomplishments who influence others through their personal successes and achievements.

Ms. Dellinger is active in the community as Chair of the 2019 United Way Campaign Cabinet. She serves as Chairperson of SpiriTrust Lutheran Foundation Board, Past President of the YWCA York Board, Board Member of York County Community Foundation, and Advisory Board Member of Penn State York and Salvation Army.

Liz has also been recognized for her community involvement and participation in professional development activities as well as her influence on women and young business leaders. These honors include the York County Economic Alliance Ignite Award and ATHENA Award as well as Leadership York's Distinguished Alumnus Award.

## Carolyn Schaefer inducted into inaugural Circle of Excellence

During the same Women of Influence event, Carolyn Schaefer was named as a Circle of Excellence honoree. The Circle of Excellence is an evolution of the stand-alone Lifetime Achievement Award, which Schaefer won in 2013, into an ongoing community that will continue to honor women who are icons in their industry. It will also create the opportunity for the winners to connect with each other beyond the year of their induction. The members of this exemplary group inspire both men and women across the region.





## EISENHOWER DRIVE BRANCH CELEBRATES FIVE YEARS



Ruth Shaffer recalls the Saturday in November 2014 when the Eisenhower Drive branch marked their Grand Opening with a tailgate-themed party in the parking lot, complete with food trucks, cornhole, football toss, and other fun activities.

"The day was cold and overcast," Shaffer remembers. "We weren't sure anyone was going to brave the weather, but we had a wonderful turnout! People were anxious to welcome us to the Hanover community."

Five years later, our Eisenhower Drive team continues to build new relationships and support the surrounding area with donations to Hanover nonprofits nearing \$100,000 to date.

Hanover Market Executive Mike Kelly reflects, "The property was once a small 800-square-foot 'kiosk' branch that was vacated by another bank. We started from scratch to create a beautiful new 3,200-square-foot full-service office."

Ruth is a lifetime Hanoverian, and Mike has been part of the Hanover community for decades. They've witnessed the changes surrounding the banking industry and have seen many branches close over the years. They're happy to be part of an organization which offers a truly local banking choice for their friends and neighbors.

Senior Personal Banker Alison Huber agrees. "Whether someone has been our customer since we opened or just became a customer last week, our relationships extend beyond their banking needs. We really feel like we're part of this community."

### One great year for Downtown York branch

On October 2, 2018, York Traditions Bank cut the ribbon to our newest branch at 100 North George Street in York City.

Throughout that week, hundreds of visitors came out to welcome us to the area during several Grand Opening events. Since then, hundreds more have discovered the York Traditions Bank difference.

Happy First Birthday, Downtown York branch! Here's to many, many more!

## YORK TRADITIONS BANK RECOGNIZED BY READERS OF NUMEROUS LOCAL PUBLICATIONS



Each year, local publications poll their readership to find the "best of the best" in their distribution areas.

**York Daily Record/Sunday News** – York Traditions Bank was honored again this year to be named one of the top three "Best Banks" according to YDR's readership in the York County area.

**Susquehanna Style Magazine** – We're thrilled to take home the award for "Best Banking Institution" in York for the third year. The polling culminated with a party on August 1 to celebrate the winners from York, Lancaster, and Harrisburg.

**Central Penn Business Journal (CPBJ)** – Readers from eight counties chose their favorite businesses for the entire region. This year, CPBJ received nearly 3,000 nominations and almost 18,000 votes across the categories for the 2019 Reader Rankings Awards. The winners were honored at the Hilton Harrisburg on June 19. York Traditions Bank was the top winner for "Best Bank for Business" and "Best Bank for Personal," and Traditions Mortgage was the top winner for "Best Mortgage Company."

Thank you to our customers for taking the time to nominate us. YOU are the best!

## BANK RECEIVES LEADERSHIP YORK AWARD

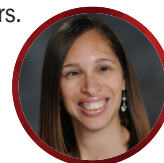


Photo credit: Leadership York

Left to right: Peter Ruth, Leadership York Board President; Patti Martin, Director of Human Resources and Organization Development; and Brad Willow, Managing Director, Personal and Signature Banking.

On May 22, Leadership York recognized York Traditions Bank as its **2019 Outstanding Business of the Year** in recognition of our community engagement and philanthropy. The bank has maintained a strong focus on supporting the growth and development of leaders in our community through efforts such as our Young Professionals Council, Mentor Program, and involvement in Leadership York, York Young Professionals, United Way Emerging Leaders, and others.

Congratulations to **Kristi Riley-Platt**, Traditions Mortgage Operations Manager, who graduated from Leadership York's Leadership Training Program at the same event.



## KINSLEY HONORED FOR WORK ON CITY BRANCH



The Keystone Chapter of Associated Builders & Contractors (ABC) recognized Kinsley Construction with an **Excellence Award in Commercial Projects: Under \$2 million** for its 2018 work on York Traditions Bank's Downtown York branch. In addition, the project was one of eight finalists for the 2019 Project of the Year, noting

the subjective "WOW" factor in its community impact, client satisfaction, design features, and positive notoriety or high profile. We couldn't agree more!



# INVESTOR CORNER

## York Traditions Bank reports third-quarter earnings

York Traditions Bank (OTC Pink: YRKB) reported net income of \$1,470,000, or 47 cents per share, for the third quarter ended September 30, 2019, compared to \$1,252,000, or 40 cents per share, for the third quarter ended September 30, 2018. This represents a \$218,000, or 17%, increase over the third quarter of 2018. Net income for the nine months ended September 30, 2019, was \$4,063,000 or \$1.30 per share. This represents an increase of \$571,000, or 16%, over the first nine months of last year. Book value per common share stood at \$17.63 on September 30, 2019.

"We are pleased to report another strong quarter of earnings growth," stated Eugene J. Draganosky, President and Chief Executive Officer. "Net interest income increased \$519,000 for the quarter and \$1,365,000 year to date on double-digit loan and deposit generation. Loans grew \$44.3 million, or 12%, and deposits grew \$63.3 million, or 17%, over the past twelve months. Deposit generation was exceptional for the quarter, and we expect the pace of growth to normalize. Our year-to-date net interest margin remains above the prior year; however, we have experienced modest compression with the recent Federal Reserve interest rate cuts. Mortgage production has benefited from lower rates and satisfactory local housing demand, with gains increasing \$435,000, or 46%, for the quarter. Credit quality remains very good with non-performing assets/total assets falling to 0.22% during the quarter."

## FINANCIAL HIGHLIGHTS

(unaudited)

(Dollars in thousands, except per share data)

SELECTED FINANCIAL DATA	SEPT 30, 2019	SEPT 30, 2018
Total assets	\$538,486	\$465,478
Loans, net of unearned income	\$405,651	\$361,367
Deposits	\$440,635	\$377,327
Book value per common share	\$17.63	\$15.90
Return on average assets	1.08%	1.04%
Return on average equity	10.29%	9.82%

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

## ROBERT LAMBERT JOINS BOARD OF DIRECTORS



At its September 20 meeting, York Traditions Bank welcomed Robert F. Lambert as its newest Bank Director, reflecting the organization's continued growth and strategic vision for long-term success.

"Robert Lambert's extraordinary career with York County Libraries is just one example of his exceptional leadership," said Eugene Draganosky, President and CEO of York Traditions Bank. "His passion for excellence and determination to meet the vital needs of our community make him a perfect match for our organization."

Lambert's 30-year professional career began as a teenager in 1985 under the Job Training Partnership Act (JTPA) program and progressed steadily until becoming President of York County Libraries in 2016. A York

College of Pennsylvania alumnus, he earned his Masters of Public Administration from The Pennsylvania State University and his Masters of Library and Information Science from University of Pittsburgh. In addition to his duties at York County Libraries, Robert is CEO of LibrariesFeed, a nonprofit organization headquartered in York that provides a social fundraising and engagement platform for public libraries across the country to fight child hunger. He is also Founder and CEO of Sir Newton Traders, supplying proprietary software, education, and market analysis to its commodity-trading members.

Mr. Lambert has a lengthy history of community leadership including serving as Controller for the City of York (2008-2016), Project Manager for the York Housing Authority Library and Computer Resource Center, and on the boards of Crispus Attucks YouthBuild Charter School, York Academy Regional Charter School, York Symphony Orchestra, and others. He is an appointee to the Governor's Advisory Council for Library Development and belongs to numerous professional organizations. In 2017, Lambert was selected to join the class of York Federal Fellows and graduated from Stanford University's Executive Education Program in Social Innovation and Entrepreneurship.

"I am excited to join the Board of Directors of York Traditions Bank to help support its mission as a valued community partner," said Lambert. "The Bank's commitment to investing in the communities it serves is exemplary. They are a highly visible, consistent force for good! I am happy to serve its stakeholders and contribute to the organization's future success."

"I've had the pleasure of collaborating with Robert Lambert in the community and have witnessed his influence and abilities firsthand," stated Founder and Chairman Michael E. Kochenour. "He is a proven change maker, a whole-hearted believer in our Core Values, and with our other board members, he will help guide York Traditions Bank into the future."



# BOARD MEMBER PERSPECTIVES

with Michael E. Kochenour,  
Founder and Chairman of the Board



*Before founding York Traditions Bank, Mike Kochenour began his 45-year career with National Central Bank and successors—Hamilton, CoreStates, and First Union—as well as Drovers Bank. His experience in numerous senior leadership positions equipped him to become Founder and Chairman of York Traditions Bank and serve as President until 2015 and CEO through 2016.*

## What changes have you seen in your 17 years of leading the York Traditions Bank Board?

There has been a myriad of changes in the financial services industry since the founding of York Traditions Bank in 2002. The number of U.S. Banks insured by the FDIC has decreased by 40%. Digital banking options have transformed service delivery. And regulatory requirements have become increasingly complex.

Among all of this change, York Traditions Bank has experienced tremendous growth. Earlier this year, we reached another milestone in financial performance by exceeding \$500 million in total assets. We have steadily increased our branch network and the number of local jobs provided. And we continue to build solid relationships with more and more individuals and businesses in our neighborhoods.

## To what do you attribute the organization's success?

I believe that our success is rooted not in what has changed, but in what has remained constant – unyielding commitment to our Core Values and vision to serve our local community.

Our dedicated Board has championed our growth. Each member is a demonstrated leader in their field of business and in our community, committed to our values and vision. The recent addition of Robert Lambert to this team will further strengthen us with his talent, insight, and perspective as we grow into the future.

Solid leadership and amazing financial performance are crucial, but our vision is only realized through our associates who are INVESTED in serving our customers.

One amazing example of living the INVESTED principles was our dear charter associate, Rebecca Amspacher. Becky, who was the bank's first teller, truly understood the vital role she played in our early success. The impact she had on her customers and coworkers is something we all strive to emulate every day.

## What's next in your strategic vision for the bank?

What's next? Endless opportunities and exciting possibilities! Our long-term vision always incorporated a York City presence, and establishing that hub in the center of our hometown is an example of the fulfillment of our vision. But we've only just begun! We will continue to connect to more diverse segments of our geography.

York Traditions Bank is committed to remaining a thriving independent organization delivering value to our shareholders and truly earning the privilege to be the bank of choice across our market. ■

## BECKY'S LEGACY OF SERVICE

### In remembrance of Rebecca Amspacher



When interviewed on the occasion of York Traditions Bank's 10th anniversary, Becky Amspacher, one of our 13 charter associates, reminisced, "There were a lot of challenges because everything was new. But we all worked together. This was going to be a local York County bank, and we were going to provide the best possible exquisite service around - a place where you acknowledged customers by name."

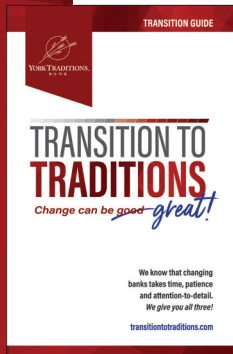
Indeed, Becky knew everyone's name and set the standard for exquisite service as she served her St. Charles Way customers for a dozen years in her role as Client Care Expert. She was the bank's first official retiree in January 2014.

In July 2019, Becky bid the world goodbye. She will be sorely missed, and her legacy of service will never be forgotten.

"BECKY INNATELY UNDERSTOOD THAT IN ORDER TO  
**SERVE** HER CUSTOMERS, SHE NEEDED TO TRULY  
**UNDERSTAND** THEM. SHE DEFINED EXQUISITE SERVICE  
BY HOW SHE MADE OTHERS FEEL."



Becky Amspacher and Mike Kochenour exit the York Revolution ball field after throwing the first pitch during the 2013 York Traditions Bank associate picnic.



DO YOU KNOW SOMEONE  
WHO IS READY TO  
**MAKE THE SWITCH** TO MORE  
PERSONALIZED BANKING?

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How We're Doing!**

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Visit [yorktraditionsbank.com/reviews](http://yorktraditionsbank.com/reviews)  
and find links to our pages on  
**Facebook, Google, and Yelp!**



### PLEASE NOTE REVISED HOURS AT SELECT BRANCHES

Effective December 2, 2019, the drive-through  
at our Susquehanna Trail and Eisenhower Drive locations  
closes at 5 p.m. Monday through Thursday.

For complete information on our locations and hours, please visit  
**[yorktraditionsbank.com](http://yorktraditionsbank.com)**

## UPCOMING EVENTS



### FestivICE 2020

Thursday, January 16: 5–8 p.m.

Friday, January 17: 12–8 p.m.

Saturday, January 18: 10 a.m.–3 p.m.

Cherry Lane Park and surrounding block

**[festivice.com](http://festivice.com)**



### Home & Garden Show

Friday, February 7: 4–8 p.m.

Saturday, February 8: 9 a.m.–7 p.m.

Sunday, February 9: 10 a.m.–3 p.m.

York Expo Arena

**[yorkbuilders.com](http://yorkbuilders.com)**



### 2020 Her Traditions Scholarship

Applications are being accepted through  
February 28, 2020 for the 10th Annual  
Her Traditions Scholarship Program. Details,  
qualifications, and application can be found at  
**[hertraditions.com/scholarship](http://hertraditions.com/scholarship)**