

20



IMPACT REPORT

Pivoting
with Purpose

22

23



Here
We
Grow.

“ We all have a picture of what we expect to come next, but whatever happens, know that Penn Community Bank is by your side - and ready to pivot with you.”

Jeane M. Vidoni
President & CEO



Dear Neighbors,

All of us have experienced a moment in our lives when we are thrown for a loop, when something happens that shakes us up a bit. Maybe it's a health concern. Maybe it's a missed business opportunity. Or maybe it's a pandemic that impacts the world. These experiences can leave us rattled and doubting, not just ourselves and our abilities, but even our fundamental beliefs about the way things work.

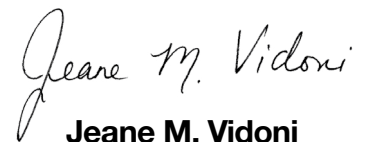
Yet, moments such as this also hold opportunity. It may sound Pollyanna-ish, but it really is true: we learn more from our challenges than from our easy successes, if we are willing to learn from the experience and change course as needed. If we are willing to pivot.

Over the past few years, just like your family or business, Penn Community Bank pivoted. We found new ways to do things. And many of those changes have been positive and long lasting. With in-person meetings canceled, we leveraged the capabilities and efficiencies of Zoom meetings instead. With in-branch banking curtailed, we optimized our digital banking capabilities while finding new ways to provide the same relationship-based service for which we are known.

Yes, some plans changed, but what didn't was our commitment to the role of Greater Good Banking in the communities we serve. As other institutions focused on short-term results for shareholders, Penn Community Bank advanced our long-term plans as the region's largest independent mutual bank. We renovated cornerstone branches and offices, announced plans for offices in new markets, increased impactful community giving, and expanded our team and deepened our expertise to best serve the needs of customers like you.

I feel blessed to lead a fantastic team of true community bankers and an institution built to stand the test of time. In these pages, you will learn about our role in your local communities and economies across the markets we serve, read stories of perseverance and achievement by our customers, and experience the culture and mission-based brand that drives us every day.

I know the strength of the individuals, businesses, and organizations that make up our area, and I am optimistic about the future. Together we face both the challenge and opportunity of defining our future. We all have a picture of what we expect to come next, but whatever happens, know that Penn Community Bank is by your side - and ready to pivot with you.



Jeane M. Vidoni
President & CEO
Penn Community Bank



Inside

05 Introduction

- 05 Your Full-Service Partner
- 06 Leadership
- 07 By the Numbers

08 Communities

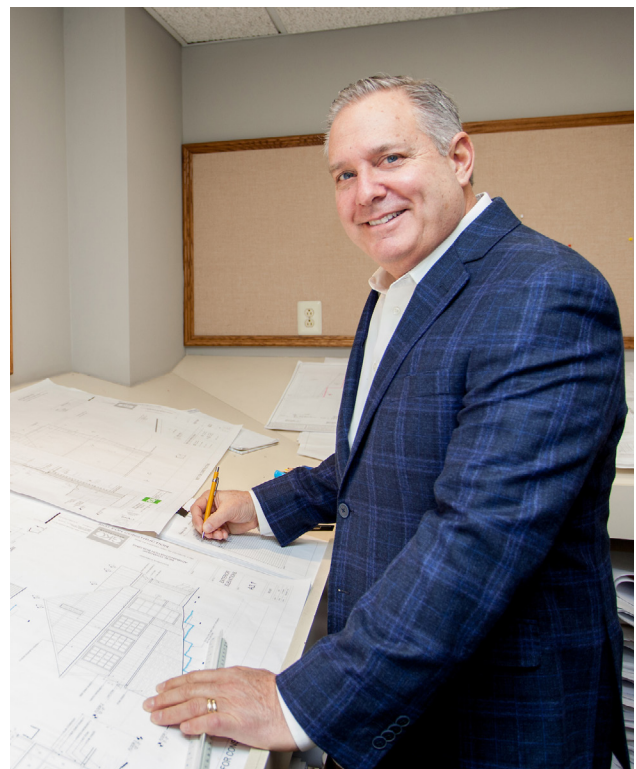
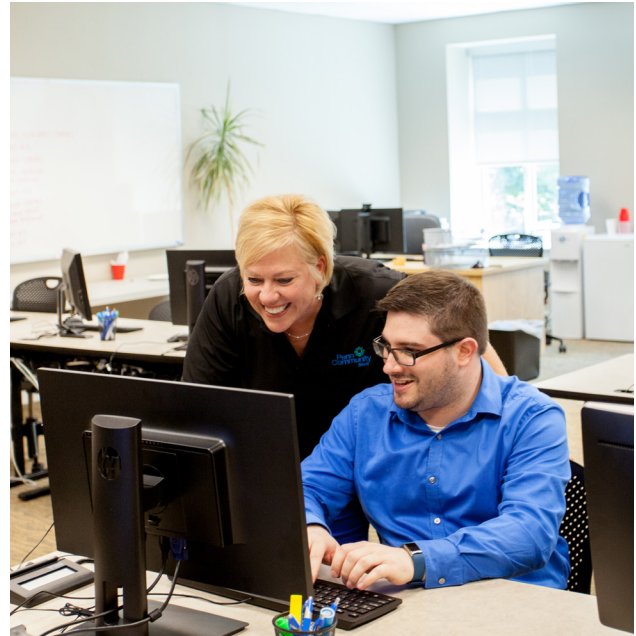
- 08 A True Partnership
- 10 Giving Snapshots
- 11 Click for a Cause
- 12 Giving & Sponsorship Recipients
- 14 Investing in You

16 Customers

- 16 Responding to the Needs of International Business
- 18 Redefining 'Bankers' Hours:' PPP & Beyond
- 20 A 'Fear-Free' Relationship
- 22 Growing Up with Penn Community Bank

24 Team Members

- 24 Penn Community Bank Named a 'Top Place to Work'
- 25 Breaking Through the Glass Ceiling
- 26 50 Years of Service 'From the Basement Up'
- 28 Team Member Awards
- 30 Award-Winning Community Partnership
- 32 Team Member Involvement

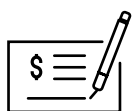


Your Full-Service Partner

A bank, yes. But so much more.

Penn Community Bank has grown to become the region's largest locally-run, independent mutual bank, and our commitment to growing families, businesses, and communities drives everything we do.

Our mission is to deliver the financial resources individuals and families need throughout their lifetimes, help businesses grow and prosper, strengthen local economies, and partner with community organizations to improve quality of life in the markets we serve.



Personal Banking & Lending

Life moves fast. You need a bank that understands your changing needs. Penn Community Bank offers the financial services and the data-driven insights to help you and your family thrive. Whether you're spending, saving, or borrowing, we have a solution that will help you grow.



Small Business & Commercial Banking & Lending

We are in the business of growing business relationships. Whether you're a mom and pop shop, a large manufacturer, or a commercial developer, our team has the business banking solutions you need, with the expertise and personal touch you want.



Payment Services

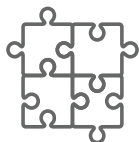
Keep your bottom line growing with cash management solutions that put your cash to work for your business every day. Our data-driven money management tools are built on the financial technology that people and companies need.

When we partner with our customers, we're in it together. And our commitment to community doesn't stop there. From donating 5% of our net income back into the neighborhoods we serve to our team members volunteering their time and talents to local organizations, we're committed to helping our communities thrive.

Our Brand DNA: The inherent elements and attributes that drive our brand promise.



**Trusted
Expertise**



**Values-Driven
Banking**



**Two-Way
Relationship**



**Deep
Roots**



Leadership

Executive Team

Jeane M. Vidoni
President &
Chief Executive Officer

Georgann Berger McKenna
Executive Vice President
Chief Human Resources Officer

Diane Brown
Executive Vice President
Chief Administrative Officer

Robert Coffin
Executive Vice President
Chief Credit Officer

Lewis Cyr
Executive Vice President
Chief Lending Officer

Charles Field
Executive Vice President
Chief Financial Officer

Stephen Murphy
Executive Vice President
Chief Banking Officer

Stephanie Schwartzberg
Executive Vice President
General Counsel

Board of Directors

Bill Larkin - Chair
Managing Partner
Lopez, Teodosio & Larkin, LLC

Bruce Iacobucci - Vice Chair
Former President & CEO
First Federal of Bucks County

Bob Byers
President
Byer's Choice Ltd

Ross Choate
Dealer Principal
Norristown Chrysler Dodge Jeep & Ram

Kelly Finch Mobley
Former Executive Vice President
PNC Bank, N.A.

John Foff
Former Executive
Federal Home Loan Bank Pittsburgh

Cheri Freeh
Principal Owner
Hutchinson, Gillahan, and Freeh, PC

Krista Harper
Attorney & Shareholder
Harper Business Law, PC

Thomas Lomax
Chief Financial Officer & Partner
The Lomax Companies, LP

Brian Peirce
President & CEO
Peirce-Phelps, LLC

Bruce Weed
Sales Executive
NSM Insurance Group

Mark Worthington
Former CEO
Worthington Associates, Inc

By the Numbers

As the region's largest mutual bank, the numbers only tell part of our story.

300+

Team Members

20+

Branches & Business Centers across the markets we serve

~\$1 million

In charitable giving from the Bank and Foundation

100,000+

Personal, Small Business and Commercial customers

\$2.6+ billion

In assets

5,000+

Team Member volunteer hours

150+ years

Serving the region

5 Star & Superior

Rating by Bauer Financial for Safety and Soundness

A+

Health rating from DepositAccounts by LendingTree®

Our Mission

Penn Community Bank is committed to helping local residents, businesses, and nonprofits achieve their financial goals and to taking an active role in contributing to the overall prosperity of our communities.

Guided by our core values of integrity, transparency, service, and independence, we work to:

- Help businesses grow and prosper,
- Provide financial resources that meet the needs of individuals and families throughout their lifetimes,
- Strengthen our local economy,
- Partner with local organizations to improve quality of life, and
- Operate for long-term success, to ensure the continued strength and stability of our financial organization.

Our Vision

Penn Community Bank is committed to being the local bank of choice within Bucks and Montgomery Counties and the surrounding areas. We will be the first name that comes to mind for those who prefer a relationship with a financial institution that values people as much as profits.



A True Partnership

Penn Community Bank and Wellspring Clubhouse mark 15 years of creating employment opportunities for those in need.

Reentering the workplace after an absence can be daunting for anyone. Add to that the daily challenges and complexities of dealing with mental or physical illness, and looking to return to work and finding a new job becomes even more intimidating and involves overcoming additional barriers and hurdles.

To help individuals and families in our region who are facing these challenges, Penn Community Bank has partnered with Wellspring Clubhouse. For 15 years, we have worked together to provide short-term employment opportunities for community members who have been out of the workforce due to mental and medical health issues. Supported jointly by our Human Resources department and Wellspring Clubhouse staff, the program places Wellspring Clubhouse members with six to nine-month positions at Penn Community Bank. While here, they work on projects and assignments that are part of individualized goal plans and provide opportunities to develop critical workplace and professional skills, to help them both prepare for permanent workforce reentry and gain confidence.

“The Temporary Employment Program is truly a win-win,” said Melissa Perrine, HR Business Partner, who helps administer the program. “The bank fills important positions in the organization with individuals who are looking to gain experience, and set themselves up for whatever comes next, personally and professionally.”

A part of Sellersville-based Penn Foundation, Wellspring Clubhouse is a voluntary psychosocial rehabilitation program promoting recovery and instilling hope among members with mental health challenges. The model features member leadership and involvement in all aspects of the program and offers restorative activities that focus on members’ strengths and abilities, including job training and career development.

Melissa says that throughout the program’s history, Penn Community Bank team members have always been welcoming to participants, noting that “positive person-to-person interaction is the key to success” of the program.

The bank’s commitment to this vital program isn’t just an impersonal corporate objective. Since the partnership began, Penn Community Bank has had a representative on the Wellspring Clubhouse advisory board, providing critical insights into the program and lending time and talents to the organization’s operation. For nearly a decade, Chief Administrative Officer Diane Brown has filled that role; Melissa now has taken up the mantle.

“Beyond providing important on-the-job training and job market reentry skills, the Temporary Employment Program helps break down the stigma around mental illness,” said Georgann Berger McKenna, EVP, Chief Human Resources Officer. “This program is an authentic expression of Greater Good Banking and demonstrates our commitment to living out the bank’s mission.”



Aldie Counseling Center

Since 1960, Doylestown and Langhorne-base Aldie Counseling Center has cared for those struggling with alcoholism and other drug dependencies. In response to the growing need for addiction services, Penn Community Bank proudly donated \$20,000 to the organization in 2021. Funds will be used for a new community room, program expansion, and transportation assistance for those in need.



Giving Snapshots

Coordinating Community Response to Natural Disasters

After a series of devastating natural disasters hit the region in summer 2021, Penn Community Bank quickly partnered with the United Way of Bucks County to help those in need. Bank branches were immediately made collection centers for community members to donate necessary items, including bed sheets, towels, undergarments, and more, for those impacted. As the damage by flooding and tornadoes became clearer, Penn Community Bank and United Way announced a coordinated Disaster Relief Fund launched with initial donations of \$25,000 from both organizations.

Funding a Summer Lunch Program for Kids

Studies show 1 in 6 U.S. children struggle with hunger. While many rely on free and reduced meals during the school year, the summer months can pose challenges for students and families. Penn Community Bank again partnered with St. Luke's University Health Network to fund a Summer Meals Program. It ensured Quakertown children had enough food during the summer months when they couldn't rely on school meals. In addition to providing nutritious food for a record number of kids, the program also distributed resources and educational materials.

Supporting Affordable Housing for Our Community's Seniors

Thanks in part to a \$30,000 pledge from Penn Community Bank, additional affordable and accessible senior housing is coming to Upper Bucks County in 2022. The bank, in partnership with Grace Inspired Ministries, is helping provide living accommodations for senior individuals with limited income and behavioral health needs,

with the development of eight new housing units in Sellersville. In addition to receiving housing assistance, the residents of the new homes will also be able to participate in the supportive services program on-site, including financial literacy, life skills, and adult continuing education.

Making Sure Kids Get a Good Night's Rest

Beds for Kids, a program from One House at a Time, seeks to make sure that no child in the Greater Philadelphia region ever has to sleep on the floor. In 2021, Penn Community Bank donated \$5,000 to the program, to provide children living in poverty in our region with bedding packages that include a mattress, bed frame, blankets, sheets and pillows, as well as basic supplies and comfort items, such as a toothbrush, bedtime story books, and a stuffed animal. The program has helped 1,300 children aged 2-20 get the quality and sufficient sleep they need to thrive.

Connecting Farmers and Those in Need

For more than a decade, Rolling Harvest Food Rescue has partnered with local farmers to make it easy for them to share their surplus produce with hungry people throughout southeastern Pennsylvania. The program benefits the farmer, who can receive nominal payments or tax benefits from the donation, and local food distribution sites, which always are in need of fresh, healthy produce for their clients. It also contributes to local sustainability, as it saves surplus fresh produce from rotting in the fields and minimizes environmental impact by keeping the food distribution local. Penn Community Bank was proud to donate \$20,000, and support the program to provide farm-fresh produce to food pantries, domestic violence shelters, low-income senior centers, children and family homeless shelters, and programs for at-risk, low-income adults with health challenges.

Click for a Cause

We invited the community to help us donate \$30,000 to three worthy nonprofits.

For many area nonprofits, the COVID-19 pandemic has had a significant impact. While demand for their services increased, groups that had thrived with volunteers and in-person events now struggled to raise needed funds and engage with the community.

At Penn Community Bank, we also reviewed and reimagined how we carry out our mission and values-based brand. In addition to the hundreds of thousands of dollars we give to nonprofits annually, we wanted to help raise awareness of area organizations and their role in so many lives.

To bring the community into the decision-making process for our charitable giving, we launched Click for a Cause in June 2021. We partnered with the Bucks County SPCA, Livengrin Foundation, and NOVA, holding an online social media campaign where area residents could vote for an organization to receive \$5,000, \$10,000, or \$15,000.

After more than 4,000 votes were cast by community members on the bank's website, Facebook and Instagram, the Bucks County SPCA took home the top prize of \$15,000.

"Being a true community partner is an important part of our mission. For years, we've supported local groups and nonprofits committed to making a difference in the areas we serve. Now, we're inviting community members to help guide our giving," said Jeane M. Vidoni, President and CEO of Penn

Community Bank. "We were thrilled to amplify the voices and awareness of Bucks County SPCA, Livengrin Foundation, and NOVA as part of 'Click for a Cause', and we know they will continue to make an impact in the community."



Bucks County SPCA assists animals in need and prevents suffering through rescue, rehoming, cruelty investigation and prosecution, and community outreach.



Livengrin Foundation was established to treat patients and families struggling with addiction, so they can find help, hope, and healing.



NOVA (Network Of Victim Assistance) supports, counsels, and empowers victims of serious crimes in Bucks County through advocacy, training, community education, and prevention programs.



Giving & Sponsorship Rec

From nonprofits responding to natural disasters to business groups supporting community initiatives, we're always focused on the Greater Good.

9-11 Memorial Garden of Reflection
A Woman's Place
Abington Art Center
Abington Fire Company
Abington Health Foundation
Abington Police Athletic League
Abington Presbyterian Church
Advocates for Homeless & Those in Need
Aldie Counseling Center
American Cancer Society
Angel on a Leash
Ann Silverman Community Health Clinic
Archbishop Wood High School
Auto Dealers Caring for Kids
Baseball for Special People
Belleau Wood Leathernecks
Bensalem Economic Development Corporation
Bensalem Fire Rescue
Bensalem High School Sports Association
Bensalem Outreach Center
Bensalem Senior Center Association
Bensalem Township Police Benevolent Association
Big Brothers Big Sisters
Borough of Perkasio
Bristol Borough
Bristol Borough Business Association
Bristol Borough Raising the Bar
Bristol Cultural & Historical Foundation
Bristol Fire Company
Bristol High School- Hall of Fame
Bristol Riverside Theatre
Bucks County Bar Association
Bucks County Bar Foundation
Bucks County Choral Society
Bucks County Community College Foundation
Bucks County Economic Development Corporation
Bucks County Gilbert and Sullivan Society
Bucks County Health Improvement Partnership
Bucks County Housing Group
Bucks County Opportunity Council
Bucks County SPCA
Cairn University
CB Cares Educational Foundation
Central Bucks Chamber of Commerce
Central Bucks East High School Band Parent Association
Central Bucks Regional Police Foundation
Chalfont Fire Company
Children's Developmental Program
Congregation of Beth Or Brotherhood
Council Rock Education Foundation
Credit Counseling Center
David's New Day

Deep Run Valley Sports Association
Deibler Elementary
Digital Bridge Builders
Doylestown Fire Company
Doylestown Rotary
Dublin Fire Company
Eastern Montgomery County Chamber of Commerce
Family Promise of Lower Bucks
Family Service Association
Foundations Community Partnership
Greater BucksMont Chamber of Commerce
Greater Lehigh Valley Chamber of Commerce
Habitat for Humanity of Bucks County
Home Builders Association of Bucks & Montgomery Counties
HealthLink Dental Clinic
Healthy Kids Running Series, Perkasio
Heather's Way
HELP Center
Hepatitis B Foundation
Heritage Conservancy
Hilltown Township Fire Company
Hit-n-Run Baseball Camp
Indian Valley Chamber of Commerce
Ivy Hill Therapeutic Equestrian Center
J.M. Grasse Elementary PTO
James A. Michener Art Museum
Jenkintown Community Alliance
Jenkintown Food Cupboard
John Rivers Memorial VFW Post
Kevin John McAleese Foundation
Keystone Elk Country Alliance
Keystone Opportunity Council
Kiwanis Club of Washington Crossing- Yardley
Knights of Columbus 14731
Knights of Columbus 14840
Lady Rams Basketball Booster Club
Lady Rams Soccer Booster Club
Langhorne Middletown Fire Co. Station 2
Legal Aid SEPA
Lehigh Valley Business
Lenape Chamber Ensemble
Lenape Valley Foundation
Levittown Fire Co. No. 2
Livengrin Foundation
Lower Bucks County Chamber of Commerce
Lower Makefield Township
Lutheran Home at Telford
Mercer Museum
Michael F. Sherlock Foundation
Middletown Thunder
Midway Fire Company
Milford Township Fire Department



Recipients

Supporting economic development in our communities, our giving is

Montgomery Bucks Dental Society
Montgomery County Chamber of Commerce
National Shrine of Our Lady of Czestochowa
Neshaminy High School Instrumental Music Boosters
Neshaminy High School Marching Band
Neshaminy High School Wrestling Boosters
NOVA (Network of Victim Assistance)
New Hope Automobile Show
New Hope Celebrates
New Hope Eagle Fire Co.
New Hope Film Festival
New Hope Historical Society
Newtown Business Association
Newtown Fire Association
North Penn YMCA
OHAAT (One House at a Time) Beds for Kids
Ottsville Fire Company
Our Lady of Guadalupe
Our Lady of Mount Carmel
Palisades Community Chorus
Palisades High School
Palisades School District
Palisades Sports Boosters
Pearl S. Buck International, Inc.
Pearl S. Buck Volunteer Association
Pennel Fire Co. Station 8
Pennridge Community Day
Pennridge Community Education Foundation
Pennridge FISH
Pennridge High School
Pennridge Little League
Perkasie Fire Company
Perkasie Lions Club
Perkasie Towne Improvement Association
Philadelphia OIC (BankWork\$)
Plumsteadville Fire Company
Pohatcong History & Heritage Society
Push the Rock
Quakertown Fire Department
Quakertown High School Football Booster Club
Quakertown Rotary Club
Reapers Baseball Club
Richland Township
Richlandtown Fire Company
Riegelsville Public Library
Riegelsville Recreation Board
Road Angels of Doylestown
Rolling Harvest Food Rescue
Roslyn Valley Car Show
Rotary Club of Bristol
Saints Parents Booster Club
Salvation Army

Sellersville Fire Department
Slay Sarcoma Research Initiative
Soroptimist International of Indian Rock
Souderton Strikers
Southampton Fire Company
St. Isidore Church
St. Luke's Penn Foundation
St. Luke's University Health Network
St. Mark Church
Tabor Services, Inc.
The Chamber of Commerce for Greater Montgomery County
The Peace Center
The Rams Football Booster Club Association
The School District of Jenkintown
The SDG Foundation
The Seravalli Foundation
The Untold Foundation
The Welcome Project
TIR Church
Township of Bensalem
Travis Manion Foundation
Trumbauersville Lions Club
Tullytown Fire Company
Tyler Park Center For The Arts
United Friends School
United Way of Bucks County
United Way Lower Bucks Flood and Tornado Recovery Fund
Upper Bucks Chamber of Commerce
Upper Main Line Rotary
Village Improvement Association of Doylestown
VITA
Warminster Fire Department
Warrington Warriors Football and Cheer
Washington Crossing Council, Boy Scouts of America
West End Volunteer Fire Department
West Rockhill Township
Willow Charitable Funds
Willow Grove Community Development Corporation
Worthwhile Wear
Yardley Borough Recreation Board
Yardley Business Association
Yardley Makefield Fire Company Station 80
YMCA of Bucks County
Youth Orchestra of Bucks County
YWCA Bucks County

COMMUNITIES

CUSTOMERS

TEAM MEMBERS



Investing in You

We're investing in our branches. Our customers. Our communities.



Even during these uncertain times, Penn Community Bank is investing in the customers and communities we serve, by deepening relationships, and expanding our reach into new neighborhoods. Over the past year, we've fully renovated two of our flagship branches in Perkasie and Bristol and officially announced plans to expand in new markets, including the Lansdale area of Montgomery County.

This network-wide revitalization initiative focused on improving the bank's physical space and increasing the quality of interaction between our team members and customers. Through thoughtful design and layout changes, the implementation of new technology, and updated branding, we sought to enhance the experience for every customer.

The renovations at the Bristol and Perkasie Market Street branches included interior and exterior work. Inside the branches, customers and team members will experience increased branding features and messaging, refreshed finishes, curated furnishings, restructured teller lines, new customer interaction points, and more. On the outside, ATM upgrades,

drive-up updates, and enhanced signage will highlight our mission and service commitments to both customers visiting the branch and the community at large. The new Lansdale Branch location will carry the same look and feel and be home to an entire team of relationship bankers and commercial lenders.

“Over the past several years, we have invested in online and mobile banking platforms as customer needs change. But we know the important role of physical locations in meeting the financial needs of customers. We have continued to invest in our retail network because we believe in the power of relationship-based banking,” said Stephen Murphy, Penn Community Bank Chief Banking Officer. “Whether a new location or a renovated branch, the bank's organic growth plan and strategic goals are focused on serving the needs of area families and the growing small- and commercial-business community, especially in the midst of the pandemic.”

“Over the past several years, we have invested in online and mobile banking platforms as customer needs change. But we know the important role of physical locations in meeting the financial needs of customers.”

Stephen Murphy
Chief Banking Officer

grow and
prosper



COMMUNITIES

CUSTOMERS

TEAM MEMBERS

Responding to the Needs of International Business

Customer Spotlight: Chant Engineering

“People don’t necessarily think of banks as helping them, but when you’re a business, you realize how important it is.”

Phil Chant
Chant Engineering

Too often, companies that do business around the world think they have to choose a bank with either international banking capabilities or personal customer service. But New Britain-based Chant Engineering and its relationship with Penn Community Bank proves that you can have both.

Phil Chant is the second generation to lead the

company that his father Jim launched in 1970. Today, Chant Engineering custom builds testing machinery for companies worldwide in the aerospace, automotive, hydrostatic and rigging industries, as well as the military.

Because Chant Engineering needs to process financial transactions with customers in dozens of countries around the globe, the company felt trapped into banking with large, multinational banks. But after becoming increasingly dissatisfied by the lack of personal customer service from commercial banks, Phil set out to find a bank that could meet his international banking needs and also treat him and his business like they were important.

Phil talked to several local banks and ended up settling on Penn Community Bank after working closely with lender Trevor Harrison.

“People don’t necessarily think of banks as helping them, but when you’re a business, you realize how important it is,” Phil said. “The great thing about Penn Community Bank is, they’re actually interested in helping us. With other banks, we’d call them and say, ‘Hey, I want to borrow some money,’ or ‘I want



to do this or that,' and end up having to chase them because they never call you back. You don't have to worry about that with Penn Community Bank."

Phil wanted a bank that would treat him and his company with the same type of respect and commitment to customer service exemplified by his father. Born in London, Leonard James "Jim" Chant was recruited as an engineer for the NASA space program, bringing his wife and three sons to the United States in December 1959. Jim worked on the Johnsville human centrifuge operated by the U.S. Navy at the Naval Air Development Center in Warminster. At the height of the U.S. space program, the world's largest centrifuge produced the powerful G-forces required to train fighter pilots and the nation's first astronauts, including Alan Shepard, John Glenn and Neil Armstrong.

Over the years, Jim Chant began to specialize in testing equipment, and in 1970, he launched his own consulting business, L.J. Chant Associates, from his basement. Phil joined his father as the business' only fulltime employee in 1985, and the company moved to New Britain and built a 10,000-square-foot facility a few years later. Phil became company president in 2000 after Jim retired. Today, the company employs about 60 people, including the third generation of the Chant family, and continues to grow.

To fuel that growth, Phil needed a banking partner that would be responsive to his needs, and he found that partner in Penn Community Bank. In 2019, Chant Engineering refinanced business loans it had held at other banks, and established a relationship with Penn Community Bank. When the COVID-19 pandemic hit, Penn Community Bank also was able to help the company secure two Paycheck Protection Program (PPP) loans backed by the U.S. Small Business Administration. But it was Penn Community Bank's decision to join the SWIFT

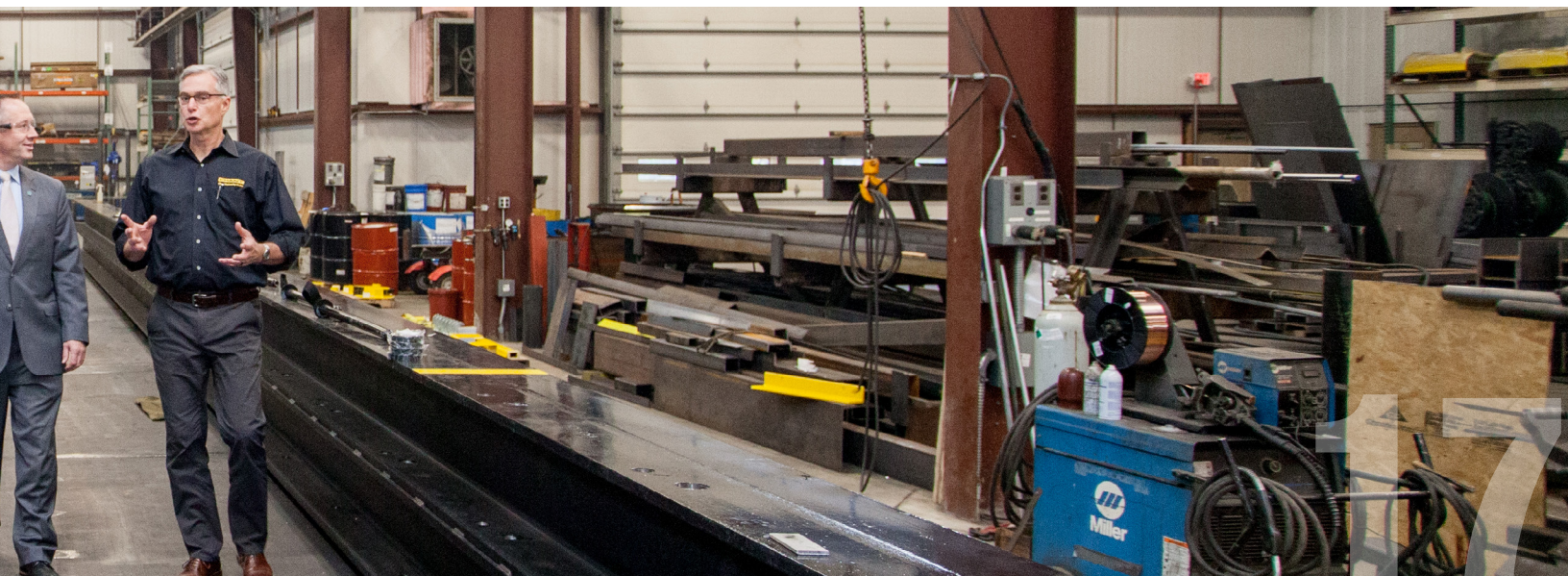
network that enabled Chant Engineering to bring its full banking relationship to our bank.

SWIFT – Society for Worldwide Interbank Financial Telecommunications – is a member-owned cooperative that facilitates safe, secure, accurate financial transactions worldwide. Each member institution is assigned a unique code that identifies the bank name, along with the country, city, and branch from which the transaction originates. The system allows individuals and businesses to accept electronic payments regardless of which bank the customer uses.

"We sell and service customers all around the world, so we get payments from customers in every kind of country you can think of," said Phil. "Originally, one of the challenges of working with a smaller bank was that most don't have the wire transfer set up needed to do transactions internationally. When we started talking to Penn Community Bank, we told them we needed that capability. They committed to doing that, and they've done so – which is tremendous, because it's a big investment by the bank."

In addition to the commercial banking products and services for Chant Engineering, Phil Chant also relies on Penn Community Bank for financing for his real estate investments.

"I've been doing this for nearly 40 years, and by far, Penn Community Bank is the best bank we've ever dealt with," Phil said. "I would tell anybody who has a small business to at least take a look and talk to Penn Community Bank, because it is a different bank and it's a different way of doing business. It's a friendly, old fashioned, service-focused way of doing business, which you don't see much anymore, and it's tremendous."



Redefining ‘Bankers Hours’: PPP & Beyond

Customer Spotlight: DM Sabia Masonry

Philadelphia-area contractor D.M. Sabia & Co., Inc. prides itself on providing high-quality masonry work that will stand the test of time. Since the business' founding in 1923, the Sabia family and their crews have been responsible for some of the region's most notable masonry projects, including the wall of Chelmsford granite that undulates throughout the Liberty Bell Center, the glazed brick, granite, and cast stone at SEPTA's 63rd Street Station, and the bluestone paving, granite cannon plinth, and cannons that welcome visitors outside the Museum of the American Revolution.

During its nearly 100 years in business, the family-run firm has survived multiple seasons of hard times, from the Great Depression of the 1930s to the Great Recession of the early 2000s. When the COVID-19 pandemic hit Pennsylvania in March 2020, third-generation owner Nick Sabia knew the company would need help if it were going to survive this crisis too.

In just months, \$6 million in contracts were either canceled outright or put on hold. Even more worrisome, payments on accounts receivable slowed considerably, as Sabia's customers held on to their money longer. When the government announced the Paycheck Protection Program (PPP), Nick knew he needed it. And he knew his Relationship Manager, James Li, and the rest of the team at Penn Community Bank were the ones to call.

“The bank walked us through the PPP process. Once they had the information, the loan turned around very quickly, and we had the money within a day or two,” Nick said.

As a Commercial & Industrial Lending Team Leader, James said the relationship with Nick and D.M. Sabia exemplifies the personal approach Penn Community Bank takes to business banking and lending.

“Today's businesses don't just operate 9 to 5, Monday through Friday. Business leaders like Nick need bankers and lenders who understand that and are willing to return phone calls, texts and emails even after hours,” said James. “When we meet with businesses like D.M. Sabia, we see so much potential and want to start a relationship that helps them grow and thrive.”

Nick drew upon that relationship again when D.M. Sabia was awarded the contract to build The Commons at Villanova University, six new residence halls of apartments and suites designed to foster a sense of community, with a TechZone, convenience store, fitness centers, restaurant, and outdoor gathering spaces. The \$28 million contract raised the bar again as the most extensive job D.M. Sabia had undertaken. Nick again turned to the lenders at Penn Community Bank.

“I went to James and said, ‘We've got this big job coming up. We've run some projections, and I think we need our line to be increased to \$7 million, just in case,’” Nick said. “In the end, the job went well, and we didn't have any delayed payments, so we didn't need to draw on that increase, but it was good to know that we had it if we needed it.”

For its work on The Commons at Villanova University, D.M. Sabia won “Best Specialty Contractor Project” in November 2020, part of the Annual Construction Excellence Awards sponsored by the General Building Contractors Association.

“Penn Community Bank has been there for us every time we've needed them,” said Nick. “When they commit to us, they honor it. As a contractor, I can't tell you how much that means to me.”



“ The bank walked us through the PPP process. Once they had the information, the loan turned around very quickly, and we had the money within a day or two. ”

Nick Sabia
D.M. Sabia & Co, Inc.



A 'Fear-Free' Relationship

Customer Spotlight: Telford Veterinary Hospital

If you're a pet owner, you know that some dogs and cats just know when it's time to go to the vet – and they are none too happy about it. Humans often feel the same way about dealing with finances. But with the right approach, both veterinary care and banking can be pleasant experiences.

After becoming the only Fear Free certified veterinary practice in Montgomery County, and only one of five such practices in southeastern Pennsylvania, Telford Veterinary Hospital owners Dr. Sharon M. Minninger and Jonathan Detweiler recognized the difference that a human touch can make. They and their entire 17-person practice achieved certification in the Fear Free approach, which aims to prevent and alleviate fear, anxiety, and stress in pets by educating the people who care for them.

Fear Free integrates a variety of approaches into the delivery of veterinary care, such as, minimizing an animal's waiting time in the reception area, playing calming music, offering small treats throughout the visit, and delivering all services, exams and tests in the same exam room, so the pet doesn't have to

adjust to another new treatment room.

"Fear Free practices are all about reducing the fear, stress and anxiety for the pet around their vet visits," said Jon. "If you had told me five years ago that just doing that would make a pet's visit, and therefore an owner's visit, that much better, I never would have bought into it. Now, we believe in it so strongly, we've had our whole practice certified."

While Sharon and Jon were working on their certification, they also began yearning for a bank that would take a similarly personal approach to their financial services and understand their history.

Sharon founded Telford Veterinary Hospital in 1999. The primary care veterinary hospital provides wellness care, sick calls, emergency treatments, end of life care, and routine surgeries for pets, from cats and dogs to guinea pigs, ferrets, hamsters, and more. The practice grew steadily over the years, from a one-woman show to a multi-employee, multi-vet practice.

Then came 2008 and the Great Recession ushered in by the collapse of the housing market.

“When the economic crash happened in 2008 and 2009, business got incredibly difficult here,” said Jon, who serves as the hospital’s administrator. “We struggled to keep up with things, and like many businesses at the time, we almost lost everything. We were late on bills. We nearly defaulted on our mortgage. It was very difficult to get through that. We survived, but we spent years afterward paying penalty interest rates and digging out of astronomical credit card debt.”

Tenacity, perseverance, and a commitment to delivering unparalleled care to pets and the people who love them kept the team at Telford Veterinary Hospital going. As the years passed, business rebounded, and Sharon and Jon felt like they were on the road to financial recovery.

To pay forward the community support they felt they were shown during the Great Recession, Sharon and Jon wanted to give back to the local community. They decided they wanted to donate Christmas trees to families in need. So they visited the annual Souderton Boy Scouts’ Christmas tree lot, where they happened to run into Penn Community Bank commercial lender Trevor Harrison, who had been their lender at their previous bank. Sharon and Jon arranged to donate several Christmas trees to families who otherwise could not have afforded one, and they bid farewell to Trevor with a promise to keep in touch.

By 2018, they felt that they were in a strong enough financial position to inquire about refinancing their credit to get better interest rates. They decided to call Trevor.

“When we started looking for a new bank, we kept in mind advice from my dad,” Jon said. “One of the things my father always told me, especially when it comes to banking, was ‘Stay local. Work with a local bank,’” Jon said. “He’d say, ‘Make sure you’re supporting local businesses because what you count on for your business to survive, they count on the same thing.’”

Sharon and Jon met with Trevor to review the business’ financial statements. In consultation with their accountant, they worked to phase in the changes, and in early 2020, they reconnected with Trevor to start the loan refinance process.

And then came COVID.

“This was March of ‘Rona Year,’ and we were in a panic, because here we were, looking at a refi,

hoping to get our interest rates down. It was a great opportunity, and overnight, we literally had no idea what was going to happen with business,” recalled Jon. “We didn’t know if we were going to be deemed essential, if we were going to be shut down. We were panicking.

“So I reached back out to Trevor and said, ‘There’s this PPP thing and emergency loans, and I just don’t know what to do.’” Jon continued. “Trevor took a lot of time to work through the whole process with us, and we weren’t technically even customers yet. That day, I hung up the phone and went right over to the nearest Penn Community Bank branch and opened up an account.”

Sharon recalls just how scary and frustrating the early days of the pandemic were for business owners.

“Right as COVID was starting, none of us had any idea what was happening. We were all really scared,” she said. “Penn Community Bank got us the PPP loan when the bank that we had been using could not get the paperwork processed. We came to Penn Community in desperate need of help, and they understood where we were and did everything they could to make it as easy as possible. Those are the relationships that you lose when you go to bigger banks. For us, it’s super important to work with local folks, have those relationships, and feel good about where we’re banking, that our business is going to support good people, for good reasons.”

Over the next 18 months, Trevor and the team at Penn Community Bank helped Jon and Sharon with everything from PPP loan forgiveness to the mortgage refinance for their business. With a better loan in hand, they were able to consolidate their finances, pay off debt, and establish a line of credit. And whenever they had questions or didn’t know what to do next, their bankers were just a phone call or text away for an answer.

“Penn Community Bank just became the banking resource that we really needed,” Jon said. “In a small business, when you’re limited on the resources you can have in-house, you rely on other services and other institutions to be able to provide that to you. Penn Community Bank provided all those things and more.”



Growing Up with Penn Community Bank

Customer Spotlight: McMullen Family

From a childhood savings account to a mortgage for his second family home, Rory McMullen has relied upon the team at Penn Community Bank for banking and lending solutions throughout the various stages of his life.

Rory was about 13 years old when he opened his first account at Penn Community Bank, a savings account to hold the proceeds from his first job. Over the years, he grew close to the team at his local branch in Riegelsville, establishing checking accounts and, when the time came, working with them to obtain his first mortgage to buy his first house. In the fall of 2021, he again relied upon the team at his hometown bank as he and his wife sold their first home and bought a new home that better suited their growing family.

The McMullens keep coming back to Penn Community Bank throughout the changing stages of their lives because they value the relationships they have built with the bank and its people.

“I’ve stayed with Penn Community Bank since I’ve been a young kid,” Rory said. “I knew most of the tellers as a child growing up either because they were family friends or because they were a teller at the bank. I really like the feel of that relationship and that you can get to know people on that level. You don’t feel like you’re just a person passing through.”

Rory relied on established relationships when navigating the stresses of a competitive housing market. He reached out to Penn Community Bank at the start of the home-buying process because of his positive experience working with Riegelsville branch manager Sue Matthias when he bought his first home in 2006. He became connected with mortgage officer Melissa Thornton, who worked closely with him to find a home that was right for his family. Over a period of almost three years, Melissa was in constant communication with Rory about various home-buying considerations.

“I knew most of the tellers as a child growing up either because they were family friends or because they were a teller at the bank. I really like the feel of that relationship and that you can get to know people on that level.”

Rory McMullen

“We talked about timing, budgeting, everything that comes along with relocating,” Melissa said. “If a property came up that he was interested in, we would evaluate how it would impact his family. I know we talked about everything from what playground they would go to, his backyard, location, the size of the house.”

Rory knew there were a variety of important factors to consider. His first home went through extensive renovations when he got married and started a family. Now that his children were getting older, he was looking for a potential “forever home.”

“This was going to be the home where my first daughter would be starting school as a kindergartner,” said Rory. “And we wanted it to be a home that we would be comfortable enough in to know that we would want to spend 20 or 25 years

there. This is where we are literally putting down roots and hopefully our family will only continue to grow and mature in this home.”

Throughout the family’s home-buying journey, Melissa was there every step of the way. Rory relied on his established relationship with Penn Community Bank, as well as the realtor who had helped him buy his first home, often checking in once or twice a week.

“We really got in-depth,” Melissa said. “He would communicate with his realtor and get feedback from me to make sure that all aspects of his move were for the best benefit for his family. It was just great communication, and I loved working with them.”

At the end of the process, Rory had relocated his family to a house that was well-suited to all their needs, as well as nurtured a relationship going back three generations.

“I keep going back to Penn Community Bank because I think there is value in personal relationships. We’ve established trust,” said Rory, noting that he would work with the bank for future home-buying needs.

Melissa also counts the experience as a success and looks forward to working with the McMullen family for years to come.

“It took them almost three years to get the perfect house, but when it worked out, it was just so awesome,” said Melissa. “It’s three generations that have been banking with us, and now we are working with additional family members. My favorite part of the job is getting to know people, learning about their experiences and their priorities. I love working with folks and getting them into their house.”



Buying Your First Home

Whatever your situation or goals, our team of experienced mortgage loan officers are here to walk you through every step of the process.

Scan now to read more about taking those first steps.



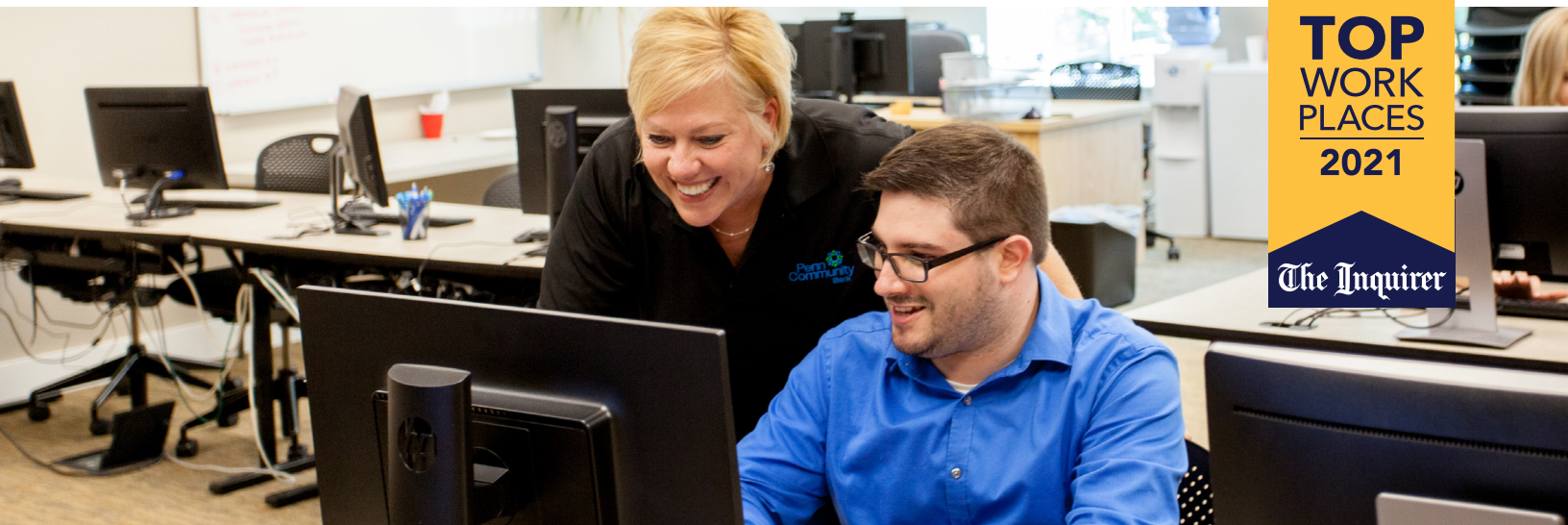
Penn Community Bank Named a 'Top Place to Work'

We love our team. We're proud to be recognized as one of the top employers in the region by the *Philadelphia Inquirer*.

Penn Community Bank has always emphasized its corporate culture, including our impact on the communities we serve and our ability to empower our team members.

In recognition of this commitment, the *Philadelphia Inquirer* named Penn Community Bank as one of the

top places to work in the region. This annual list of Delaware Valley employers recognizes businesses of all sizes and industries based on various factors, including organizational alignment, strategic execution, and employer-employee connection.



Now Hiring

At Penn Community Bank, our growth mission is to deliver solutions that genuinely serve the best interests of our personal and business customers in ways they don't typically experience at other financial institutions. As a bank powered by good values, we are a catalyst for good with the flexibility, responsiveness, and experience to guide next-level growth for everyone we serve.

Explore our current career opportunities, and discover how you could join us in making a difference for area families and businesses.





Breaking Through the Glass Ceiling

Our authentic commitment to diversity, equity, and inclusion begins with our team members.

Women represent more than half of the entry-level workforce in banking and consumer finance. However, the percentage of women holding leadership roles dwindles quickly as the ladder scales up to senior positions. According to data from the 2020 Women in the Workplace study, women account for only about 1 in 4 of all C-suite executives and less than 1 in 3 of all senior vice presidents within the banking field.

At Penn Community Bank, though, we are proud to break that banking industry mold. With Jeane M. Vidoni as our president and CEO and a high percentage of women in senior leadership roles, supporting and promoting women at all levels is an important priority for our organization.

To further our diversity, equity, and inclusion efforts, the bank launched a Women's Networking Employee Resource Group (ERG). This voluntary, employee-led group fosters a diverse, inclusive workplace aligned with our organizational mission, values, goals, business practices, and objectives. The group's mission is to cultivate an inclusive environment that supports and encourages women to advance their skills and leadership potential through connection, mentorship, collaboration, and discussion.

As the Women's Networking ERG grows and thrives, additional resource groups are planned to foster professional and social connections between Penn Community Bank's diverse team members.

50 Years of Service ‘From the Basement Up’

Things change. But some things - like Jan Bacchi's service to Penn Community Bank - stay the same.



On June 25, 1971, Jan Bacchi took a summer job at her local bank on Mill Street in Bristol Borough. What began as a temporary gig clearing paperwork in the basement of the branch has turned into a 50 year career – all of it with Penn Community Bank.

“It was only supposed to be a summer job. One day I got called into an office and was told the accounting department needed help and they wanted me to join full time. So I can say I literally worked my way out of the basement,” Jan laughs.

After stints in accounting, mortgage tax, and as a teller, in the early 1980s Jan joined now-retired Penn Community Bank team member Connie Barna in the consumer lending department as a processor and eventually an underwriter.

“Back then, we did everything by hand... things were manual. Paper copies and mail – we’re talking before internet, email, fax even.”

Over the years, things began to change. With new tools, lending processes became more automated and job descriptions changed. And, with each change, Jan adapted to a new role, honing new skills. In early 2004, she continued her role as an underwriter on the origination side of Residential Lending when the consumer lending department combined with mortgage lending.

While some things are different, she says the culture of the bank hasn't changed.

“I’ve always felt connected to the team – even though there are many more employees now

than when I started. I’ve enjoyed working for an organization that feels like a family and is so supportive. We’ve always been so personable.”

In her work, Jan says she's always enjoyed the connection to repeat customers who you see growing and are able to support. Today, as a Residential Lending Senior Underwriter, she still loves to educate customers and community members about the lending process and help them with financial literacy tips and tricks.

When asked about what advice she had for others, Jan said it's simple.

“You have to enjoy your work and enjoy the people around you. If you don't, it makes for a long day. Even after 50 years, I still love what I'm doing.”

“You have to enjoy your work and enjoy the people around you. If you don't, it makes for a long day. Even after 50 years, I still love what I'm doing.”

Jan Bacchi
Loan Origination Senior Underwriter



Team Member Awards

Whether it's individuals or entire departments, we're proud to celebrate the successes of the team members that power Penn Community Bank.

Penn Community Bank Human Resources – HR Department of the Year, Delaware Valley HR Department of the Year Awards

The Penn Community Bank Human Resources Department, led by Georgann Berger McKenna (EVP, Chief Human Resources Officer) was named a 2021 HR Department of the Year by a panel of business leaders from throughout the region.

The award, part of the Delaware Valley HR Department of the Year program, recognizes the essential contributions of human resources and training departments in businesses of all sizes. Among the most important factors in receiving the award were the bank's commitment to employee wellbeing during the pandemic and our authentic commitment to diversity, equity, and inclusion efforts.





Jeane M. Vidoni – Circle of Excellence, *Lehigh Valley Business*

Jeane M. Vidoni (President & CEO) was named a 2021 Women of Influence – Circle of Excellence honoree by *Lehigh Valley Business*. The award recognizes women of longstanding, notable success in the community who lead the way for other women.



Stephanie Schwartzberg – Salute to Women Who Make a Difference, YWCA of Bucks County

Stephanie Schwartzberg (EVP, General Counsel) was recognized by YWCA of Bucks County for her women's empowerment work, specifically her longstanding mentorship of Firebirds 433, the all-girl robotics team at Mount St. Joseph Academy.



Jake Iampietro – Future Under 40, Pennsylvania Bankers Association

Jake Iampietro (SVP, Director of Retail Banking) was named a Future Under 40 award recipient by the Pennsylvania Bankers Association. The award was presented to 10 banking industry leaders aged 40 and younger who have made a tremendous impact in their institution, the community, and the profession.



Bernard Tynes – Diversity Leaders in Business, *Philadelphia Business Journal*

Bernard Tynes (SVP, Director of Marketing and Data Analytics) was recognized as a top diverse business leader in the region by the *Philadelphia Business Journal*. He is one of 25 regional diverse business leaders honored for their success in their respective fields and for significant contributions to corporate philanthropic initiatives.



Kirsten Palmieri – Tomorrow's Promise, Pennsylvania Bankers Association

Kirsten Palmieri (VP, HR Manager) was named a Tomorrow's Promise award recipient by the Pennsylvania Bankers Association. The honor celebrates a woman aged 35 or younger who continues to make a significant impact in her field and community, making her "one to watch" in Pennsylvania's banking profession.

Award-Winning Community Partnership

We take our role as a catalyst for good seriously. After all, community is our middle name.

In March 2020, as the coronavirus pandemic swept through the region, Penn Community Bank coordinated with the United Way of Bucks County to create the Bucks County COVID-19 Recovery Fund. Seeded with \$25,000 from each organization, the Fund provided vital grants to community agencies to help them deliver COVID-19-related services to people most impacted by the pandemic, including those who abruptly lost their jobs when businesses were forced to close. This year, the Philadelphia Business Journal honored the bank and the United Way of Bucks County in its Faces of Philanthropy awards program for their “difference-making partnership” between a local business and a nonprofit organization. Since being launched, the Bucks County COVID-19 Recovery Fund has provided more than 80 grants, totaling more than \$480,000 to more than 40 organizations. These grants have helped more than 40,000 county residents, including 13,000 children and 6,000 seniors.

“Through words and actions, Penn Community Bank consistently shows a deep commitment to the greater good,” said Marissa Christie, president and CEO of United Way of Bucks County. “We are fortunate to have Penn Community Bank as a key collaborator. It means a lot to work with a business that shares our values and our commitment to the community.”

This isn't Penn Community Bank's first partnership with the United Way. Opened in early 2020, the Healthy Eating and Living Partnership (HELP) Center in Bristol is the culmination of years of work between United Way, area nonprofits, and Penn Community Bank to create a hub to meet the needs of the community. An 8,000 square foot space, the

warehouse serves as a distribution point for critical items like food, cleaning products, linens, hygiene products, and more.

In addition to assisting populations in need, the HELP Center has played a critical role in the community response to the pandemic as well as several natural disasters impacting area residents. Since its opening, over \$2 million in goods have been provided to individuals and families throughout the region.

“We live out our mission by serving as a trusted and essential partner that meets people where they are – the HELP Center is an extension of that mission,” said Bernard Tynes, Penn Community Bank Director of Marketing. “Whether it is helping those in need, partnering with front-line organizations to expand their reach, or leading the community response to the COVID-19 pandemic, our goal is to make an unparalleled contribution to the communities we serve.”

“Through words and actions,
Penn Community Bank
consistently shows a deep
commitment to the greater
good.”

Marissa Christie
President & CEO,
United Way of Bucks County



iture

COMMUNITIES

CUSTOMERS

TEAM MEMBERS

CANNED FRUIT (2)

CANNED VEGETABLES (2)

The UPS Store
Small Business Solutions
ups.com

31



\$74,068

Donated to United Way of Bucks County

In 2021, more than 100 team members supported Penn Community Bank's annual United Way fundraising campaign, pledging more than \$46,000. These funds – along with a \$28,000 corporate contribution – will support the United Way of Bucks County's work to improve access to education, increase income, and promote healthy living throughout the region.

Team Member Involvement

Our team members play a critical role in the communities they live and work in.

From tellers to directors, Penn Community Bank team members volunteered more than 5,000+ hours in 2021 with more than 100 area nonprofits, community groups, and professional associations, including:

American Bankers Association
American Bankers Association Mutual Council
American Bankers Association Communications Council
AICPA
Addiction Victorious Recovering Ministry
Advisory Committee for Entrepreneurship & Small Business Development
Alpha Gamma Rho Alumni Association
AMBUCS
American Legion
Ancient Order of Hibernians
Archbishop Wood Football Parents Association
Association For Talent Development
Autism Society
Bensalem Business Association
Building Industry Association of Philadelphia
Blankets For Troops
Blood Connection
Boy Scouts of America, Washington Crossing Council
Boy Scouts of America Troop 79, Perkasie
Bristol Lions Club
Bristol Rotary
Bristol Rotary, Loan Committee
Bucks County Industrial Development Authority
Bucks County Economic Development Corporation
Bucks County Estate Planning Council
Bucks County Industrial Development Authority
Bucks County Technical High School
Bucks Knocks Out Hunger
Central Bucks Chamber of Commerce
Central Bucks Regional Police Foundation
Community Accountability Program
Cornerstone OnDemand Philadelphia Chapter
Council Rock Northampton Little League
David's New Day
Discover Dublin
Doylestown Alive
Doylestown Country Club Finance Committee
Doylestown Hospital
Durham Township Planning Commission
Eastern Montgomery County Chamber of Commerce
Family Service Association
Financial Managers Society
Fire Fighters Fighting ALS
For Pete's Sake
Foundations Community Partnership
George Washington University, Customer Experience Committee
Girl Scouts of the USA
Grace Bible Fellowship Outreach
Grace Inspired Ministries
Grand View Health Foundation
Habitat for Humanity of Bucks County
Heritage Conservancy, Development Committee
Historic Fallsington Middletown Township Beautification
Home Builders Association of Bucks and Montgomery
Hope Lodge
Hosensack Grace Evangelical Congregational Church
Inclusion and Global Awareness Committee
Investments and Wealth Institute
Ivy Hill Therapeutic Equestrian Center
Jenkintown Lady Drakes
Jenkintown's Sunset Run
Lehigh Valley Economic Development Corporation
Lenape Valley Foundation
Let International
Levittown-Fairless Hills Rotary
Lower Bucks County Chamber of Commerce
Maple Shade Soccer Club
Mount Saint Joseph Academy Robotics Team
Multiple Sclerosis Society
NCR Digital Business Banking Council
NCR Solutions Advisory Board
Neshaminy School District
NOVA (Network of Victim Assistance)
Newtown Arts Company
Our Lady of Guadalupe Parish
Pennsylvania Bankers Association
Pennsylvania Bankers Association, Diversity, Equity & Inclusion Advisory Council
Pennsylvania Bankers Association, Legal Affairs Advisory Committee
Pennsylvania Bankers Association, Lending Advisory Committee
Pennsylvania Bankers Association, Women in Banking
Pennsylvania Bankers Association, Young Professionals
Palisades Youth Soccer
Pastoral Council at Our Lady of Perpetual Help Church
Pearl S. Buck International
Penn Foundation
Pennridge Community Center Advisory Board
Pennridge FISH
Pennridge Networking Group
Pensbury Baseball Parents Club
Perkasie Borough Council
Philadelphia Bank-On Coalition
Philadelphia Friends of the V Foundation
Quakertown Alive!
Quakertown Community Outreach
Quakertown Food Pantry
Richland Township Fire and Rescue
Rotary Club of Doylestown
Single Parents Ministry
Society for Human Resources Management
Springtown Volunteer Fire Company, Fundraising Committee
St. Luke's Penn Foundation Wellspring Clubhouse Advisory Board
St. Luke's Health Board of Directors
St. Paul's United Church of Christ
St. Vincent DePaul Church
Tabor Children's Home
The JAG Fund, Inc.
United Way of Bucks County
United Way of Bucks County, Young Professionals Committee
Upper Bucks Chamber of Commerce
Willow Grove Community Development Corporation (CDC)
Willow Grove NAACP
Women Who Care, Bucks County
YMCA of Bucks County, Lower Bucks Advisory Board
YMCA of Bucks County, Regional Board

Our Locations

Bensalem

Hulmeville & Galloway Roads
Bensalem, PA 19020
215-639-3500

Bristol

118 Mill St.
Bristol, PA 19007
215-788-6300

Doylestown

426 N. Main St.
Doylestown, PA 18901
267-864-1008

Dublin

142 N. Main St.
Dublin, PA 18917
215-249-3834

The Fairway (Jenkintown)

1651 The Fairway
Jenkintown, PA 19046
267-415-1365

Highland Park

16 Highland Park Way
Levittown, PA 19056
215-949-3900

Lansdale

490 Forty Foot Road
Lansdale, PA 19446
267-328-4360

Levittown

208 Levittown Parkway
Levittown, PA 19054
215-946-7400

Lower Makefield

732 Stony Hill Road, Bldg. 3
Yardley, PA 19067
215-493-7692

New Britain

380 W. Butler Ave.
New Britain, PA 18901
215-489-2801

New Hope

275 W. Bridge St.
New Hope, PA 18938
215-862-5021

Newtown

295 N. Sycamore St.
Newtown, PA 18940
215-504-6201

Perkasie - Fifth Street

1129 N. 5th St.
Perkasie, PA 18944
215-257-3940

Perkasie - Market Street

600 W. Market St.
Perkasie, PA 18944
215-257-5157

Pipersville

6999 Easton Road
Pipersville, PA 18947
215-766-9173

Quakertown

1051 S. West End Blvd.
Quakertown, PA 18951
215-529-9582

Richlandtown

519 Richlandtown Pike
Richlandtown, PA 18955
215-538-2956

Riegelsville

1315 Easton Road
Riegelsville, PA 18077
610-749-2237

Southampton

530 Second Street Pike
Southampton, PA 18966
215-355-5203

Warminster

601 Louis Drive
Warminster, PA 18974
267-282-4634



Greater Good Banking

(grā-ter gu'd ban-king)

noun: 1. Sustained commitment to mutual banking with values-driven financial services, industry leading expertise, and deep-rooted community legacy. 2. Penn Community Bank.

If you would like to know more about our commitment to being an integral part of the local economy and community, or would like to learn more about Penn Community Bank and experience Greater Good Banking, please contact us at GreaterGoodBanking@PennCommunityBank.com.

At Penn Community Bank, our commitment to helping families, businesses, and communities grow drives everything we do.

We know that, by working together, people can achieve remarkable things for their families, friends, neighbors, and community. As the largest independent mutual bank in eastern Pennsylvania, our mission is to stimulate and support those efforts—not only through the products and services we offer, but by working side-by-side.



PennCommunityBank.com | 215.788.1234



**Here
We
Grow.**

Member FDIC. Equal Housing Lender.