

A YEAR OF

# GREATER GOOD BANKING

2020 IMPACT REPORT

## Pandemic Proof

Stories of courage, optimism, and resilience from our Communities, Customers, and Team Members



**Here  
We  
Grow.**



# About Us

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 financial resources to meet the needs of individuals and families throughout their lifetimes, help businesses grow and prosper, strengthen local economies, and partner with local organizations to improve quality of life.

Penn Community Bank provides banking, lending, and investment solutions for customers throughout eastern Pennsylvania, pairing the data-driven technology that families and business owners need with the local decision-making authority and personalized service focus they want. 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 take our responsibility to grow and improve our communities seriously.

We are positive momentum, personified. With the experience to keep it going until our customers and communities reach their financial goals. Let's get there together.







219

Penn  
Community  
Bank



# Eastern Pennsylvania's Largest Mutual Bank

Headquartered in Bucks County for 150 years and proud to function as an integral part of the local economy and communities around us.

**\$2.5+**  
billion in assets

**352**  
employees

**23**  
branches

**3**  
business  
centers





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# Letter from the CEO

To our Customers and Communities –

A global pandemic, economic upheaval, civil unrest – 2020 was an unprecedented year.

In these uncertain times, I take comfort in the things I am sure of: the cherished love of family and friends, the resiliency and perseverance of our communities, and the common bonds which connect us all. Likewise, I want you to be certain of Penn Community Bank's commitment to you, your families, and your businesses.

As a part of the neighborhoods we serve for over 150 years we've seen it all, and we know the importance of community – especially in difficult times like these. After all, it's no coincidence "Community" is our middle name. It's a core value that drives everything we do, and it's the guiding focus that has made us the largest, mutual bank in the region.

At the onset of the coronavirus pandemic, Penn Community Bank was proud to lead the local response to COVID-19, as only a community-first financial institution could: from equipping our team members with the personal protective equipment and remote work ability they needed to keep them safe, to donating tens of thousands of dollars to area non-profits serving those in need, to applying every resource at our

disposal to process and fund Paycheck Protection Program (PPP) loans for area businesses.

This response was only possible because of our strong financial position and mutual structure. Penn Community Bank is well capitalized with strong liquidity, and our local leadership is focused on you, not shareholders looking only at the bottom line. Because we aren't publicly traded, we have the freedom to put the needs of our customers first in everything we do – especially in times like these. Our team members understand the needs of local families and business owners, and our local decision-making means faster, easier banking and lending options to see you through this stretch - and whatever lies ahead.

In addition to being your hometown bankers, our team takes pride in being industry leaders and experts in their fields, able to understand the rapidly changing economic trends and needs that businesses and families are facing and to put solutions into action. As a member of the Bucks County Economic Recovery Taskforce, representative for the Third Federal Reserve District on the Federal Reserve Board's Community Depository Institutions Advisory Council (CDIAC), and Pennsylvania Member Director for Federal Home Loan Bank (FHLBank) of

Pittsburgh's Board of Directors, I will continue advocating for policies that help our communities overcome and thrive.

As president and CEO, I am so blessed to experience our institution's deep, personal connection to those we serve and to see the difference that Greater Good Banking can make. Even though social distancing is the order of the day, we will never lose our closeness; instead, we'll cherish it more. It's why we were proud to answer the call as "essential workers", why we'll continue to work to meet the needs of our communities when it matters the most, and why we'll persevere, together.



**Jeane M. Vidoni**  
President & CEO







# Executive Team



**Jeane Vidoni**  
President  
Chief Executive Officer



**Robert Coffin**  
Executive Vice President  
Chief Credit Officer



**Charles Field**  
Executive Vice President  
Chief Financial Officer



**Stephen Murphy**  
Senior Vice President  
Director of Residential  
Lending & Sales



**Diane Brown**  
Executive Vice President  
Chief Administrative Officer



**Lewis Cyr**  
Executive Vice President  
Chief Lending Officer



**Georgann Berger McKenna**  
Executive Vice President  
Chief Human Resources Officer



**Christian Wagner**  
President  
Penn Investment Advisors

# Board of Directors



**Bill Larkin**  
Chair



**Cheri Freeh**



**Bob Byers**



**Mark Worthington**



**Thomas Lomax**



**Bruce Iacobucci**  
Vice Chair



**John Foff**



**Krista Harper**



**Ross Choate**



**Bruce Weed**





# Our Brand DNA

The inherent elements and attributes that drive our brand promise.

## TRUSTED EXPERTISE

Part of our commitment to our customers is making sure that they have access to not just the financial tools, but the advice and guidance they need to grow. As the largest mutual bank in eastern PA, our people are knowledgeable in all aspects of the business. Plus, our integrated structure ensures the needs of our clients come first.

## TWO-WAY RELATIONSHIPS

When we work with our customers, we're in it together. Their growth is our growth. And we support them, their families, and their businesses as part of our community.

## VALUES-DRIVEN BANKING

As a community stronghold, we take our responsibility to grow and improve our community seriously. From our commitment to giving back 5% of our net income to our communities, to our team members volunteering at the ground level. And our mutual structure means that we are beholden to our customers, not shareholders.

## DEEP ROOTS

Our name is Penn Community Bank, and we truly live up to all aspects of it. We maintain a strong presence and get involved in the communities where we operate, becoming a trusted and integral partner that meets people where they are.

# What is ‘Greater Good Banking’?

When you’ve been a part of communities as long as we have, you learn a thing or two about what it truly means to serve and be a catalyst for growth.

Greater Good Banking is our promise to customers: to offer values-driven banking based on mutually beneficial relationships that help every customer recognize and reach their financial growth potential. With our expertise and knowledge of the communities we serve, we live this philosophy every day, while helping our customers achieve their next growth moment.

Greater Good Banking takes the original idea of community partnership that was behind the founding of mutual banking and applies it to the here and now; it’s what differentiates us from megabanks. As the largest mutual bank in eastern Pennsylvania, Penn Community Bank isn’t publicly traded and not beholden to shareholders; we have the freedom to put the customer first in everything we do. While other banks are focused on making a profit and their own short-term objectives,

we can serve as customers’ financial partner, with the freedom to identify their true needs and help them achieve their financial goals.

Penn Community Bank has always been built upon relationships. Our relationship managers guide customers through each major financial milestone in life – from buying a first home to saving for college, from taking out a business loan to planning for retirement – and the smaller steps along the way. Greater Good Banking is shaped by this holistic approach.

This belief in banking the right way is foundational to who we are and how we share our brand message and values in everything we do. At a company-wide event early in 2020, we took this guiding concept and infused it into our refreshed brand style and updated tagline: “Here We Grow.” As our Director of Marketing Bernard Tynes said at the time: “We didn’t go into this process looking to ‘rebrand’ the bank or make sweeping changes to who we are or how we do business. What we’ve done is put a spotlight on our authentic identity and doubled down on expressing it to



our customers and communities in a new way. Our commitment to growing families, businesses, and our region is at the heart of everything we do.”

Greater Good Banking and local growth are powered by knowledge and expertise, inspiring us all to work towards bettering ourselves, our teams, and our greater community. As we reflect on 2020 and all





its challenges, know that Penn Community Bank remains steadfast in our values and committed to our mission to ensure that all of us keep growing. We are not a bank who settles for good, we're here to serve the greater good.

# Here & Here We & We Are. & Grow.

Penn Community Bank's core brand message speaks to who we are and how we operate. "Here We Are" is our way of emphasizing that we are part of the communities we serve and, because of that, we always put our customers first. "Here We Grow" describes our connection to building momentum with individuals, families, and businesses.



# Mutual Growth Podcast

Information is power, and our financial experts thrive on helping families, businesses and communities grow. That's why we launched Mutual Growth, the official podcast of Penn Community Bank: to bring customers and community members into the conversation with industry leaders and give them the knowledge and resources to guide their next-level growth. Whether you're looking for economic updates or ways to boost your credit score, cybersecurity tips, or stories of community partnership, Mutual Growth puts it all at your fingertips.

Listen at [PennCommunityBank.com/Podcast](https://PennCommunityBank.com/Podcast).







# The New PennCommunityBank.com

Now more than ever you need access to your accounts online, anytime, and anywhere. In early 2020, we were proud to unveil the new PennCommunityBank.com to give customers and community members enhanced access to tools and information to plan for the future and achieve their goals. In addition to online banking, the new site offers enhanced functionality, insight-driven financial resources, and a user-friendly experience whether you visit from a desktop, tablet or smartphone. As always, keep an eye on PennCommunityBank.com for the latest updates about the bank, our products and services, and our community partnerships.



# Penn Community Bank

★ Favorites · Jul 7 · 🌐

We are committed to serving as a catalyst for positive change. We live out our mission by serving as a trusted and essential partner that meets people whe... See More



PENNCOMMUNITYBANK.COM

**Penn Community Bank, St. Luke's University Health Network Partner for Qu...**

[Learn More](#)



★ Favorites · Aug 5 · 🌐

Penn Community Bank is proud to once again support ArtRageous – a summer program, hosted by Bristol Riverside Theatre, focused on developing sel... See More



👍❤️ 127

9 Shares



## Penn Community Bank

★ Favorites · Apr 28 · 🌐

Penn Community Bank is proud to donate more than 1,000 N95 masks to first responders! ... See More



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**Penn Community Donates 1,400 N95 Masks to Bucks County Emergency Services Center - Penn Community...**



## Penn Community Bank

★ Favorites · Feb 5 · 🌐

Here's to another "Here We Grow" moment. Jeane M. Vidoni, President and CEO of Penn Community Bank to represent Federal Reserve Bank of Philadelphia on national Community Depository Institutions Advisory Council. #HereWeGrow Read more <http://bit.ly/382gH5N>

Federal Reserve Bank of Philadelphia



Jeane M. Vidoni to represent Federal Reserve Bank of Philadelphia on national Community Depository Institutions Advisory Council

👍❤️ Jake Iampietro and 31 others

7 Shares



## Penn Community Bank

★ Favorites · May 28 · 🌐

As businesses across every industry respond to the economic impact of the coronavirus pandemic, the importance of training and employee develo... See More



👍❤️ 9

7 Shares 311 Views



## Penn Community Bank

★ Favorites · Jun 18 · 🌐

"Being there for the customers and communities we serve – in good times, and bad – is part of who we are. Penn Community Bank team members are int... See More



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**Penn Community Bank Recognizes Employees with Extra Week Salary Program - Penn Community Bank**

👍❤️ Sandy Schock Ziegler and 41 others

14 Shares



## Penn Community Bank

★ Favorites · Mar 18 · 🌐

We know a thing or two about teamwork. It's our middle name. Through this, together.



WWW.PENNCOMMUNITYBANK.COM  
Here We Grow



**Penn Community Bank**  
 ★ Favorites · Jan 7 · 🌐

better way to kick off the new year and new than with our team members and unveiling our sized brand.

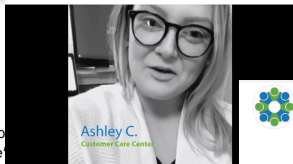
ned to learn more about #HereWeGrow and our mission.



**Penn Community Bank**  
 ★ Favorites · Apr 9 · 🌐

We're in it together, that's what community-first banking is all about. ❤️

... See More



👍👍 Jake Iampietro and 32 others · 11 Shares

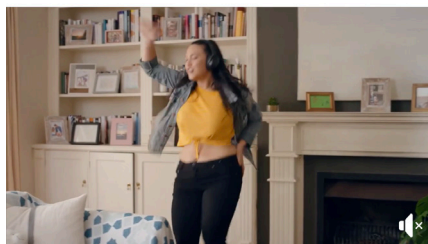


Learn More

**Penn Community Bank**  
 ★ Favorites · May 13 · 🌐

In times like these, the idea of growth means so much more. At Penn Community Bank, it means we're here to help families, businesses, and communities now, and for decades to come.

Learn more ➡️ <https://www.penncommunitybank.com/growth/>



👍👍👍 Jake Iampietro and 32 others · 29 Shares · 16.2K Views

**Penn Community Bank**  
 ★ Favorites  
 Jan 14 · 🌐

Congratulations to Penn Community Bank Chief Administrative Officer Diane Brown on her appointment to the [Grand View Health Foundation Board](#)... See More

**Here's to another "Here We Grow" moment!**

Diane Brown Appointed to Grand View Health Foundation Board of Trustees



📍 ⭐⭐ % Penn Community Bank Here We Grow.

👍👍 58

21 Comments · 3 Shares

# Stay Connected

In a year like no other, our team took to social media to share news and helpful tips, feature encouraging stories and community resources, and spread hope. Check out some of our favorite posts from 2020 and be sure to stay connected.

Follow us on:





Furniture

# Communities

Penn  
Community  
Bank  
Here We Grow.

LIVE UNITED

WINE  
D WAY





We believe in doing business backwards, which is different from the corporate focus that drives most banks; we're focused on doing the right things for our customers and communities and putting them first.

# Community Giving Highlights

## **Bucks County COVID-19 Recovery Fund**

Penn Community Bank responded quickly to the pandemic by establishing the Bucks County COVID-19 Recovery Fund in partnership with the United Way of Bucks County. Since the bank's initial \$25,000 in seed money, the fund has raised nearly \$500,000, which has supported 60+ grants to more than 30 organizations across the county, and benefited more than 30,000 low- to moderate-income individuals and families hit hardest by the pandemic's impact.

## **Healthcare Operational Priority Fund**

The Healthcare Operational Priority Emergency (HOPE) Fund was established by Penn Community Bank and the Bucks County Health Improvement Partnership – an organization composed of the six major area hospitals and the Bucks County Department of Health – to serve vulnerable community members. The bank's \$30,000 contribution provided temporary housing for homeless individuals living in shelters or group homes who were diagnosed with COVID-19, but not so sick that they were required to stay in the hospital, as well as supplied clients and staff with personal protective equipment, to help keep everyone safe.

## **Means to Success Program**

Due to COVID-19, Bucks County Community College moved over 90% of its classes and programming online in 2020. Thanks to a \$10,000 matching grant from Penn Community Bank to BCCC's Means to Success Program, hundreds of Bucks County students who were unable to afford the necessary equipment to attend classes and study remotely received laptops and supporting technology for the school year.

## **Healthy Kids, Bright Futures Summer Meals Program**

Prior to COVID-19, studies showed one in three American children struggled with hunger, and health experts sounded the alarm early that the pandemic would only make matters worse and increase the numbers of families dealing with food insecurity. Penn Community Bank once again partnered with St. Luke's University Health Network to fund the Healthy Kids, Bright Futures Summer Meals Program to ensure Upper Bucks children eligible for free and reduced meals during the academic school year had access to sufficient food during the summer months. In addition to providing critical support for the program, the bank also provided financial literacy materials for children of all ages, to encourage good financial habits.

**\$800,000+**

donated by Penn Community Bank to area nonprofits,  
business associations, and community groups.

# 2020 Giving Recipients

YMCA of Bucks County	Milford Township Fire Department	Bucks County Economic Development Corporation	Jenkintown Food Cupboard	Morrisville- Yardley Area Rotary Club
United Way Bucks County	Perkasie Fire Company	Person Directed Supports	Indian Valley Soap Box Association	The Free Library of New Hope & Solebury
Habitat for Humanity of Bucks Co.	Plumsteadville Fire Company	Upper Main Line Rotary Club	Pennsbury School District- Pennsbury Partners Program	Family Promise of Lower Bucks
Family Service Association	Richlandtown Fire Company	The Seravalli Foundation	Langhorne Council for the Arts	Citizens and Police Together
Bucks County Community College	Riegelsville Fire Company	The SDG Foundation	Quakertown Music Promoters Organization (QMPO)	Knights of Columbus 14731
Bucks County Opportunity Council	Auto Dealers Caring for Kids	Community Response	Quakertown Community Day	The Peace Center
Bristol Riverside Theatre	Bucks County Choral Society	Dubus Studio	Upper Bucks Lions Kidney Foundation	Senior Adult Activity Center of Montgomery County
Network of Victim Assistance (NOVA)	Tabor Services, Inc.	Montgomery County Library	Keystone Elk Country Alliance	Heritage Conservancy
Rolling Harvest Food Rescue	Children's Development Program	David's New Day	Trumbauersville Lions Club	Penridge High School
Aldie Counseling Center	Big Brothers Big Sisters of Bucks Co.	Bensalem Senior Center Association	Quakertown Rotary Club	Penridge Little League
St. Luke's University Health Network	Sellersville Fire Department	Just for the Kids Education Foundation	St. Martin of Tours	Penridge-Quakertown Sports HOF
Penridge Community Day	Latino Leadership of Bucks County	Bensalem Township Police Department	New Hope- Solebury & Lambertville Community Choir LLC	Perkasie Borough
Bucks County SPCA	Ottsville Fire Company	American Cancer Society	New Hope Historical Society	Sisters U
Coalition to Shelter and Support the Homeless	Quakertown Fire Department	Bensalem Kollel and Outreach Center	Upper Makefield Baseball	Quakertown Alive!
Garden of Health	Salvation Army	Bristol Lioness Club	New Hope Arts Inc.	Rotary Club of Doylestown
Grundy Foundation	West End Volunteer Fire Dept	Bristol Borough Raising the Bar	Nativity of Our Lord Varsity Basketball	Sellersville Borough
James A. Michener Art Museum	Advocates for Homeless & Those in Need	Greater BucksMont Chamber of Commerce	Pipersville Free Library	Sellersville Theater
Livengrin Foundation	HealthLink Medical Center	Our Lady of Guadalupe	Point Pleasant- Plumsteadville EMS	Yardley Harvest Fest
Maternity Care Coalition	Junior Achievement	Central Bucks Regional Police Foundation	Tinicum Civic Association	Bucks 5K Series
Mercer Museum	Legal Aid SEPA	Hilltown Township Volunteer Fire Company	Eastern Upper Bucks Senior Center	Ivy Hill Equestrian Center
North Penn YMCA	Lutheran Home at Telford	Grand View Auxilliary	John Rivers Memorial VFW Post 11322	Rotary Club of Bristol
Pearl S. Buck International, Inc.	March of Dimes	Pennridge Community Education Foundation	Upper Bucks Lions Kidney Foundation	Cairn University
Penn Foundation	Bucks County Health Improvement Partnership (BCHIP)	Pennridge Yellow Jackets Association	Trumbauersville Lions Club	Pine2Pink Foundation
Perkasie Olde Towne Improvement Association	Inter-Faith Housing Alliance	Deep Run Valley Sports Association	Palisades Middle School	Perkasie Historical Society
St. Mary's Medical Center Foundation	The Council of Southeast PA Pro-Act	Greater Glenside Patriotic Association	Community Fire Co. No. 1, Riegelsville	Central Bucks Chamber of Commerce
YWCA	Grandview Hospital	Leukemia & Lymphoma Society	Belleau Wood Leathernecks Inc.	Eastern Montgomery County Chamber of Commerce
Washington Crossing Council, BSA	Quakertown Christian School	Kiwanis Club of Jenkintown	HealthLink Dental Clinic	Lower Bucks County Chamber of Commerce
Chalfont Fire Company	Lambertville Food Pantry	Abington Presbyterian Church	Benjamin H Wilson Senior Activity Center	Penridge Chamber of Commerce
Doylestown Fire Company	North Penn Community Health Foundation	International Ballet Exchange	Warminster Township	Upper Bucks Chamber of Commerce
Dublin Fire Company	Penridge High School Band			
Midway Fire Company	UMBB Foundation			



# Healthy Eating and Living Partnership (HELP) Center

When you're as involved with non-profits and community groups as Penn Community Bank is, it puts us in a position to identify opportunities for increased efficiency and ways to help programs and resources go further. That's what helped inspire the concept behind the Healthy Eating and Living Partnership (HELP) Center.

In an effort to maximize the reach and impact of assistance for local individuals and families, the bank partnered with the United Way of Bucks County, St. Mary's Medical Center, and the Bucks County Opportunity Council to begin the process of establishing a new space for receiving, preparing and distributing food and other necessities to residents countywide. Items including food, household and personal care items, and donated home goods are processed and stored at the site, then distributed through food pantries, Fresh Connect free mobile farm markets, and other locations, to assist those in need.

After months of hard work, the HELP Center opened in April 2020, and not a moment too soon. With the onset of the coronavirus pandemic and the resulting increased needs around the region, the 8,000-square-foot

building in Bristol Borough quickly came to life to support those struggling to make ends meet.

Since its opening, the HELP Center has distributed more than \$525,000 worth of goods – including 88 tons of food – to individuals in need, through more than 70 community organizations. In addition, nearly 3,500 school essentials kits – including school supplies, cleaning items, and masks – were

assembled at the Center and provided to Bucks County students at the start of the school year.

**Snap a Photo  
to Learn More**



## HELP Center

HEALTHY EATING &  
LIVING PARTNERSHIP



United Way  
of Bucks County



# Growth in Action Small Business Grants

As communities responded to the coronavirus pandemic, Penn Community Bank was proud to play an integral role in local, state, and federal relief efforts. But as the pandemic and its economic consequences dragged on, we wanted to do more to help local small businesses as they worked to bridge the gap between the current challenges and what comes next.

We created the Growth in Action Small Business Grant program, which provided \$55,000 in no-strings-attached financial assistance as well as additional resources to help sustain and support locally owned businesses and organizations. We recognize that small businesses are the heart of our neighborhoods, and are essential to the recovery and growth of our communities.

The response to the new grant program was overwhelming, as over 200 community groups and employers submitted applications highlighting their role in their neighborhood and how the money would be put to use.

After much careful deliberation, a group of team members from across the bank selected 11 organizations to each receive \$5,000.

In addition to the financial benefit of the grant, recipients will also have access to free consultations on business best practices with the bank's team of subject matter experts in areas ranging from human resources to marketing to financial planning, to help ensure they can continue to grow.

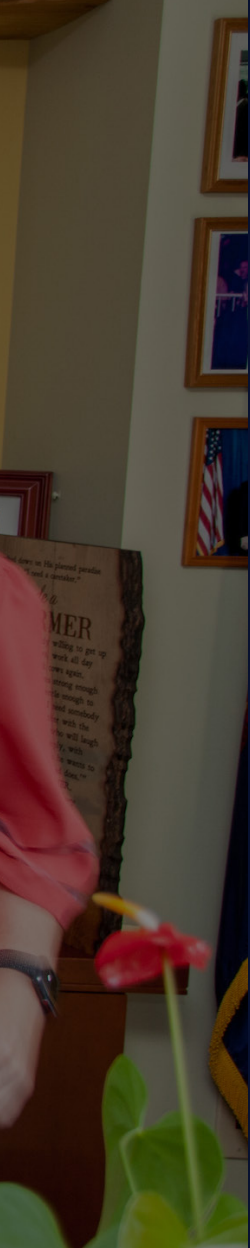
## 2020 Recipients

- **Busy Bee Toys**, Doylestown
- **Central Bucks Children's Academy**, Warrington
- **Circle Speech Services**, Jamison
- **Just Community, Inc.**, Quakertown
- **Lead Smart Coaching**, New Hope
- **Painting with a Twist**, Jenkintown
- **Piccolo Trattoria**, Doylestown
- **Perkasie Towne Improvement Association**, Perkasie
- **The Tea Can Company**, Pipersville
- **The Welcome Project PA**, Hatboro
- **YWCA of Bucks County**, Trevose





# Customers



We believe in doing  
business from the heart.



# Andrew Dittman

Penn Community Bank Customer



Patty Samuels,  
Bristol Branch Manager





# Calm Waters Coffee Roasters

“It’s about more than just great coffee. It’s about taking time to appreciate the good things in life, loving your neighbors, and growing as a community.”

For Andrew and Jodi Dittman, this motto has embodied the mission, vision, and values of their Bristol coffee shop, Calm Waters Coffee Roasters.

The Dittmans traveled around the country before settling down in Bucks County. Today, they live in and run their independent coffee shop and roaster business in a location that epitomizes the connectedness and community flavor of the region.

“He instantly fell in love with the art of coffee, and was especially intrigued by the sense of community in that environment,” Jodi wrote in their Kickstarter story. “He saw firsthand that coffee was something that many cultures have in common, bringing together people of all walks of life.”

After launching their business, the Dittmans chose Penn Community Bank for their business banking relationship. In the years since, they have built a close relationship with Bristol bank branch manager Patty Samuels and her team. That close relationship became even more crucial when the COVID-19 pandemic hit the area.

Calm Waters Coffee Roasters quickly altered their service options to include curbside pickup. This allowed customers to continue receiving their drinks, bags of freshly-ground coffee, pastries, and other items, while simultaneously safeguarding the health and well-being of customers and employees alike. And when coronavirus restrictions began lifting in Pennsylvania, Calm Waters Coffee Roasters was able to resume indoor service at partial capacity, while continuing to provide curbside service as well.

Through it all, Penn Community Bank continues to partner with Calm Waters. Dittman notes

that the bank assists them with traditional bank products but also with encouraging, friendly and positive support.

“Over the years, Patty has helped us with so many things,” Andrew said, “including connecting us to the right people in the community and giving us lots of information. We really value the relationship and know that it has helped us and our business succeed here in Bucks County.”

“ He saw firsthand that coffee was something that many cultures have in common, bringing together people of all walks of life. ”

# A Community Response to COVID-19

As communities across the region began feeling the impact of the coronavirus pandemic, Penn Community Bank initiated a company-wide response to meet the unique challenges of the uncharted and rapidly changing environment. A threefold focus – community commitment, customer service, and business support – defined our year and embodied the ethos of Greater Good Banking that drives us.

As a community leader, the bank contributed tens of thousands of dollars to nonprofits to combat the impact of the pandemic on individuals, businesses and families. Existing partnerships with groups like the United Way of Bucks County and Bucks County Health Improvement Program (BCHIP) quickly pivoted to addressing the pressing needs

of our communities and most vulnerable populations.

As an “essential business,” our team worked to protect both the financial and physical wellbeing of customers and team members, instituting new practices and procedures such as social distancing and masks, while ensuring customers still had access to the personalized, exceptional customer service they deserve and expect from us. Eventually, branches were forced to close their lobbies and conduct business in new ways, encouraging increased usage of drive-thrus and online and mobile banking. During this period, the bank continued its significant investment in technology and efforts to better connect customers with the services and tools they need,

from wherever they may be, and in whatever way they prefer to interact with us and their accounts. We launched push notifications and online appointment scheduling, as well as increased web-based resources and updates, and rolled out additional features and upgrades in mobile and online banking. When branches reopened for lobby service, customers were greeted with new signage and increased precautionary measures to provide a safe and welcoming environment for them and our team members while completing their banking transactions.

For business customers struggling to make it through mandated shutdowns and an economic downturn, the bank’s Credit and Lending teams jumped into action to implement federal relief efforts

739

PPP loans closed

\$84M

PPP funds disbursed

10,000+

regional jobs protected

\$113,000

average PPP loan amount



like the Paycheck Protection Program (PPP). Described as equivalent to “riding a bicycle while it was being built,” navigating the PPP process drew upon the teamwork and resources of the entire bank, as team members across departments took on different responsibilities to address the volume of applications and queries, and pulled together to gather documents, finalize paperwork, and fund these important loans aimed at keeping businesses open and employees on the payroll. Regardless of the size of the loan, we provided the same level of dedication and personalized service to each, knowing that businesses of all sizes keep our local economies moving, and we want to help as many as we can. In the end, we were able to protect over 10,000 area jobs by facilitating \$84 million in PPP loans.

As Chief Credit Officer Bob Coffin put it: “Adversity doesn’t build culture, it reveals it.” Through 2020, Penn Community Bank deployed a community-centric response to COVID-19 and lived out our mission to serve and grow communities in times of both prosperity and challenge.



## Branch Health & Wellness Plan

To help ensure the well-being of our team members, customers and communities, we've established the *Branch Health & Wellness Plan*, which employs guidelines of the World Health Organization (WHO), Centers for Disease Control and Prevention (CDC), and state officials.

### Team Members & Customers First



- We want you to feel both safe and welcome in all of our branch offices.
- The *Branch Health & Wellness Plan* was established to protect our team members, customers and communities.

### Health & Wellness



- Alcohol-based hand sanitizer is available.
- Cleaning and janitorial services increased.
- High-touch surfaces sanitized between customers.
- Team Members equipped with personal protective equipment like face coverings and gloves.
- Additional pens and office supplies to limit re-use.

### Physical Separation



- Floor decals are in place to remind customers to maintain 6ft of distance.
- Plexiglass shields installed at teller stations and offices.

### Digital Banking Options



- Bank safely and conveniently with our ATMs, Mobile and Online Banking.

NBC

GREATER GOOD BANKING

Penn Community Bank  
Here

# Wazoodle Fabrics

Wazoodle Fabrics is a unique business. The company designs and manufactures its own fabrics, sells the fabrics to wholesale distributors, and also sells cut-to-order fabric sections directly to consumers. All of its products are made right here in the United States.

In January 2020, Wazoodle owners Sid and Arch Sharma began receiving phone calls, emails, and messages through social media from frantic people overseas.

“We started getting requests from Japan and Hong Kong and Australia asking for antimicrobial fabric to make facemasks,” Arch said “As I was helping them, I realized, this is coming to the U.S. also.”

A textile engineer for more than 40 years, Sid began designing new technical fabrics – knit, not woven – that had to meet his demanding specifications. Arch began researching the different construction, materials, and efficiencies of cloth, surgical, and N95 masks. She thought that if they could harness ideal fabric properties – “hydrophobic fibers with hydrophilic knit structures that formed multiple barriers, and a convoluted maze to stop, trap, and hold aqueous aerosols” – they might have a material that would be an additional tool in combatting the spread of illness. They then decided to

add DuPont’s antimicrobial SILVADUR™ to the fabric, so trapped microbes would be continuously treated, helping reduce build-up on the material.

After extensive research and testing, Arch wrote up guidance on how to make personal protective face masks. She was just in time.

“Sales went through the roof in March, because of the shortages of mask fabrics, and the absence of ready-made masks in the market,” she said. “Those days were horrible, because we were getting requests from people in the cities and states that were really suffering, from frontline workers in Seattle, and New York, and California, emails saying ‘We don’t have masks to wear, we don’t have gowns to wear.’ I used to sit and cry every day.”

Helping people in the states that were severely affected in the beginning of the pandemic encouraged Arch and the entire Sharma family to continue developing fabrics that could help protect people, and they launched SilverArch, a subsidiary dedicated to distributing their mask products.

“After we introduced this protective mask, a government agency ordered 18,000 masks. They wanted masks made with

our fabrics,” Arch said. “So now we are getting into making antimicrobial masks and wipes and other products that people ask for.”

During this period, the output of this Bensalem-based small business has been amazing: Over 3.5 million yards of fabric used to make face masks and gowns for healthcare and other essential workers, and an estimated 22.3 million face masks made from fabrics created and manufactured by the Wazoodle family of companies.

“Wazoodle is successful because it is a true family business. Our staff, our vendors and our customers all are part of the Wazoodle family. We all are invested in each other and work together to make the entire ‘family’ successful,” Arch said. “We wanted the same thing with our banking, and that’s what we got at Penn Community. When we need anything, they are the first people we reach out to. When we deal with our team at the bank, it’s like coming home.”





# Arch Sharma

Penn Community Bank Customer



# Harnessing the Power of Data

In a year with as much disruption as 2020 had, people come to rely even more on personalized, relevant, and on-demand experiences, when it comes to everything from ordering a takeout meal to shopping with online retailers. It only makes sense that customers increasingly expect this same service model from more traditional institutions, including their financial services providers. Customers want to be known, they want to be guided, and they want to be advised of the best options for them, their families and their individual situations.

Identifying those expectations, and taking action to meet and exceed them, Penn Community Bank has made a significant investment in technology by partnering with Salesforce, the California-based, global customer relationship management (CRM) industry leader, and their flagship platform, Financial Services Cloud. This digital platform is designed to transform the way bankers and financial advisors engage with customers, unifying information across banking, lending, and wealth management systems to provide a holistic, 360-degree view of every customer. The goal is to enable bank team members to improve each customer's experience and offer solutions that meet each person's unique needs, preferences and goals.

In the past, financial institutions have been hampered by legacy systems unique to individual departments and lines of business. Our new Financial Services Cloud eliminates that problem, offering one flexible, powerful platform that can be used bank-wide to help team members in every department deliver smarter, more connected experiences to each customer across every touchpoint, and throughout each life stage and financial growth goal. Using this new tool, your banker, lender, or advisor can truly shift from product-based thinking to a relationship-based banking experience that engages with customers the way they want to be engaged.

Customers are already experiencing the benefit of Penn Community Bank's partnership with Salesforce with smarter, more relevant services and more upgrades are on the way. For example, utilizing artificial intelligence, retail banking customers will be able to report lost credit cards or place travel notifications through the website or mobile app. The digital reporting system will allow routine service inquiries to be handled automatically, providing round-the-clock capabilities for customers, as well as enabling customer service team members to focus on more complex needs. In addition, the system captures customer input across channels, and delivers the appropriate context to the

team member, so customers don't have to repeat or re-enter information multiple times.

By adopting this new program, Penn Community Bank is bridging the gap between the often-impersonal realm of data and the bank's signature, relationship-based services, providing the best of both worlds. This approach will seamlessly strengthen the personalized experiences that customers love.

The goal of this platform is to help us to proactively understand and meet your needs. It enables us to predict and recommend the next best tool or service as your financial needs evolve, throughout your personal and professional lives. By investing in this industry-leading technology Penn Community Bank is enhancing the work we already do as a relationship-based, community-first financial services provider and maximizing and increasing the tools and services we can provide to help you achieve your goals.

# Planning for What Comes Next

With all the uncertainty of this past year, it is easy to understand why many people are focused on the here and now. But even in times like these, it is important to keep an eye on your financial wellbeing and long-term goals. With that in mind, members of the Penn Investment Advisors team have been working hard to stay connected with customers and be a resource when it comes to planning for an unclear future.

As a division of Penn Community Bank, Penn Investment Advisors' number one priority is to help individuals, families and businesses reach their next financial milestone. With more than \$500 million in assets under management, PIA's highly trained and qualified professionals have the integrity, consistency, and experience in

navigating market seasons and cycles, to help you feel confident that your money is being best put to work for you and your goals. In addition, they're a true partner in the planning process, including helping customers and community members ensure they understand the basics of Medicare.

PIA held a zoom seminar for dozens of area seniors, during the Medicare enrollment window. Our experts facilitated a presentation breaking down how Medicare works and what it covers, what to consider when selecting Part D prescription coverage, and walking through the differences between Medicare supplemental and Medicare Advantage plans.

No matter where you are on your financial journey, Penn Investment Advisors takes the time to understand your situation and develop customized asset management and investment strategies to suit your individual needs, including:

- Identifying & Meeting Your Financial Objectives
- Determining Social Security Strategies
- Maximizing Retirement Savings
- Proactive Estate and Legacy Planning
- Consultative & Actionable Investment Advisory Services
- And more...

To schedule an appointment with one of our experienced, knowledgeable and personable advisors, visit [PennAdvisors.com/Strategy](https://PennAdvisors.com/Strategy) or call 800.626.1027.



Investment advisory services are provided through Penn Investment Advisors, Inc. (PIA), a Registered Investment Adviser. PIA is a wholly-owned subsidiary of Penn Community Bank (Bank). Investment products, securities and services offered by PIA are not a deposit of, or obligation of, or guaranteed by the Bank, or an affiliate of the Bank, are not insured by the FDIC or any agency of the United States, the Bank, or any affiliate of the bank and involve investment risk, including the possibility of loss of principal.

# Tom Antonelli, Inc.

In an industry dominated by men, two Bucks County women are following in their father's footsteps to the top of their profession.

Gina Antonelli-King and Christie Farinella are the second generation of family members leading Tom Antonelli, Inc. The family-owned heating and air conditioning supply company has been providing "winter warmth and summer cooling" supplies to service companies in Pennsylvania and throughout surrounding areas for more than 50 years.

Raised in the business before stepping in to lead it after the death of their father, Tom, Christie and Gina have been steeped in the HVAC industry for so long, they sometimes forget how unique they are. Of the 466,000 Americans employed in the HVAC industry in 2019, only 1.5 percent are women, according to the U.S. Bureau of Labor Statistics.

"Yes, the industry is male dominated now, but offering people personal, knowledgeable service is more important than gender," Gina continued. "We know our product, we know the industry, we know our customers, and we go out of our way to say, 'How can

we help you?' That's how our mom and dad ran the company, and that's how we run it today."

Today, the company carries rebuilt parts, as well as oil and gas boilers, furnaces, hot water heaters, indirect units, air conditioning units, and any and all parts needed to install, repair, or rebuild heating and air conditioning systems. And the Antonelli family is always on the lookout for ways to support the community whenever it can.

On any given day, visitors to Antonelli's warehouse might encounter a four-legged member of the family. Since 2008, the Antonellis have worked with the nonprofit Canine Companions for Independence to train puppies to become service dogs for people with disabilities.

"Our job is to take that puppy from 8 weeks old to 18 months old and teach them 30 basic commands and get them used to different situations," Gina said. "We usually take them out to restaurants, movie theaters and other public places. We socialize them so that once they leave us they are ready to go to professional training where they learn even more commands. They learn to string commands together, to turn light

switches on and off and other amazing things. They learn that there is a time to play and a time to work."

Since 1975, Canine Companions for Independence has provided assistance dogs free of charge to qualified recipients. But the work is not cheap. Raising and training each dog and caring for it throughout its lifetime can cost anywhere from \$50,000 to \$60,000, Gina said. Nearly all of that money is raised through donations, particularly the organization's signature fundraiser, DogFest.

"Penn Community Bank's sponsorship of DogFest is quite significant," Gina said. "Being able to demonstrate to other local businesses that this local bank supports us adds credibility and helps us with our fundraising. When you have someone with that kind of influence in the community, it makes a difference."



# Christie Farinella & Gina Antonelli-King

Penn Community Bank Customers



# Investing in Business Banking Technology

As businesses responded to the challenges of 2020, Penn Community Bank doubled down on its efforts to give business customers the tools they needed to survive and succeed in a changing economy. In August, the bank enhanced its partnership with global technology leader NCR Digital Insight and rolled out a new business banking platform for business and commercial customers of all sizes and sectors.

Using the enhanced technology, business

customers now have access to an innovative and seamless suite of tools to manage their business from anywhere, including the ability to protect transactions with check and ACH Positive Pay services, deposit checks in real time, enable multifactor authentication and user access control security, import transactions into QuickBooks with Direct Connect, and much more.

In addition to the benefits for businesses, this new system truly speaks to Penn Community Bank's strength and dedication

to our communities. While the economic disruption caused by the coronavirus pandemic may have caused other financial institutions to hold off on this type of critical capital investment and rolling out new services, our mutual structure, strong capitalization, and liquidity allowed us to step up for businesses when they needed it the most. This new business banking platform further highlights our commitment to the growth and success of those we serve.





# Online Business Banking Upgrade: What You Need to Know

## **Why is the new business banking platform a big deal for business and commercial customers?**

Penn Community Bank has a longstanding partnership with NCR Digital Insight so when they developed a business banking platform, it was a natural fit to share with our customers who had been using a variation of the consumer product level, providing them access instead to a platform designed specifically for their business needs. Our teams worked diligently to transition customers from the previous online banking platform to the new and refreshed platform in the midst of the pandemic. The modern platform is critical to offering our customers the best technology along with enhanced services to make banking with Penn Community Bank even easier and more convenient.

## **What are some of the new or expanded features and capabilities available to customers?**

The new business banking platform offers great products such as QuickBooks Direct Connect for Business and ACH Positive Pay, neither of which were available to customers in the previous level. In addition, the new

platform offers a full-service mobile app that has the same functionality, access, look, and end user experience on a mobile device as what our customers would expect and receive on a desktop.

## **Where does the technology place Penn Community Bank in comparison to some of the larger banks?**

Penn Community Bank has the products and services to attract and retain business customers from the larger commercial banks who previously stayed with those banks because of the ease of these types of services. Building on our previous business offerings and solutions, we can now offer these enhanced digital banking products while maintaining the personal service relationship and attention to detail that businesses want and expect from a community bank.

## **What did it take to launch this platform in the middle of a pandemic?**

Penn Community Bank originally scheduled migration from the old system to the new in late March. But as the pandemic began to unfold, we were forced to rethink this strategy and looked for ways we could best use the time and our resources to meet current needs

and ensure a smooth transition a little later. We had tremendous internal support to test, launch, and gradually migrate customers to the new product. We began with moving some of our most complex customer relationship over to the new platform ahead of company-wide conversion to ensure that their templates and access levels were correct and then performed the full conversion in June – all while working remotely. It was truly an all hands on deck team effort and we are grateful to all our teams for their time, talent, and efforts to carry this out during such an uncertain time.

**Snap a Photo  
to Listen to the  
Full Podcast**





# Lori Worthington

Penn Community Bank Customer



“ It’s a great feeling, doing business with someone who knows you by name. It makes you feel like you belong, makes you feel like family. ”

- Lori Worthington -

# A Fashionable Flower Boutique

For nearly 16 years, Lori Worthington has run her business with one simple motto in mind: “With us, you’re family.”

Her Bensalem shop, A Fashionable Flower Boutique, is a family-owned, family-run business; her parents, brother, and cousins all help out. She treats her customers as if they were part of her family too.

So when she began evaluating her relationship with her former bank, she found it lacking. The massive, national bank had seen so much turnover at her local branch that no one there even knew who she was anymore. That’s not what she wanted from her bank.

“My whole family pitches in to make this business run smoothly. I wanted to work with a bank that cares just as much about our success as we do,” Worthington said. “That’s why I moved over to Penn Community Bank. They know me by name and go above and beyond to help me out. They make me feel like a friend.”

Worthington wanted a bank that focuses on building relationships, and that’s what she found in Penn Community Bank. She appreciates how Relationship Managers guide customers through each major financial milestone in the life of their business, from maximizing cash flow, to

utilizing industry-leading cash management solutions, to taking out a business loan to fuel further growth.

Since moving to Penn Community Bank in 2016, Worthington has built a close relationship with Bensalem branch manager Terri Reif and her team. Now she’s relying on them as she faces a formidable challenge, this one personal: a fight against breast cancer.

As Worthington undergoes treatment for cancer, she has continued to run her business. Particularly on the days when her energy or her spirits flagged, she was buoyed by messages of goodwill and offers of assistance from Reif and her team.

“Terri shoots me personal messages and asks me how I am doing and if there is anything anyone at the bank could do for me. They really are super,” Worthington said. “If I felt like I was too tired, they would offer to come and pick up a deposit, that’s how accommodating they are. They are just really super nice and caring.”

Running a small business raises any number of challenges. To be successful, business owners benefit from having a team of supporters on their side. Worthington has found that in Reif and her team.

Worthington visits the Bensalem branch of Penn Community Bank several times a week to do her business banking. She will often show up with a flower arrangement for the branch team. It’s one way she shows her appreciation for all they do.

“If I ever have a problem or a question, I can go to them and ask them anything. They really go above and beyond,” Worthington said. “It’s a great feeling, doing business with someone who knows you by name. It makes you feel like you belong, makes you feel like family.”





# Team Members





Authenticity should be the  
hallmark of who we are as team  
members and as a company.

# Bank Remote Workforce Program

*Condensed from 'Blog: Enabling Bankers to Leverage Learning During a Crisis' | Cornerstone Case Study*

As the coronavirus pandemic spread, there was an urgent need to transition to remote work, which left many companies scrambling to define new policies as well as communicate changes to employees. But for Penn Community Bank, the infrastructure was already in place for sharing vital information with our team and holding employees accountable for reviewing and applying it.

The bank's Human Resources and Training departments leveraged their partnership with corporate learning

provider Cornerstone not only to share the organization's remote policy and subsequent updates to it, but also to confirm that employees viewed and understood the materials by requiring their sign-off. The learning management system (LMS) became even more of a supportive resource for employee education and engagement during a time of massive environmental disruption.

With much of the bank's workforce working from home, the bank wanted to ensure that employees

felt supported and empowered to work remotely. After all, remote work is not just a shift in technology or location; beyond the need to master Zoom and other digital conferencing channels, there's a need for soft skills like adaptability, resilience, and adjusting communications to different formats. With courses like "Tips for Productive Remote Work," and "Build Work Relationships Remotely," Penn Community Bank provided its workers with valuable advice on how to stay engaged, productive and connected—even from a distance.

## Penn Cares Pay

The economic fallout from the coronavirus pandemic impacted families across the region. Despite "essential worker" status, many Penn Community Bank families also felt the impact of reduced household income, due to modifications in family member's hours or loss of jobs. In response, the bank's board of directors said 'thank you' to our 350+ employees with Penn Cares Pay - an additional one week's base salary for all team members. During a time when many companies were cutting back, the supplemental pay program highlighted the bank's commitment to and appreciation for its team members who went above and beyond in serving our customers every day, and particularly during the intensity, urgency and modified environments brought on by the coronavirus pandemic.



Growth in Action.  
Helping our communities grow - one person, family, and business at a time.

Personal Banking Business Banking Wealth Management



# A Good I.D.E.A.

Encouraging diversity of experience and fostering a sense of inclusivity have been increasingly common refrains in the corporate environment in recent years and even more so in 2020. Unfortunately, for many companies, initiatives come only after a negative event or in response to internal or external pressure, weakening the potential positive impact and creating additional barriers to overcome with stakeholders.

Thankfully, Penn Community Bank understands the importance of leveraging the strength of diversity and inclusion, and the value of being proactive in creating a safe and welcoming environment for all, ensuring a better work environment for team members and a better experience for customers and community members.

Since 2017, the bank's Inclusion, Diversity, Equity for All (I.D.E.A.) Council has worked to bring more voices to the conversation. An organic extension of a culture that values openness, collaboration, and authenticity, the group meets regularly to ensure the implementation of diversity and inclusion policies, solicit feedback from team members throughout the company, and look for additional ways to foster dialogue and provide an open and inclusive environment for everyone.

In 2020, the I.D.E.A Council took its work to the next level by creating and implementing a strategic plan focused on three areas: workforce (ensuring the success of all team members), workplace (continuing to build and maintain an inclusive and equitable workplace), and marketplace (supporting supplier diversity and making a meaningful impact in our communities). Not only will this detailed plan help Penn Community Bank identify goals and track success for this important initiative, it provides our team members the opportunity to dig deeper and better understand each other as individuals with unique backgrounds and perspectives.

**Embracing diversity and inclusion efforts at your company can provide benefits for team members, customers, and your business performance. Check out seven ways D&I efforts can help your business.**

**Snap a Photo to Read the Full Blog**





**idea**  
Inclusion, Diversity, & Equity for All





# Team Member Milestones

We know that our team members are the foundation of our success. Each year, we're proud to recognize Penn Community Bank employees' anniversaries at a special reception. Even though this year's event looked a little different than prior years, we were still thrilled to celebrate these important milestones:

## 40 Years

Aleyda Gecht

## 30 Years

Patty Samuels

## 20 Years

Melissa Osmun  
Jeanne Mazurek

## 15 Years

Amy Dzurinko  
Dawn Kauffman

## 10 Years

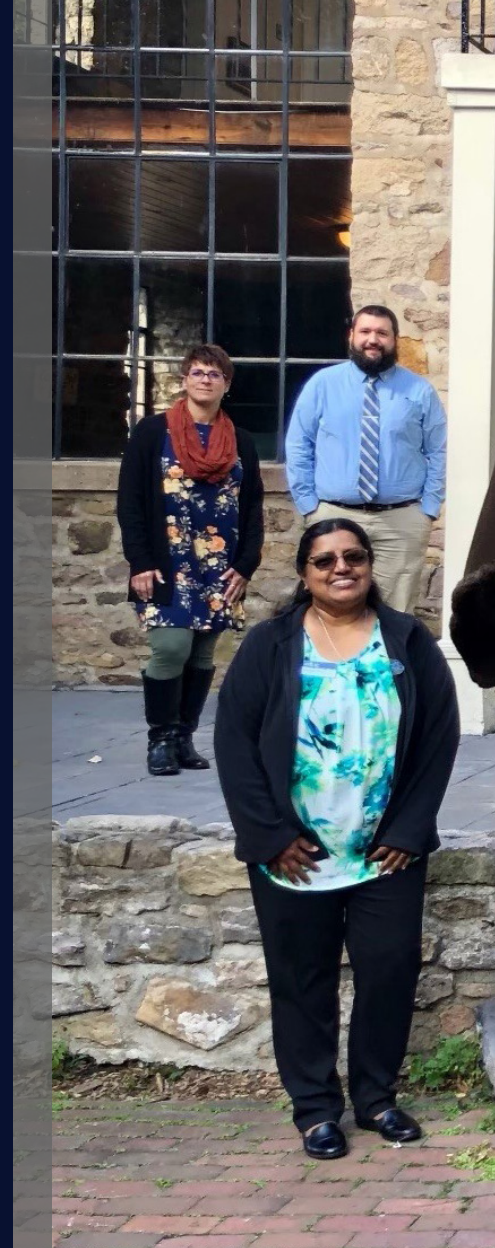
Donna Bender  
Dexter Lederer  
Jonkia Reid  
Michelle Winter  
Diane Brown  
James Li  
Johnny Gonzalez  
Georgann Berger-McKenna

## 5 Years

Crystal Parent  
Ed Diaz  
Rosalind Boice  
Will Kadri  
Kim Dziedzic  
Pat Martin  
Megan Carlin  
Shannon Roberts  
Adam Pennicuik  
Terry Reif  
Joe Thomas  
Dyana Raddi  
Justin Salomon  
Dawn Szatmary  
Ashley Cashin  
Kelly Tillotson  
Julian Courtney  
Vicky Gibson  
Joe Fida  
Erik Fickner  
Mary Goetz  
Jim Drinkwater  
Kristine Dougherty  
Anna Ferker

## Retirements

Laurie Heuckeroth  
Joe Sedlock  
Nancy Buckner  
Dennis Robison  
Neil Fosbenner  
Sue Tusman  
Terry Benner  
Theresa Barndt  
Joy Rogoza









# Team Member Awards



**Jeane Vidoni**  
**Most Admired CEOs,**  
**Philadelphia Business Journal**

President and CEO Jeane M. Vidoni was named one of the region's Most Admired CEOs by the Philadelphia Business Journal. This recognition – highlighting Jeane's experience, vision and focus on corporate culture – places her among the top leaders in Pennsylvania, New Jersey and Delaware.



**Cheri Freeh**  
**Woman of Influence,**  
**Lehigh Valley Business Journal**

Director Cheri H. Freeh, CPA, CGMA was named a 2020 Woman of Influence by the Lehigh Valley Business Journal. This award recognizes Cheri as a business leader and for her contributions to businesses and communities around the region.



**Natalie Taptykoff**  
**Emerging Leader, PA Bankers**

Marketing Manager Natalie Taptykoff was named an Emerging Leader by the Pennsylvania Bankers Association. In 2020, Natalie was instrumental in launching the new PennCommunityBank.com and other digital marketing projects and initiatives that connected team members, customers, and our communities during this unprecedented year.



**Daniel Hines**  
**Clayton R. Smith Award,**  
**North Penn YMCA Hall of Fame**

C&I Lending Team Leader Dan Hines was recognized for his two decades of “exceptional leadership and commitment to service” to the North Penn YMCA.



**Penn Community Bank Marketing**  
**Public Relations Society of America Pepperpot Award**

Penn Community Bank's Marketing Team was recognized by the Public Relations Society of America – Philadelphia Chapter for developing and launching the bank's refreshed brand identity, including the bank-wide kick-off event held in January. The updated brand and messaging have been vitally important in communicating and sharing the bank's core values and services throughout the challenges of this year.

# Team Member Involvement

Penn Community Bank team members are truly part of the communities we serve. In 2020, team members were involved in over 220 nonprofits, community groups, or professional organizations. More than 100 team members, executives, and directors serve in board or leadership positions for the following organizations:

Bucks County Opportunity Council  
YMCA of Bucks County

PA Bankers

Central Bucks Chamber of Commerce

Community Depository Institutions Advisory Council (CDIAC) - Federal Reserve Bank of Philadelphia

Federal Home Loan Bank (FHLB) of Pittsburgh

Independent Community Bankers of America

Children's Developmental Program

American Red Cross and the Red Cross – Lower Bucks Chapter

Middletown Community Foundation

Foulkeways at Gwynedd

Central Montgomery County Technical High School

Doylestown Historical Society

St. Paul's Lutheran Church, Doylestown

Pennsylvania Department of Community and Economic Development

Governor's Center for Local Government

Quakertown Alive!

Delaware Valley University

Friends of the Heart Institute of Doylestown Health

All Together Foundation

Bensalem Business Association

Pearl S. Buck International

Willow Grove Community Development Corporation

Potential Inc.

St. Agnes Roman Catholic Church

Bucks County SPCA

Pottstown Ambucs

Lower Bucks County Chamber of Commerce

Financial Managers Society – Philadelphia Chapter

Grace Inspired Ministries

Wellspring Clubhouse

Doylestown Hospital

Upper Bucks Chamber of Commerce

Lenape Valley Foundation

Aldie Counseling Center

Council Rock Education Foundation

Nazareth High School Wrestling Booster Club

Habitat for Humanity of Bucks County

Eastern Montgomery County Chamber of Commerce

Pennsbury High School Baseball Parents Club

Hawk Mountain Bird Sanctuary

Greater Lehigh Valley Chamber of Commerce

Children's Choice

Pennridge Community Center

Boy Scouts of America – Washington Crossing Council

Our Lady of Guadalupe

Lower Moreland High School Swimming and Diving

North Penn YMCA

Foundations Community Partnership

Bucks County Economic Development Corporation

Discovery Dublin

Perkasie Borough

Newtown Arts Company

Neshaminy High School Music Booster Club

PGFCA

Grand View Health Foundation

Bucks County Health Improvement Partnership (BCHIP)

Newtown Chamber Orchestra

CB Cares

Central Bucks Regional Police Foundation

Tabor Children's Services

St. Paul's UCC - Sellersville

Perkasie Lions Club

New Britain Borough

Bucks County Land Trust

Civil Air Patrol Squadron 902

Penn Foundation

Bristol Lions Club

Heritage Conservancy

Ivy Hill Therapeutic Equestrian Center

Rotary Club of Doylestown

Boy Scouts of America Troop 79

Family Services Association

United Way of Bucks County

Good Shepard Lutheran Church

Fire Fighters Fighting ALS

LeTip of Lower Bucks

Levittown-Fairless Hills Rotary Club

Our Lady of Perpetual Help Roman Catholic Church

Bucks County Technical High School





# \$47,787

Even in the face of this year's immense challenges, over 100 team members supported our annual United Way fundraising campaign, pledging nearly \$50,000! These funds - along with a \$25,000 corporate contribution - allows the United Way of Bucks County and its member agencies to provide crucial services to those in need.





Penn  
Community  
Bank



# Paint the Town

In November, Penn Community Bank partnered with Raising the Bar, a Bristol-based nonprofit supporting economic development efforts in Bristol Borough, to unveil a new mural on the back of our Bristol branch.

Mural by Jean-Marc Dubus



# Branch Locations

## **Bensalem**

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

## **Bristol**

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

## **Buckingham**

3969 Durham Road  
Doylestown, PA 18901  
267-864-1020

## **Doylestown**

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

## **Dublin**

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

## **Highland Park**

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

## **Langhorne**

126 S. Bellevue Ave.  
Langhorne, PA 19047  
215-757-5138

## **Levittown**

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

## **Lower Makefield**

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

## **Milford**

400 Commerce Blvd.  
Milford Square, PA 18935  
215-538-9916

## **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

## **The Fairway**

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

## **Warminster**

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

“ Every year holds triumphs and trials, but 2020 left us with a series of defining and paradigm-shifting moments that will leave an indelible mark on us all. We appreciate the stories of optimism, courage and resilience from our communities, customers and team members. Your stories inspire and remind us of why our mission-driven brand is more important than ever. ‘Here We Are & Here We Grow’ is not simply Penn Community Bank’s new catchphrase, but an enduring brand promise rooted in a rich legacy of serving and being there for individuals, families and businesses, during both the best and worst of times. ”

– **Bernard Tynes**  
Senior Vice President  
Director of Marketing



**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](mailto:GreaterGoodBanking@PennCommunityBank.com).**



# 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.



[PennCommunityBank.com](http://PennCommunityBank.com) | 215.788.1234    

Penn Community Bank  
219 S 9th St  
Perkasie, PA 18944