

Traditionally

S P E A K I N G

Letter from the President & CEO



The first half of 2017 has been an incredible journey, and I could not have asked for a smoother transition into my role as CEO. Mike Kochenour has prepared me to take on the day-to-day responsibilities of York Traditions Bank - first as President in 2015, and as CEO at the turn of the year - assuring a smooth transition for all of our stakeholders. For Mike's mentorship, and for all

of the Associates and community members who have supported me through this evolution, I will be forever grateful.

Mike, as they say, is a hard act to follow. Though we may have different styles, I can assure you we are in complete lock-step in our focus on York Traditions Bank's mission, Core Values, and dedication to the York and Hanover communities.

There truly is nothing constant except change - changes in technology, changes in regulations, and changes in people. Change is irrefutable. But what distinguishes us from many other banks is what remains constant - our continued commitment to our culture, to our customers, and to our community.

Earlier this year, we conducted an independent satisfaction survey of our Associates, and in April we held a "Digging Deeper, Growing Stronger" retreat to share the results. While we have always had Associates who are fully absorbed by and enthusiastic about their work, there continue to be opportunities to strengthen employee engagement in our quest for excellence.

As 2016 came to a close, we crossed the \$400 million asset threshold and are growing robustly through mid-year. All signs indicate that 2017 will be a stellar year for loans, deposits, and residential mortgages. I am happy to share that we are actively working on identifying the ideal location for a Downtown York branch. Stay tuned as this opportunity evolves!

As we grow, so does our capacity to give back through our time, talents, and donations. In May, we were proud to be a presenting sponsor for the inaugural Building Future Leaders of York County conference which brought together the area's young professional organizations, equipping and encouraging attendees as they strive to become the next trailblazers and groundbreakers. The future is bright!

As we prepare to celebrate our 15th Anniversary, I am committed to carry on Mike's vision for York Traditions Bank and continue to increase the impact we can make, together, for our hometown.

Humbled and honored,

Gene Draganosky
President & CEO



Carolyn Schaefer to retire after stellar 53-year banking career

Carolyn Schaefer often tells people that she trained her whole life to do what it is she is doing today - helping to lead and grow her local community bank.

Carolyn started her career in 1964 with National Central Bank, continuing with its successors, Hamilton, CoreStates, First Union, and Wachovia. She was Wachovia's Senior Vice President and Service Director for Branch Banking across Central PA and Area Executive Officer for York County before joining York Traditions Bank as Managing Director of Personal Banking and Wealth Management in 2005. For the past two years, as Managing Director of Specialized Banking, Carolyn has devoted her attention to the development of the Bank's Signature Banking division for customers with more complex financial situations that require an extra level of attention, as well as the continued evolution of banking for other specialized target markets.

Carolyn was at the helm of building York Traditions Bank's retail structure, launching four new branches during her tenure, while making major contributions to the Bank's overall profitability. She also led the creation of Her Traditions - the Bank's successful program for women professionals to help them feel more confident in their financial life. After her official retirement on July 31, Carolyn will continue to act as an advisor and consultant to York Traditions Bank to champion the Her Traditions women's initiative and lead activities focused on area businesswomen. According to Schaefer, "Her Traditions has brought so many things together that are important to me - building relationships, supporting women, educating people, and having fun. I feel honored that I'll be able to continue with that work in my retirement."



(continued on page 5)



Watch our new video reflecting on the story of the Bank at yorktraditionsbank.com/story

Community

TRADITIONS IN THE

Bank renews Eventive partnership until 2020

In August 2014, York Traditions Bank began a three-year partnership with the York Revolution event planning arm called Eventive to sustain and create annual community events for York County. The Bank is happy to announce that the partnership has been extended for an additional three years beginning with the 2017 **Halloween Parade** on October 29! Other yearly events will include **FestivICE** and **July4York**. The FestivICE ice festival has grown in popularity each year and has traditionally been held the Saturday prior to Martin Luther King, Jr. Day on North Beaver Street between Market and Philadelphia Streets.



Kochenour receives Martin Library Honors, YCEA Business Achievement Award

Over his 45-year career, Mike Kochenour has embraced the York community. So when Mike announced his recent retirement as CEO, the York community took the opportunity to embrace Mike and recognize his dedication.

On Sunday, May 21, the Martin Library Honors Committee held a reception in gratitude of Mike's legacy as an advocate for the Library, a champion for literacy, and a steward of the York community. An endowment fund was created in his name.

On Thursday, June 15, at a dinner held in his honor, the York County Economic Alliance presented Mike with the 2017 Business Achievement Award. This prestigious award is given to an individual who "through creativity, perseverance, and dedication has developed a successful enterprise; whose efforts have created jobs, products, and opportunities; whose high moral and ethical values have set a standard of excellence in the marketplace; and whose dynamic leadership has thrust Central Pennsylvania into economic prominence."

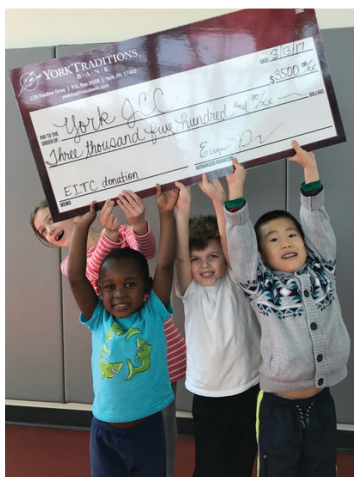


Photo: EG Photography

(above) **Michael Kochenour**, Founder and Chairman of York Traditions Bank, receives the York County Economic Alliance Business Achievement Award from **Ronald Hershner**, Managing Partner at Stock and Leader, the presenting sponsor of the June 15 celebration held at Wyndham Garden York.

Supporting education in York County through EITC and beyond

The Educational Improvement Tax Credit (EITC) and Opportunity Scholarship Tax Credit (OSTC) allow PA businesses accepted into the program to take a credit against their state tax dollars for contributions made to qualifying non-profits within their own community. Recipients must be recognized as an Educational Improvement Organization (EIO), Opportunity Scholarship Organization (OSTC), or have a qualifying Scholarship Opportunity (SO) or Pre-Kindergarten Scholarship (PKTC) fund in place. York Traditions Bank was pleased to distribute a total of \$185,000 in funds to 51 educational organizations to aid them in their efforts.



Through the Bank's EnrichU program, financial literacy efforts also begin early. When Stephanie Frey of Eastminster Presbyterian Pre-School asked Denton Senft of our Susquehanna Trail branch to talk to her class about saving, spending, and sharing, he was happy to oblige!



Above (Left) Students from York JCC's Early Childhood Education Program are excited to receive a York Traditions Bank donation which will provide Pre-K Scholarships. (Center) **John Blecher**, York Traditions Bank Founder, CFO & COO, delivered a donation to the York Country Day School. Joining him is the School's 4th grade class. (Right) **Denton Senft**, Susquehanna Trail Personal Banker, talked to Mrs. Frey's preschool class about saving, spending, and sharing at Eastminster Presbyterian Church.



GOOD COMPLIANCE EQUATES TO GOOD CUSTOMER SERVICE

by Linda Senft, Director of Regulatory Services

I used to joke that Compliance and Customer Service did not go hand-in-hand. After all, no one likes to have a hold placed on their checking account or be questioned about their identity. But what I've discovered over my 30-year career is that small inconveniences can save big headaches, and loss of funds, in the long run.

If you are about to deposit a check that is likely to be returned, the Bank's diligence can save you from overdrawing your account. If a wire transfer is used to purchase an item over the internet, we may alert you to potential scams where you will never receive the item and never get your money back. It's our job to prevent the wrong individual from successfully processing a transaction on your account, and we take it very seriously.

York Traditions Bank takes pride in knowing our customers, but we are trained to question someone's identity when not seeing them face-to-face. That means if you call and have a question about your account, we will ask for personal information to verify your identity before answering your inquiry or handling your requested transaction. Be assured we are doing so for your own safety. Emails can be a very anonymous means of communication as well. Email addresses often get hacked and spoofed. That's why, when you email us, your Client Care representative may call you using a number that we have on record in order to confirm the email is valid.

Our Core Values include dedication to exquisite customer service. That level of service means protecting our customers, even if it may cause some inconvenience in the process.

Compliance and Customer Service – they really do go together.



IMPORTANT INFORMATION ABOUT ONLINE ACCOUNT TAKEOVER

Criminals have their eyes on your financial accounts. They want access. Call it a takeover attempt – a HOSTILE takeover. Account takeovers happen when the wrong people dig up enough of the right private information about you to gain access to your checking or savings accounts. Then they strike – either moving big chunks of your money at once, or small amounts a bit at a time, hoping you don't notice. What's happening is a form of identity theft, because the more that bad people know about you, the easier it is for them to access your money. We're used to sharing a lot of information about ourselves these days – experts say we share too much – and that makes us easier targets for takeovers.

Here are some things you can do to protect personal information to help battle takeover attempts:

- **Don't fall for fake information requests.** Financial institutions will never call, email, or text you out of the blue asking for online banking information such as user names, passwords, or pin numbers.
- **Use safe passwords** – the kind that mix numbers and upper and lowercase letters – and don't write them down in places people can easily find them. Experts recommend that you don't use the same user name and password for everything – because if someone figures one out, they have access to other types of accounts you use. It's a smart idea to have different passwords for different types of accounts.
- **Think twice about what you share on social media.** Posting things like your telephone number, address, birth date, and year can be used in the wrong ways to find out more about you. And don't publicly share other information – such as your mother's maiden name – that you might be using as answers to the 'secret' questions sites ask you for account verification. The less some people know about you, the better.
- **Be careful when banking or making purchases from public computers** – and make sure you always sign out of any account you're using.
- **Check your financial statements regularly** to make sure your money is safe.

Here are some things you can do to spot a possible takeover:

- **Watch for transactions you don't expect** – such as purchases or withdrawals you didn't make. Contact your branch immediately if you spot this when checking either your online or paper statements. If you have online statements, it's wise to check them frequently.
- If a merchant says your debit card has been turned down, **call the number on the back of the card** to report the problem and explain what happened. This could be a sign that someone else has access to your account.
- **Check your credit report regularly** to look for things like unexpected loans or missed payments. You can do this for free by going to annualcreditreport.com and reading about what you can do.

Think smart and stay alert! Both are great defenses against account takeovers.

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

Happy Anniversary, Her Traditions!

Although the York Traditions Bank Women's Initiative was underway from the moment Carolyn Schaefer joined the Bank in 2005, many years of hard work went into bringing a unified look and feel to the program. On June 12, 2012, on the stage of the Strand, York Traditions Bank unveiled "Her Traditions" to 100 York area women and motivated them to discover their unique financial personalities using our newly developed Financial Personality Indicator. In the five years since, hundreds of area women professionals have embraced their strengths, recognized their challenges, and become more financially prepared for the future. The program continues to grow, expanding to Hanover in 2016. This year, on April 18, we held our 2nd Annual Hanover luncheon featuring motivational speaker, Tracey L. Jones, with 90 attendees. Our 9th Annual York luncheon on June 6 featured body language expert, Jan Hargrave, who captivated the room of 300 guests.

For more information about Her Traditions, visit HerTraditions.com.



Above Left: Carolyn Schaefer, speaker Tracey Jones, and board member Betty Carson at the Hanover Luncheon. Right: Carolyn Schaefer, speaker Jan Hargrave, and consultant Holly Buchanan at the York Luncheon.

PEOPLE MOVES & NEWS

WELCOME BRADLEY WILLOW

*Managing Director,
Personal and Signature Banking*



Bradley A. Willow joined York Traditions Bank in March as Managing Director of Personal Banking, overseeing the Bank's five-branch network in York and Hanover. He will also be overseeing Signature Banking upon Carolyn Schaefer's official retirement on July 31.

Willow has spent the majority of his three decades-long banking career in Central PA and has resided in York for over 15 years. He first came to the area as a management trainee at Farmers Bank and Trust in Hanover, a division of First National, where he progressed to the role of Regional Sales Manager. He moved to Harris Savings, which became Waypoint/Sovereign/Santander Bank, as a private banking officer and later as Retail Regional Executive leading a 20-branch network. In 2008, Brad joined Union Community Bank in Lancaster as Senior Vice President, Community Banking Group Manager, heading up thirteen branches as well as the training, trust, private banking, and investment advisory divisions. Most recently, Brad was a Senior Private Banking Advisor at PeoplesBank.

"Previously in our careers, I had the pleasure to work closely with Brad," notes President & CEO Gene Draganosky. "I was always impressed by his excellent sales and leadership skills and his collaborative nature. Brad Willow has a passion for community banking and a love for York County, and I am confident he will capably lead our retail banking division into the future, further enhancing the experience for our customers and community."

"I am thrilled for the opportunity to return to my roots as a true hometown banker," shared Willow. "Living local, buying local, and supporting local organizations is very important to me. York Traditions Bank has a reputation for strong commitment to the community and is invested in maintaining a client-centered culture. I consider it a privilege to build upon the strong foundation that has been established over the past 15 years."



BOBBY JAY

named St. Charles Way Branch Manager

Bobby Jay joined the St. Charles Way team in April as Branch Manager. With a B.S. in Business and an MBA, Bobby brings over 14 years of related banking experience to the team. He most recently worked as a Branch Manager for FNB in Cape Horn. In addition to his retail banking experience, Bobby was previously employed as an Operations Manager with the Federal Reserve Bank. When not working, Bobby spends time with his wife and 5-month-old daughter. They enjoy traveling, going to concerts, and working on their Red Lion home. Bobby was attracted to the culture and Core Values at York Traditions Bank, and he's excited to be on board. We're happy to have him join our family!



CHRISTIE WINTERS

joins White Street team as Sr. Personal Banker

A Red Lion native, Christie Winters came to York Traditions Bank's White Street branch in May after 16 years with Commerce/Metro/FNB where she served as Store Operations Manager and, most recently, Assistant Branch Manager. Christie believes that while technology is important, it is no replacement for the face-to-face interaction required to help a customer with their individualized needs. Christie and her husband have four children. She loves camping, attending Living Word Community Church, and spending time with her large extended family. "Both customers and co-workers have welcomed me to York Traditions Bank with open arms," says Christie. "I have felt right at home from day one."



SHELLEY BEYAR

Sr. Mortgage Services Partner for the Capital Region

In January, Shelley Beyar began introducing York Traditions Bank's exquisite customer service to the Capital Region. Shelley has been in the mortgage industry for over 30 years and knows the Cumberland and Dauphin County real estate landscape well. She has been impressed by the Bank's construction programs and ability to customize financing to meet customers' needs. Shelley lives in Mechanicsburg with her husband, and when not helping area residents finance their dream homes, Shelley volunteers with Estamos Unidos de Pennsylvania - an organization dedicated to eliminating poverty through educational scholarships. She is also involved with the Harrisburg Builders Association as Chair of the Sales, Marketing, and Associates Committee, and she formed HBA's new Members 2 Members networking group earlier this year.



SUE SCHROEDER

Charter Associate concludes extraordinary banking career

Sue Schroeder, Officer and one of York Traditions Bank's original 13 Associates, retired in January. Sue holds the distinction of being the Bank's very first Branch Manager at the St. Charles Way location when the doors opened in October 2002. She also served as Security Officer. As the Bank grew, so did Sue's roles and responsibilities. Her titles also included Consumer Business Development Partner and, most recently, Merchant Card Services Manager. Over the past 14 years, Sue established hundreds of relationships and significantly contributed to the success of York Traditions Bank through her unmatched level of attention to her customers. She has also given a great deal of her time and talents to the York community. As an example, over the past decade, Sue led and significantly grew the successful Monopoly/BINGO fundraisers for VNA of York. We wish Sue all the best in her retirement!

Congratulations



DR. TERESA GREGORY *Earns Doctorate in Business Administration*

Teresa Gregory, Managing Director of Mortgage Services, attained the title of Doctor of Business Administration (DBA) from Walden University last December. In December of 2013, Teresa announced her intention to pursue her DBA. At that time, she explained that her quest wasn't driven out of a desire to further her personal career but for the satisfaction and happiness that she derives from academic studies and the opportunity to share and

apply her experiences for the betterment of York Traditions Bank and the mortgage industry as a whole. For the past three years, Teresa has quietly gone about her doctoral studies, applying the skills that she has learned both on the job and in the classroom in pursuit of this superb academic achievement.

Teresa has many responsibilities as a parent, mentor, mortgage industry leader, community volunteer, occasional York College adjunct professor, and, of course, Managing Director of our exceptional Mortgage Services Division, to name a few. In three short years, she has attained the highest level of academic achievement and is York Traditions Bank's first Associate to earn this distinction.

Gregory named one of Central Penn Business Journal's Women of Influence

On Monday, June 26, at the Hilton Harrisburg, Dr. Gregory was named to Central Pennsylvania Business Journal's 2017 list of Women of Influence. This prestigious award honors established business leaders with proven track records of community service and business accomplishments. These women influence others through their personal successes and achievements.

A panel of independent judges chose 30 honorees throughout Central PA based on five categories: career accomplishments, leadership, personal/business vision, community service, and mentoring. **Congratulations, Dr. Gregory!**

Pictured with Dr. Teresa Gregory, are (L to R) her father, **Daniel Decker, Sr.**, her son, **Logan Minnich**, her husband, **Tom Gregory**, and her daughter, **Megan Minnich**, who helped celebrate her achievements at the Women of Influence Awards on June 26.



Suzanne Becker, Director of Marketing and Communications, attended ABA Bank Marketing School in April and passed the exam to earn the designation of Certified Financial Marketing Professional (CFMP). Suzanne joined Team Traditions in 2010 to lead the Bank's marketing efforts.



Susan Campbell was promoted to Director of Training and Development in April. Sue joined York Traditions Bank in 2011 as Eastern Boulevard Branch Manager and became Training and Development Manager in 2014.



Vickie Chronister, Director of Operations, graduated in February from an intensive one-year program as a member of the inaugural 2016-17 class of the PA Bankers Leadership Institute. Vickie is a Charter Associate, helping to open York Traditions Bank in 2002.



Joseph Lombardi, Director of Information Technology, passed the ISACA exam in March and is now a Certified Information Security Manager (CISM). Joe has headed the technology team since 2014, helping the Bank stay secure and prepare for any future technology needs.

Schaefer Retirement

(continued from front page)

Schaefer has been a champion for women even before joining York Traditions. A Certified Financial Planner, Mrs. Schaefer has received an Athena Award from the York County Chamber of Commerce and was named one of the "50 Best Women in Business in Pennsylvania." In 2013, Carolyn was named one of Central Penn Business Journal's Women of Influence and received the Lifetime Achievement Award, presented to a woman who has committed her life to making Central Pennsylvania a great place to work and live.

This past May, the Distinguished Young Women of York County program renamed one of the scholarships as "The Carolyn Schaefer Scholastic Award" to honor Carolyn's career, contributions, and commitment to mentoring women.

Chairman Michael Kochenour, who worked with Schaefer most of his career, reflects, "What is so evident about Carolyn is the wonderful combination of her innate leadership with her deep compassion for people. She has had a major impact on our organization, industry, and broader community as a leader and mentor. She never misses an opportunity to support and guide people to reach their potential in any way she can. It's just who she is!"

Carolyn is a Board member for the YMCA of York County, Better York, the York Collegiate Council, the Women's Business Center Organization, Turning Point Women's Counseling and Advocacy Center, and an active member of the York Rotary Club. She will continue to remain involved in the community.

"At age 16, Carolyn Schaefer became a banker," continues Kochenour. "Over the past five decades, Carolyn has become the one who people seek out for her wisdom, experience, and compassion. It's been more than a remarkable career – it's been a life-changing experience for her and all those she has touched."

POWERUP CHECKING

2.00% APY*
on balances up to \$20,000

2.00-0.21% APY*
any balances over \$20,000

**FREE ONLINE BANKING & BILL-PAY | FREE MOBILE BANKING | NO MINIMUM BALANCE REQUIREMENT OR MONTHLY FEE
FREE UNLIMITED CHECK WRITING | NO YTB CHARGE ON FOREIGN ATM WITHDRAWALS**

For any statement period in which you don't meet the account requirements**, 0.05% APY* will be paid on all balances in the account. *APY (Annual Percentage Yield) accurate as of 7/7/17 and subject to change after account is opened. Minimum balance required to open account is \$100. **Account requirements for highest available rate: at least 15 posted Debit or Credit point-of-sale (POS) transactions using your YTB Debit Card, at least one ACH Credit or Debit (Direct Deposit or Automatic Payment), and use of a monthly E-statement. New qualifying cycle begins each statement period. For personal accounts only.

E-BILLS NOW AVAILABLE!

Reduce clutter, save paper, and never forget another loan payment.



To add your York Traditions Bank loan account to Online Banking:

- Login to Online Banking
- Click the Account Services tab
- Click the Account Management bar
- Click Add New Account
- Enter the loan account, loan account type (line of credit or loan), and a nickname

To choose to receive York Traditions Bank loan E-Bills:

- Click the Accounts tab
- Click the Statements bar
- Click My Settings
- Click Edit My Settings
- Use the radio button to choose the Email option for the specific loan account(s) for which you'd like E-Bills

Questions? Call us at 717-741-1770. We're here to help!

FREE APP FOR YTB DEBIT CARDHOLDERS

CardValet

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

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

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

Download and start using CardValet today!

INVESTOR CORNER

YORK TRADITIONS BANK REPORTS FIRST QUARTER EARNINGS

York Traditions Bank (OTC Pink: YRKB) reported net income of \$605,000, or 27 cents per share, for the first quarter ended March 31, 2017, compared to \$675,000, or 31 cents per share, for the first quarter 2016. This represents a 10% decrease in net income over the first quarter of 2016. Book value per common share grew to \$15.14 at March 31, 2017.

"We are pleased with the first quarter financial performance," stated Eugene J. Draganosky, President and Chief Executive Officer. "First quarter 2016 earnings included \$108,000 of non-recurring income. Our first quarter 2017 earnings were \$87,000, or 17% higher, than the fourth quarter of 2016. Loans grew a robust \$48.6 million since a year ago and \$9.0 million since year-end. This helped boost net interest income by \$350,000, or 12%. Gains on sale of mortgages were nearly equal to the first quarter 2016 which set the stage for record mortgage gains last year. Our net interest margin improved 11 basis points to 3.45% fueled by more loans as a percentage of interest earning assets and higher market interest rates. Net loan charge-offs were a minimal \$8,000 for the quarter, non-performing assets were 0.61% of total assets, and the allowance for loan and lease losses has increased to 1.04%. We remained well capitalized with an 8.42% Tier 1 capital ratio as of March 31, 2017. We are optimistic for our future and look forward to the remainder of 2017."

FINANCIAL HIGHLIGHTS (unaudited)

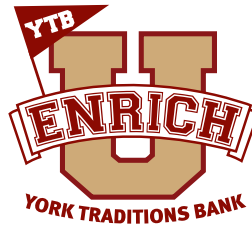
(Dollars in thousands, except per share data)

SELECTED FINANCIAL DATA	MAR 31, 2017	MAR 31, 2016
Total assets	\$400,780	\$368,477
Loans, net of unearned income	\$314,290	\$265,649
Deposits	\$326,651	\$291,791
Book value per common share	\$15.14	\$13.85
Return on average assets	0.62%	0.76%
Return on average equity	7.41%	9.38%

Visit ir.yorktraditionsbank.com to access complete quarterly earnings releases and current market prices.

FIGHTING FRAUD - IT'S EVERYONE'S BUSINESS

Learn how to limit your organization's exposure to fraudulent and electronic items and checks during this **FREE SEMINAR**.



Linda Senft, Director of Regulatory Services, will discuss ways to recognize fraud and help prevent it.



Elizabeth Dellinger, Director of Treasury Management, will demonstrate new Fraud Prevention Products available for your business, such as Check Positive Pay and ACH Positive Pay.

There is no charge for this seminar, but there is limited seating so you must register in advance. **Choose the session that works best for you:**

Wednesday, July 19, 2017

7:30 AM to 9:00 AM

Light breakfast will be provided.

Tuesday, July 25, 2017

3:30 PM to 5:00 PM

Light refreshments will be provided.

Both sessions will be held at Traditions Center, 226 Pauline Drive, York

Register by July 17 by visiting www.EnrichU.net, email us at EnrichU@yorktraditionsbank.com, or call Tessa at (717) 747-2617.

NOW AVAILABLE!

CHECK & ACH POSITIVE PAY

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

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

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

For more information about utilizing these services for your business, contact:

Elizabeth Dellinger

Director of Treasury Management

717-747-2638

edellinger@yorktraditionsbank.com

DIRECTOR'S NOTES

by Mike Kochenour, Chairman of the Board

EXCERPTS FROM MIKE'S BUSINESS ACHIEVEMENT AWARD ACCEPTANCE SPEECH ON JUNE 15, 2017:

In 2001, York Traditions Bank was conceived as more than a place. It was a movement. Movements have energy and passion and purpose, and that is exactly what an amazing group of 13 people possessed when, together, we brought York Traditions Bank to life in 2002. The other Founders and I recognized a need, and along with our Charter Board members, we had a shared vision. We took on something bigger than ourselves and bigger than our bank. It was about revitalizing the culture of true community banking at a time when it was disappearing. Merger and acquisition activity eliminated all but one York County-based independent community bank. When something is in danger of extinction, great people band together to save it. People were counting on us, and we would not let them down. Our resolve was such that we could not fail. There were also nine others who joined us in this movement. Starting the Bank at that time was a testament to their courage, resolve, and resilience. Together, we had the knowledge, we had the passion, and we had a responsibility to our community.

In 15 short years, we've expanded our workforce to 114 of the best bankers anywhere. We've grown our assets to over \$400 million, opened five branches, and established our 28,000-square-foot administrative headquarters, contributing to the economic development of our hometown. The last 15 years haven't been the easiest economic years.



Rebuilding after September 11th. The dark days of 2008 - certainly the darkest financial environment in our lifetime since the depression of the 30's. It required perseverance, taking accountability, fearless resolve in confronting adversity, and an unwavering commitment to our values when facing conflict. We committed early on that we could not fail, and WE DID NOT FAIL. In meeting those challenges, we became stronger for it. I am very proud of the fact that York Traditions Bank remained profitable throughout those years. We also remained optimistic and that optimism will carry us forward into the next decade and beyond. We've only just begun!

The future is bright as we bring continuity to all stakeholders by succession from within. Being a part of this movement has certainly been the pinnacle of my professional career and the ultimate means to serve my community. I have had the great fortune to now entrust the day-to-day leadership of the Bank into the most worthy hands of Gene Draganosky. This movement is stronger than ever - with the same energy, passion, and continued dedication to living our Core Values as we had when we wrote them.

Board of Directors pictured left: (seated, L to R) **Betty Carson, Chairman Mike Kochenour, Gene Draganosky, Dr. Wanda Filer**, (standing, L to R) **Dave Bode, John Polli, John Brown, Paul Kilker, Tim Kinsley, and Bill Shorb**.



Refer a Friend

Tell a friend or family member about your experience at York Traditions Bank. If they

TRANSITION TO TRADITIONS,

we'll treat you to a \$25 gift card to one of the restaurants listed below.

Ask for details.

- Red Robin
- White Rose Bar & Grill
- Stone Grille & Taphouse
- Warehouse Gourmet Bistro



ADMINISTRATIVE HEADQUARTERS

226 Pauline Drive
P.O. Box 3658
York, PA 17402
(717) 741-1770

BRANCH LOCATIONS

YORK

235 St. Charles Way
(717) 747-2610

2450 Eastern Boulevard
(717) 747-2620

2305 Susquehanna Trail North
(717) 747-2640

2170 White Street
(717) 747-2660

HANOVER

361 Eisenhower Drive
(717) 637-2610



Equal Opportunity Lender

MEMBER FDIC

NWL-01-001 (7/17)

2017 Her Traditions Scholarship Winners Announced

York Traditions Bank announced the recipients of the 7th Annual Her Traditions Scholarship Program. Five winners were chosen from among the many applicants based on their "superior leadership skills, admirable academic achievement, and promising potential to become a future woman leader of our community." Each young woman received \$500 toward their educational endeavors. Congratulations!



Pictured above (seated, L to R) **Sharlie Taylor**, Red Lion High School; and **Anya Grunewald**, Dallastown High School; (standing L to R) **Gene Draganosky**, President & CEO, York Traditions Bank; **Sahara Wilt**, York Suburban High School; **Erin O'Connor**, South Western High School; and **Carolyn Schaefer**, Managing Director of Specialized Banking, York Traditions Bank; (photo inset) **Erin O'Malley**, West York Area High School, who spent her senior year studying abroad.

CELEBRATING 15 YEARS!

MARK YOUR CALENDAR!

2017 CUSTOMER APPRECIATION LUNCHEONS

Help us celebrate our 15th Anniversary by stopping by one of the following branches for a complimentary lunch!

Friday, September 29
361 Eisenhower Drive, Hanover

Friday, October 6
2450 Eastern Boulevard, York

Friday, October 13
2305 Susquehanna Trail North, York

Friday, October 20
2170 White Street, York

Friday, October 27
235 St. Charles Way, York

All times are 11am-2pm

Visit our website at yorktraditionsbank.com

