

# Traditionally

## S P E A K I N G

### Letter from the President

Despite the continuance of a challenging economic environment and increasing regulatory demands, York Traditions Bank's commitment to quality has resulted in steady, favorable performance. Our Core Values and fundamental business principles have yielded good, solid results throughout 2011.

Senior leadership and the Board of Directors recently emerged from a yearly strategic planning meeting where the importance of our ongoing, dedicated focus on York County was reinforced. With recent publicity about big banks and their handling of increased fees, it has never been more important for us to know our customers and support our community, centering on relationships rather than transactions. Nothing says it better than **"Because We Live Here Too!"** Woven into our recent marketing campaign, this fundamental message conveys why we created a local choice 9 years ago.

Over the last 9 years, organizational alignment around our Core Values has continued to attract individual Associates deeply instilled with these same principles. Thanks to this collective team of Best of Class, local banking professionals who have helped create a fulfilling work environment, we have been named a **Best Places to Work in PA** for the 5th consecutive year.

As we integrate exquisite service with the latest technology, we are enabling customers to access our services wherever, whenever and however they choose. Our delivery and communication channels are expanding with the recent launch of credit cards to individuals and businesses, our entry into the world of social media, and a soon-to-be-introduced mobile banking solution.

Our recent 9th anniversary celebration was a wonderful opportunity to say thank you to our Customers, Shareholders and Community for your belief in our vision and your assistance in our achievement. We feel it's our responsibility and a true privilege to reinvest our success by continuously contributing to the excellent quality of life that exists in York County. We look forward to 2012 as we celebrate a decade as York's "Bank of Choice."

Sincerely,



Mike Kochenour  
Chairman, President and CEO



### SPOTLIGHT: Joining the Social Media Revolution

Whether or not you are an active user of social media, you have to agree it's not a passing fad. It has completely transformed the way we communicate at a size and scale not seen before.

With over 500 million members, Facebook is currently used by 1 in 13 people on earth, over half of whom are logged in every day. Facebook now tops Google for weekly Internet traffic in the U.S. And a new member joins LinkedIn every second.

It took 39 years for radio to reach 50 million users, 13 years for TV, 4 years for the Internet, and 3 years for the iPod. Facebook added over 200 million users in less than a year. iPod application downloads hit 1 billion in 9 months.

#### MAKING IT MATTER TO YOU

These statistics are impressive, but sheer numbers are not the reason York Traditions Bank has created a social media presence. Our goal is to utilize these tools to build even stronger relationships with those who matter most to us - our Customers and our Community. At the same time, word-of-mouth will spread about the local banking difference and allow us to create new relationships. We're excited to be part of the conversation. Won't you join us?



"Like" us on Facebook

facebook.com/  
yorktraditionsbank



"Follow" us on LinkedIn

linkedin.com/company/  
york-traditions-bank

# Community

## Traditions in the

Team York Traditions participated in the **16th Annual York Cancer Center Bike Hike** on October 2, 2011. Originally scheduled for September 13, the date was moved due to the effects of flooding. The rescheduled day was cold and rainy, but that didn't dampen the enthusiasm of the York Traditions Bank team! They raised \$1,180 toward the \$30,000 event total. As part of the fundraising effort, York Traditions Bank Associates created a custom t-shirt in honor and memory of friends and family members who have been touched by cancer.



Funds raised from this event will benefit the Cancer Patient Help Fund and the Cancer Screening & Outreach Fund. This will provide financial assistance to cancer patients and their families in financial crisis in York and Adams Counties, as well as early diagnosis, education and outreach.



On September 22, 2011, six members of the York Traditions Bank Mortgage and Loan Administration Departments helped **Habitat for Humanity** with the rehabilitation of an existing home on East Poplar Street in York.

The team sanded and skim coated drywall, painted and picked up trash. After a long and tiring day, all agreed it was an amazing and rewarding experience, and they plan to do it again next year.

Pictured are **Linda Heintzelman**, *Mortgage Underwriter*, and **Ginger Zook**, *Mortgage Services Partner*. Also helping out were **Kim Amberman**, **Patrice Joseph**, **Sue Zeigler** and **Tammy Warfel**.

The Leukemia and Lymphoma Society **Light the Night Walk** was held on Thursday, October 13, 2011, at Cousler Park. **Alice Muldrow**, *Branch Manager* of the Susquehanna Trail Office, was Corporate Chair of the event, and York Traditions Bank was a corporate sponsor. Over 450 walkers raised more than \$100,000. The York Traditions Bank Team raised \$3,000.

A special thanks to York Traditions Bank customer **Terry Stewart** of **Tiger Trash** who donated a dumpster for waste removal and to community partner **Brown's Orchards & Farm Markets** for donating apples for the participants.



Shown L to R are



**Amanda McClane**, *Compliance Specialist*, **Andrew Koplitz**, *Electronic Banking Specialist*, **Jeanne Leese**, *Susquehanna Trail Head Teller*, **Alice Muldrow**, *Susquehanna Trail Branch Manager*, and **Andrea Nestlerode**, *White Street Teller*.

Helping you help others this Holiday Season

This holiday, York Traditions Bank is happy to partner with the **York Daily Record Christmas Emergency Fund**. In existence since 1988, this annual campaign benefits local charities who help those in need over the holidays. Last year, the fund raised \$14,692 for the York County Food Bank. The campaign kicks off on Thanksgiving Day. Watch for more details and campaign progress in the **York Daily Record/York Sunday News** or at any York Traditions Bank branch.



For the 3rd year, York Traditions Bank is teaming up with the **York Jaycees** for their **Holiday of Hope Gift Drive**. Our Associates will be donating new toys and canned goods which will be collected at each branch, wrapped and distributed to York County families in need.

Customers are welcome to participate as well! Details on the program are available at any York Traditions Bank location.



The people and the expertise

# BEHIND THE SCENES of Deposit Operations

**VICKIE WISMAN**

*Director of Operations*

**Just like most other industries, the world of banking has changed with technology - but it's still PEOPLE who make all the difference in the quality of service you receive.**



**MELISSA BEAN**

*Operations Manager*

When you withdraw cash from an ATM machine, pay a bill online, or receive an email notifying you that your e-statement is available, it's easy to forget that these conveniences don't just happen with a push of a button or a click of your mouse. There are people behind the machines and computers. York Traditions Bank is fortunate to have a Deposit Operations team of talented, experienced professionals who perform a myriad of tasks every day to assure your banking experience is smooth and seamless.



**KATHY RIZUTTO**

*Operations Assistant*

For example, when you sign a check, someone reviews the signature to make sure it's truly yours. Perhaps you are in a hurry when you write the check and the numbers don't appear accurately when imaged. It requires human eyes to reason out the error and adjust it so it clears in a timely manner. If you need to stop payment on a check, you may be able to start the process online, but it's a person who ensures the proper check is withdrawn from the payment system. And if you notice an unauthorized charge on your debit card, a caring individual who understands your concerns will help you resolve it. All of this takes place within the Bank's "central nervous system" of Deposit Operations.



**JULIE WOLF**

*Operations Assistant*

Are you a business who wants to assure peak performance of your funds? It is Deposit Operations who sets up and monitors your sweep accounts. Do you want to open an IRA? The depth of knowledge in our branches is unparalleled, and they have been trained by Deposit Operations who is their helpline for any complex IRA questions or requests. Is it time to redeem a savings bond? This Department submits the bond and prepares the documentation required by the Federal Reserve Bank. Because every aspect of banking is regulated, they are also responsible for a multitude of important government reports. Attention to detail is paramount.



**ANDREW KOPLITZ**

*Electronic Banking Specialist*

Finally, the members of the Department cross-train and fill in for each other to assure that our customers are never impacted by a vacation or illness.

As you can see, the competency of the Associate base you deal with face-to-face extends into every area of the organization. While the Deposit Operations team doesn't have direct customer contact, they provide critical support to those who do. These Best in Class Associates may not be in the forefront, but their contributions assist the front line in providing the products and solutions you have come to expect from York Traditions Bank.

**This collective team works hard to support our commitment to consistent and exquisite customer service.**

# BECAUSE WE LIVE HERE TOO<sup>SM</sup>

## Why did we choose the phrase “Because We Live Here Too” for our messaging?

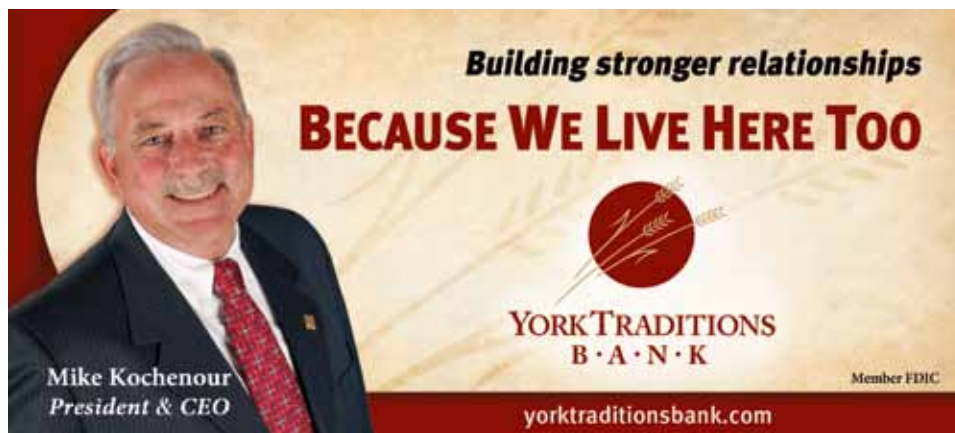
York Traditions Bank has been part of the York community for 9 years, but there are still people who aren't aware there is a local choice for their banking needs. We hope this simple, easy to remember phrase will convey trust, commitment and a caring approach. We realize people don't switch banks easily, but when they're ready, we want York Traditions Bank to be top of mind. To build familiarity of our name and values, we'll be weaving this phrase into our messaging over the next year.

## What does “Because We Live Here Too” mean to York Traditions Bank and its Associates?

Each one of our team members is invested in the York Community because it's where we work, live and play. This phrase is one we can all identify with - one that makes us proud - because we are able to give our hometown the attention it deserves. In the past, many York Traditions Bank Associates worked in environments where mergers and acquisitions created an inability to truly serve the customer. We wanted to change that, so we created a bank where each team member could be empowered to respond to the needs of their neighbors - a bank with “York” in its name.

## What does “Because We Live Here Too” mean to the York Community?

Since 2002, York Traditions Bank has grown from one to four branches...from 13 to 72 Associates...from our very first customer to the over 5,000 individual and business customers we have today. Building on this base of relationships will allow us to make an even greater impact on our community through our financial and volunteer support. We will strive to play a part in the success of individuals, businesses and organizations across York County...**Because We Live Here Too!**



The recent billboard campaign - “Because We Live Here Too” - will pick up again in early 2012. It initially kicked off with President & CEO, Mike Kochenour, and will continue by featuring numerous faces from all areas of York Traditions Bank. See who you can spot!

## Bank contributes \$55,000 in EITC funds to 20 educational improvement organizations

Enacted in 2001, the Educational Improvement Tax Credit allows Pennsylvania businesses accepted into the program to direct some of their state tax dollars to non-profits within their own community. Recipients must be recognized as an Educational Improvement Organization or have a qualifying Scholarship or Pre-Kindergarten Scholarship fund in place. What a great opportunity to keep it local!

### This year, York Traditions Bank will distribute a total of \$55,000 to the following York County non-profits:

Children's Home of York	Martin Library Association
Christian School of York	Strand-Capitol Performing Arts Center
Corporation for Penn State	Susan P. Byrnes
Crispus Attucks Association	Health Education Center
Cultural Alliance of York County	YMCA of York & York County
DreamWrights Youth & Family Theatre	YWCA of York
Jewish Community Center	YorkArts - The Arts Centre of York
Junior Achievement of South Central Pennsylvania	York College of Pennsylvania/ York Country Day School
Leg Up Farm	York County Alliance for Learning
Logos Academy	York County Heritage Trust
	York Day Nursery & Kindergarten

## Women's Leadership Traditions Scholarship Program Expanded

Applications are now being accepted for the 2nd Annual York Traditions Bank Women's Leadership Traditions Scholarship. We are happy to announce that we are doubling the number of scholarships for 2012. There will be 4 awards of \$500 each toward college education based on “superior leadership skills, admirable academic achievement and promising potential to become a future woman leader of our community.” Do you know a young woman who is currently in her senior year at a York County high school? Encourage her to apply for the 2012 Scholarship. The application and eligibility requirements are available on our website and in our branches. Deadline to apply is January 31, 2012. Winners will be announced in the spring.

# Branch News

## A CREDIT CARD JUST RIGHT FOR YOU!

York Traditions Bank is now happy to offer you a choice of 3 **Personal** credit cards -

- Visa® Classic
- Visa® Platinum
- Gold MasterCard®

Each is available in Low Rate or Preferred Points options with no fees.

Our **Business** Visa® Card is available in 2 options - Standard with no annual fee or Preferred Points.

For all the details, stop by your nearest branch or visit [www.yorktraditionsbank.com](http://www.yorktraditionsbank.com) where you can download an application form and apply today!



## FORGET THE FEES. POWERUP PAYS YOU!

With all the talk of the big banks charging fees to use debit cards, it's time this hardworking account got the spotlight. PowerUp Checking actually **REWARDS** you for using your Debit Card with interest rates comparable to a long-term CD! Even if you don't meet the monthly requirements, you'll still earn interest - just not as much!

Here's the bottom line -

**NO monthly maintenance fees, NO minimum balance requirement, FREE online banking, FREE Bill-Pay, FREE unlimited check writing!**

Sound too good to be true? It's not! Ask about opening your PowerUp Checking account today. **It's easy to make the switch!**

If you already have a PowerUp Checking Account, now is the perfect time to tell a friend. You could earn a \$25 Gift Card to White Rose Bar & Grill or Heritage Hills for your referral!



## CUSTOMER APPRECIATION DAYS

October 25-28, we celebrated 9 years as your "Bank of Choice!" Over 500 guests joined us for a delicious lunch catered by wonderful customers, **White Rose Bar & Grill** and **Gruver's Bakery**. Thank you for your patronage. We look forward to celebrating 10 years with you in 2012!



White Street Branch Manager, Laura Combs, with the Gladfelters - Oct 25



The Lahr family dropped by the Susquehanna Trail branch - Oct 26



Linda and Dan Palmer enjoying lunch at Eastern Boulevard - Oct 27



Carolyn Schaefer talks with the Walkers at St. Charles Way - Oct 28

## Dr. Filer Appointed to AAFP Board



**WANDA D. FILER, MD, MBA**, has been named to the Board of Directors of the American Academy of Family Physicians which represents 100,300 physicians and medical students

nationwide. As an AAFP Board Member, Filer advocates on behalf of family physicians and patients throughout the country to inspire positive change in the U.S. health care system.

Dr. Filer has been a practicing family physician in York for more than 25 years. She is the Founder and President of the Strategic Health Institute, a health policy and public health consulting firm dedicated to building awareness of today's health issues and the need for change. In addition, Filer is a family physician at East York Family Medicine where she sees patients on a part-time basis.

A member of the Pennsylvania Academy of Family Physicians since 1987, Filer is a Past-President and currently serves as the chapter's Delegate to the AAFP Congress of Delegates.

Filer also worked for 18 years as a Health Correspondent for WGAL TV in Lancaster.

**Dr. Filer is an original organizer and Director of York Traditions Bank. She also serves on the Bank's Women's Advisory Council.**

## Refer a Friend

Tell a friend or family member about your experience at York Traditions Bank, have them mention it when they open an account, and we'll treat you to lunch at White Rose Bar & Grill or Heritage Hills! (\$25 value)

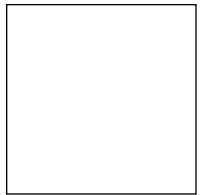


235 St. Charles Way  
York, PA 17402  
741-1770

2450 Eastern Boulevard  
747-2620

2305 Susquehanna Trail North  
747-2640

2170 White Street  
747-2660



Equal Opportunity Lender

MEMBER FDIC

## Bank Achieves “Best Places to Work” 5<sup>th</sup> Year in a Row

York Traditions Bank has been named one of the Best Places to Work in PA for 2011. This is the 5th consecutive year the Bank has placed on the list for this prestigious award which was created in 2000 by the Central Penn Business Journal.

Companies from across the state entered this independently judged, two-part process to determine the 100 Best Places to Work. The first part evaluated each nominated company's workplace policies, practices, philosophies, systems and demographics. The second part consisted of a confidential employee survey to measure the employee experience.

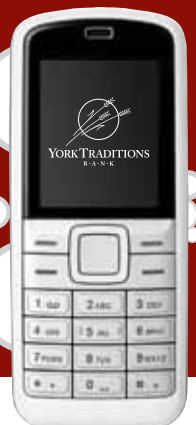
“York Traditions Bank is especially proud that 100% of our Associates participated in the survey,” notes Maureen Shive, Director of Human Resources. “The feedback is extremely valuable to us and helps us in determining what our Associates want and need in the workplace.”

Shive continues, “While it's great to receive this honor, it's one more validation of the Core Values that drive our organization and the importance we place on our Associates. Our philosophy is - Best Places to Work translates into Best Places to Bank!”

York Traditions Bank will be recognized at the Best Places to Work in PA Awards Banquet on Thursday, December 1 at the Lancaster County Convention Center.

**BEST PLACES**  
to work in **PA** 2011

York  
Traditions  
Bank  
**MOBILE  
BANKING**  
Coming Soon!



Visit us at [www.yorktraditionsbank.com](http://www.yorktraditionsbank.com)

