

Traditionally S P E A K I N G

Letter from the President

Although York Traditions Bank's official 10th Anniversary is not until October 28, I have found myself reminiscing ever since the calendar turned to the new year. But as I look back, I also look ahead to the next decade with great anticipation.

Our original Core Values have remained the cornerstone for our strength and stability, even through the leanest years, and we are poised to develop quality growth and expanded presence in the years ahead. Despite the sluggish economy, York County businesses and individuals increasingly select us as their community bank of choice, enabling us to grow overall assets, loans, and deposits organically, and achieve enhanced profitability.

On the regulatory front, much uncertainty surrounds the evolution of Dodd Frank. We will seek not just to comply, but to differentiate ourselves from other banks - striving to minimize the impact on our customers and, in fact, applying innovative thinking to uncover new opportunities.

Much has been accomplished already in 2012. We institutionalized our Exquisite Service Culture with "INVESTED." We unveiled our newest efforts in our women's initiative with "Her Traditions." And we continue to add to our team of experienced, dedicated, and caring Associates who deliver unparalleled service to our clients day in and day out, as well as make a positive impact on our community through their volunteer efforts.

And there is more on the immediate horizon. The offering of Mobile Banking and the forthcoming introduction of Instant Issue Debit Cards will provide even greater convenience and access to our services. We are in the midst of an Enterprise Risk Management process - a comprehensive approach to proactively manage all risks. Our plans for strategic branch expansion continue to develop. And we recently announced the purchase of what will become our central administrative building at 226 Pauline Drive, York.

Each time I recall why the original founders created a local banking choice for York County 10 years ago, I am inspired to look forward to what more we can accomplish together for our stakeholders.

Enthusiastically,



Mike Kochenour
Chairman, President and CEO



SPOTLIGHT: Banking in the Palm of your Hand!

York Traditions Bank puts the power to bank anytime, right in your hands with **MOBILE BANKING!** Now you can access your personal account information, transfer money, and even pay bills from your cell phone. If you have a personal checking or savings account with us, Mobile Banking is free!* All you need is an SMS text message and/or Internet enabled mobile device.

Depending on your phone capabilities and banking needs, you can use Text/SMS Mobile Banking, Mobile Browser Banking, or use the YTB mobile apps for Android, iPhone, and iPad. You must have free Online Banking set up before you can begin using Mobile Banking.

Login to Online Banking and select the Mobile tab to enroll in Mobile Banking today! If you aren't an Online Banking user yet, learn more by clicking on the Mobile Banking box on the home page of our website.



*Text messaging rates apply. Web access required to use Mobile Browser Banking and Mobile Applications.

Community

Traditions in the

Last holiday season, York Traditions Bank teamed up with the **York Daily Record/Sunday News** as the collection point for their **Annual Christmas Emergency Fund**. Newspaper readers, along with our customers, responded generously, and we were happy to present the **York County Food Bank** with a check for \$13,321.51 to help the hungry in our local area.

According to Teri Clinton, who coordinated the effort for the Bank, "It was so heartwarming to see the checks add up, along with the notes of kindness that accompanied them. It just made my holiday!" We hope that the York Daily Record/Sunday News will ask us to make this a yearly tradition.



Pictured (left to right) are **Mike Kochenour**, *Chairman, President and CEO of York Traditions Bank*, **Jonathan Fisher**, *Executive Director of York County Food Bank*, **Carolyn Schaefer**, *Managing Director of Personal Banking*, and **Teri Clinton**, *Executive Assistant to the CEO*.



Our **White Street Team** walked in the **March of Dimes "March for Babies"** on April 29. The team included (standing, left to right): **Sandy Althoff**, **Gina Henise**, **Stephanie Leisenring**, **Abigail Sizer** (daughter of Stephanie), **Laura Combs**, **Kimberli Sheaffer**, and **Andrea Nestlerode**. Sitting are **Amanda McClane**, **Fern McClane** (daughter of Amanda), and **Easton Nestlerode** (son of Andrea).

Our **Eastern Boulevard Team** collected trash during the **2012 Great American Cleanup of PA** which ran from March 1 through May 31. This is the fourth year they have participated in beautifying our community by collecting about 50 pounds of trash and litter along the Boulevard from South Keesey Street to Edgewood Road. Shown in the picture are (left to right): **Shawna Wagner**, **Kathy Eveler**, **Lisa Wilkins**, **Sue Campbell**, **Sandy Althoff**, and **Ryan Huegel**.



Our **Susquehanna Trail Team** held a **Yard Sale** on Saturday, May 5, and raised \$715 to benefit **Leg Up Farm**, an organization that helps improve the lives of children with special needs and their families through therapeutic programs and services, education, and advocacy. Presenting the check to **Lou Castriota** (center) of Leg Up Farm are (left to right) **Susan Kise**, **Sandy Dumanski**, **Jacqueline Sterner**, and **Jeanne Leese**.

United Way Day of Action was held on June 21, 2012, and Team Traditions volunteered at Cross Keys Retirement Village for a "Day at the Fair." Our Associates spent time with the residents playing games, serving lunch, and passing out cotton candy, popcorn, and snow cones. Despite the heat, it was a fun-filled and extremely rewarding day for those who participated. They can't wait to do it again next year!



Pictured are **Lisa Morgan**, *St. Charles Way Teller*, and **Tammy Warfel**, *Loan Operations Manager*. Also helping at the Day of Action were **Judy Chambers**, *St. Charles Way Branch Manager*, **Sue Campbell**, *Eastern Boulevard Branch Manager*, **Ginger Stoltzfus**, *Mortgage Services Partner*, **Pat Joseph**, *Senior Mortgage Services Partner*, **Maddy Gingerich**, *Retired Teller*, **Tessa Grove**, *Business Services Administrative Assistant*, and **Lisa Wilkins**, *Eastern Boulevard Personal Banker*.



BUSINESS SERVICES

A Wealth of Experience

MIKE HUSON

Business Services Team Leader

GENE DRAGANOSKY

Chief Lending Officer

Collectively, this group of “Best in Class” Business Bankers is dedicated to providing premiere personalized service and innovative solutions to businesses of all sizes.

As York Traditions Bank heads into the next decade and beyond, we began 2012 by positioning ourselves to reach deeper into the marketplace, create even stronger relationships with our current customer base, and further strengthen the Bank’s financial performance.

Gene Draganosky, a member of the Bank’s Senior Team since 2008, was named *Chief Lending Officer* at the start of the year. Gene now oversees all credit functions. His expanded areas of management responsibility include Business Services, Small Business, and Treasury Management. Across his 27 years in the financial business, Gene has provided excellent senior level leadership for both credit administration and business line areas.

Mike Huson has been a Senior Business Services *Partner* since the Bank’s inception. In order to capitalize on his excellent relationship and leadership skills, Mike was

promoted to *Business Services Team Leader* in January. With over 20 years of commercial banking experience, Mike continues to serve his current customers while providing solid leadership to the entire team in the administration and development of new credit and non-credit relationships.

Chris Helt continues in his role as *Senior Business Services Partner* with 16 years of excellent relationship management. In February, **Phil Golden** also joined the team as *Business Services Partner*. Phil has a passion for community banking, bringing with him three decades of background in commercial lending and new business development.

The Bank also welcomed **Charles Wurster** in February to the newly created position of *Credit Officer*. Charles brings over 15 years of

commercial banking experience and a great network that he has created across the county. Charles is joined by *Credit Analyst* **Bonnie Evans** who, with her 38 years of industry know-how, works in tandem with the relationship managers in understanding the needs of business clients.

Ed Hesson, *Small Business Services Partner*, works closely with the Retail Team to expand the Bank’s penetration into the small business market for both credit and non-credit services.

Along with this strong group of lenders, the Bank continues to offer a full base of business deposit solutions. **Liz Dellinger** heads up the area of *Treasury Management*, and **Sue Schroeder** handles *Merchant Services*. The entire team is expertly supported by **Tessa Grove**, *Business Services Administrative Assistant*.

front - Phil, Mike, Gene, Sue; middle - Charles; back - Ed, Liz, Chris, Tessa, Bonnie

Shawn Stine, one of the Bank’s original founders, recently departed the organization.

We thank Shawn for his years of service and wish him well in his future endeavors!



Bank unveils Her Traditions during Annual Women's Luncheon



We all know the financial realities of each woman's life are unique - different stages, different paths, different personalities, different levels of preparedness. But there's one thing many women have in common, regardless of life stage or situation. Even though a large majority of women handle their families' routine money management duties and influence most purchasing decisions, studies show they are seeking to gain greater confidence about financial matters.

Women are searching for a welcoming place to strengthen their financial knowledge. York Traditions Bank wants to be that place. That's why York Traditions Bank has created **Her Traditions** - an initiative to help make finances come alive and take the mystery out of investing for women.

On Tuesday, June 12, we unveiled **Her Traditions** to one hundred York County women professionals on the stage of the Strand during our 4th Annual Women's Luncheon. Guests were treated to a delicious meal catered by our customers, **White**

Rose Bar & Grill and **My Sweet Sins Bakery**. They were intrigued as local artist, **Brenda Wintermyer** (pictured right), spoke of what inspired her to create the artwork specifically for our women's initiative. **Tom Sibol** of White Rose, who commissioned Brenda to create the large murals of York City which hang in his restaurant, talked about the importance of relationships and, specifically, his relationship with the Bank. And **Holly Buchanan** (pictured left), author and speaker on the subject of marketing to women, explained four distinct financial personalities among women. Finally, Managing Director of Personal Banking, **Carolyn Schaefer**, wrapped up the event by introducing the Financial Personality Indicator - a series of interesting questions we have developed to help identify a woman's unique financial personality.

Equipped with this information about how our women customers relate to money, our professional advisors can better help them learn, become inspired, and take charge of their financial future. We invite you to learn more about Her Traditions and take the Financial Personality Indicator on our website at www.yorktraditionsbank.com/hertraditions!



2012 Scholarship Recipients announced

York Traditions Bank awarded its second annual Women's Leadership Traditions Scholarships in May. We received many outstanding applications from accomplished young women in nearly every school district in York County, which made the choice very challenging. Due to the popularity of this program, we expanded the number of scholarship awards to four.

Pictured between Carolyn Schaefer and Mike Kochenour are (left to right) **Alexandra Lackey** of York Suburban High School, **Abbey Rhodes** of Hanover High School, **Sally Trout** of Dallastown High School, and **Elyse Lee** of Central York High School. Each received \$500 toward their college education based on their "superior leadership skills, admirable academic achievement and promising potential to become a future woman leader of our community."

Do you know of a young woman entering her senior year at a York County high school this fall? Encourage her to apply for the 2013 scholarship. The application and eligibility requirements will be available on our website and in our branches no later than September 1, 2012. Deadline is January 31, 2013.



Bank News



“INVESTED” IN SERVING OUR CUSTOMERS

Since our inception, York Traditions Bank has been dedicated to providing exquisite customer service. On May 11, 2012, all of our Associates came together in the St. Charles Way lobby to focus in on this commitment to our customers with **INVESTED**, the Bank's new acronym for service standards.

After a presentation revealing what the letters in **INVESTED** stand for, each Associate signed posters which are now hanging in our branch lobbies and business divisions. They were also given a special coin in recognition of the commitment they make to these standards every day. Look for the posters and coins displayed when you visit our branches, and discover what **INVESTED** means to us... and ultimately, *to you!*



PUTTING YOUR HOME TO WORK FOR YOU

Record low interest rates have opened the doors to some wonderful opportunities for homeowners to make the most of their money.

What is the current interest rate on your home mortgage? It may be time to **REFINANCE**! Talk with our expert originators today about whether it makes sense to refinance your mortgage. Depending on your situation, you could lower your monthly payments or cut down on the length of your current loan. Call 747-2651 for more details.

It's also a great time to talk with us about a **HOME EQUITY LOAN** or **LINE OF CREDIT**. Use it to make home improvements, consolidate debt, pay for college tuition, buy a new car, take a vacation, or just have funds available in case of an emergency. Call Sue Schroeder at 747-2608. She'll explain the difference between a home equity loan and line of credit, and help you decide which solution may be right for you!



Attention: York Traditions Bank has lowered the minimum withdrawal amount from Home Equity Lines of Credit from \$500 to \$100!



Awards and Promotions



KIMBERLY AMBERMAN has recently become York Traditions Bank's fourth mortgage originator.

Kim joined the York Traditions team in 2009 as a Loan Booking Specialist in the Loan Administration Department. She transitioned to the Mortgage Department in May of 2011 as a Mortgage Services Specialist and was promoted to Mortgage Services Partner in April of this year. Kim is based at our White Street Branch, which now allows us to have a dedicated mortgage originator at each of our four branches.

Chairman, President and CEO, **MICHAEL KOCHENOUR**, and Managing Director of Personal Banking, **CAROLYN SCHAEFER**, were recognized for reaching 40 or more years in their banking careers at the Pennsylvania Bankers Association Spring Summit for the Central Pennsylvania Region on April 9, 2012.

Congratulations, Mike and Carolyn, on your incredible achievements!



BANK PURCHASES PROPERTY, ANNOUNCES PLANS FOR ADMINISTRATIVE CENTER

York Traditions Bank announces the recent purchase of the property and building that formerly housed The Room Store at 226 Pauline Drive in York Township.

Founded in 2002 with 13 Associates and one branch at 235 St. Charles Way, the Bank now employs 75 Associates and has three additional York County branches. Currently, all Administrative, Operations, Business Services, and Mortgage Services departments are located at the original St. Charles Way site. With available office space maximized, expanded facilities are necessary to support York Traditions Bank's current and anticipated growth.

We will develop the vacant 27,600 square-foot building into a central administrative center. While plans are still being formulated as to which departments will be relocated to the new building, it is certain that the St. Charles Way Retail Branch will continue to operate at its current location. The move should occur sometime during the first quarter of 2013. We'll share more details in our next newsletter as the project progresses!

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

YTB partners with the York Revolution for “RBI Guy”

As part of our 10th Anniversary year, York Traditions Bank has worked with the York Revolution to create the “RBI Guy” contest!

This season, a Revolution player is chosen at the beginning of each home game as the “York Traditions Bank RBI Guy.” When that player comes up to hit, fans are encouraged to cheer him on to bat in a run. If he’s successful, some lucky winners chosen at random receive a money bag which contains a 10th Anniversary certificate. The certificate, featuring a photo of our very own President, can be redeemed for \$10 cash at any of our branches.

This promotion is a great way for us to support our local Revs team while creating awareness about serving our hometown for a decade, and it gives us a chance to talk with some people in the community who love York as much as we do!

We encourage you to get out to a York Revolution game soon. Support the Revolution and bank on the home team with the “York Traditions Bank RBI Guy!” Go Revs!



York
Traditions
Bank
**INSTANT
ISSUE
DEBIT
CARDS**
Coming Soon!



Visit us at www.yorktraditionsbank.com

