Traditionally S P E A K I N G

Letter from the President

2013 was a dynamic year for York Traditions Bank as we "set the stage" for the next decade serving York County businesses and individuals. The opening of Traditions Center, our Administrative Headquarters, was just one of the many examples of how we continued to build a stronger foundation for the future.

But 2014 is proving to be equally eventful for York Traditions Bank as we remain on a steady path set by our long-term strategic plan. Already this year, we enhanced our Merchant Services product and launched a new website. We remain unyielding in quality as evidenced by our Bauer 5-star rating and satisfactory comprehensive regulatory exams. And we continue to develop our relationships within our own Associate base through a series of "Digging Deeper, Growing Stronger" initiatives.

We are also happy to announce a number of promotions and additions to our team. Mike Huson, one of our Charter Associates, has joined the Senior Team as Managing Director, Business Services. And we welcome Bill Hartman as a new member of our Board of Directors. Read about Mike, Bill, and many other announcements on pages 4 and 5.

Hanover, here we come! We've declared our entry into the southwestern corner of York County as we plan for a new branch to open this fall at 361 Eisenhower Drive. Turn to page 3 to learn more about this exciting development led by our new Hanover Market Executive, Mike Kelly, and Hanover Project Consultant, Michael Hady. We remain committed to organic growth across York County and will continue to assess the landscape as it relates to any strategic acquisition opportunities.

We're also discovering new ways to utilize Traditions Center as a resource for the community. Stay tuned as we develop educational financial literacy programs. Be sure to let us know what you want to learn by taking the survey listed on the back page.

Our Values. Our People. Our Strategic Plan. They will guide us through our second decade and beyond. "Because We Live Here Too" is not just a slogan. It's who we are. And it's why York County has embraced - and will continue to embrace - the way we do business.

Always looking forward,

Mike Kochenour Chairman, President and CEO



UPDATED WEBSITE now Mobile-Friendly!



As more and more people prefer to browse the internet using tablets and smartphones rather than desktops, those users also expect to find the same content on their mobile devices as they can on their computers. An abridged version of a website is no longer enough for mobile users.

That's why, when York Traditions Bank updated the look of our website earlier this year, we utilized "responsive design." The full version of the site automatically resizes itself to fit the dimensions of the device on which it is being viewed. No pinching and zooming to click on tiny text links. No scrolling back and forth to read content on your mobile phone.

Regardless of which device you're using to access our website, you'll find the content broken down into main sections, making the information you're looking for simple to find. And we've enhanced the substance with news and interesting articles in a Blog section that can be sorted by category.

While we are working to make your hometown bank easier to access through the world wide web, we covet our face-to-face conversations with you. So please, give our new website a spin! Then stop in to see us in person, and let us know how you like it.

Community

Partnering with York Builders Association for their 50th Anniversary

Since 1964, the York Builders Association has been York County's greatest resource for the home building and remodeling industry. With a motto of "Live Local, Build Local," Association members provide the highest quality of work and have a wealth of expertise in their specialized fields.

York Traditions Bank's belief in building stronger relationships "Because We Live Here Too" makes it a natural fit to partner with the York Builders Association in support and recognition of their 50th Anniversary Year!

The partnership was kicked off at the 47th Annual York Builders Show on February 7th in the Utz Arena at the York Expo Center. Governor Corbett joined the festivities and cut the Anniversary

of having a local banking choice when purchasing a house, remodeling their home, or growing their business.

cake (with a handsaw). The weekend was filled with great conversations with both visitors and vendors who reinforced the value

York Traditions Bank looks forward to being presenting sponsor of the York Builders Association 2014 Parade of Homes on September 20th and 21st.



Photo courtesy of Jim Phipps

Pictured (left to right) are Mike Kochenour, President and CEO of York Traditions Bank; Barry Strine, President of Strine's Heating and Air Conditioning and President of the York Builders Association; Tom Corbett, Governor of the state of

Pennsylvania; and Kevin Miles, President of Miles Maytag Home Appliance Center and Home Show Chair.

Bank donates EITC funds to 30 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.

In 2013, York Traditions Bank distributed a total of \$80,000 in Educational Improvement Funds to the following York County non-profits:

Big Brothers/Big Sisters of York

Byrnes Health Education Center

Children's Home of York

Christian School of York

Crispus Attucks Association

Cultural Alliance of York County

DreamWrights Youth & Family Theatre

Greater York Center for Dance Education

Hanover Area Family YMCA

Hanover Foundation for Excellence in Education

House of Hope - York

Jewish Community Center of York

Junior Achievement of South Central PA

Leg Up Farm

Logos Academy

Martin Library Association

Penn State University Philanthropic Fund (Penn State-York)

Performing Arts for Children

Project GRAD USA - Pennsylvania

Salvation Army

Strand-Capitol Performing Arts Center

YMCA of York & York County

YWCA of Hanover

YWCA of York

York College of Pennsylvania/ York

Country Day School

York County Alliance for Learning

York County Heritage Trust

York Day Nursery and Kindergarten

York Little Theatre

York Symphony Orchestra







CAROLYN SCHAEFER SPEAKS AT DRESS FOR SUCCESS EVENT

Carolyn Schaefer was honored to be the Keynote Speaker for the Dress for Success South Central PA Leadership Luncheon at Heritage Hills in York on April 23rd. She spoke about her journey to success and the challenges she encountered during her years in the banking industry. Carolyn motivated and inspired the 100 women in attendance with five life lessons: Be Yourself, Like Yourself, Trust Yourself, Reward Yourself, and Share Yourself.

Dress for Success promotes the economic independence of disadvantaged women by providing professional attire, a network of support, and the career development tools to help them thrive in work and in life. To learn how you can support Dress for Success, visit dressforsuccess.org.

Pictured (L to R) are Carolyn Schaefer of York Traditions Bank; emcee Valerie Pritchett of abc27 News; Ruth Koup, Founder and CEO of Dress for Success South Central PA; and Barbara Scott, featured client speaker.

Photo courtesy of Jordan Leigh - Jordan LeighPhotography.com



HANOVER, HERE WE COME!

This fall, York Traditions Bank will have a new address to add to our list of retail locations - **361 Eisenhower Drive**, **Hanover!**

The property between Wolf Furniture and Ryan's, and across from Lowe's, currently has an 800-square-foot "kiosk" branch that was vacated by another bank. Shortly, you'll see that building being demolished, and a well-known Hanover area contractor will begin construction on a new 3,200-square-foot York Traditions Bank branch.

This full service office will include two drive-thru lanes and a driveup ATM lane, and will offer personal banking, commercial banking, and residential mortgages. A complete line-up of financial products will include cash management and merchant services, consumer loans, small business lending, self-entry safe deposit boxes, and instant issue debit cards for personal and business use.

"Other banks in the market have closed branches," notes President & CEO, Mike Kochenour, "but in our research, we saw Hanover as a viable and growing market, and York Traditions Bank wants to be a partner in the Hanover community."

If current project plans continue to move ahead as scheduled, the Eisenhower Drive branch is expected to open for business during the month of October. But that doesn't mean York Traditions Bank is waiting until the doors open to begin establishing relationships. Hanover area businesses and individuals who would like to get a head start can contact Hanover Market Executive, Mike Kelly, right away at (717) 472-0271 or call the Bank directly at (717) 741-1770. Between Mike's expertise, our retail staff's attentiveness, and our complete suite of electronic delivery services, the TRANSITION TO TRADITIONS will be seamless.

As a long-time Hanover resident, Mike Kelly observes, "This town has been yearning for a true, locally owned, community bank that reaches out not only to large- and mid-size companies, but also to the small, local businesses owned by second and third generation Hanoverians. They're ready for banking that's about relationships again."

Hanover, here we come!









MICHAEL HADY

MIKE & MICHAEL LEADING THE WAY

Mike Kelly is a well-known Hanover area banker and volunteer and we're so happy he joined the York Traditions Bank team in April as our Hanover Market Executive. Mike has 18 years of community banking experience, most recently with Susquehanna Bank. Beginning in banking in the 1990's at Drover's Bank, where he worked with Mike Huson and many other members of the current York Traditions Bank team, Mike feels his career has come full circle by joining an organization that values knowing their customers by name.

Mr. Kelly is very tied into the Hanover community, actively involved in the Hanover Area Chamber of Commerce and Hanover Rotary. He is a current Board member of the Chamber and the Hanover Public School District, and a past Board member of the Hanover Red Cross as well as Co-chair of their annual Golf Tournament. Mike resides in the Hanover Borough with his wife, Mary Kay, and their two daughters. Mary Kay is a 27-year educator and principal in the South Western School District and is, herself, very involved as a Hanover volunteer.

Michael Hady, Hanover Project Consultant since January, is adeptly manuevering through the plans, paperwork and approvals associated with building a new branch. While VP of Business Development with Memorial Hospital for 23 years, Michael has chaired or served on the Boards of United Way, Strand-Capitol Performing Arts Center, Access-York, American Red Cross, York County Community Foundation, York County Honors Choirs and numerous other area non-profits. Michael is thrilled to be working with an organization that aligns with his Core Values, and we're thrilled that Michael is lending his expertise to us.

MORTGAGE ORIGINATOR DEDICATED TO HANOVER



FIONA EYSTER

Fiona Eyster, Sr. Mortgage Services Partner since February 2013, has 37 years of experience in the mortgage industry. Fiona is representing York Traditions Bank in the Hanover area, offering local mortgage origination and personal service. Fiona is excited to ultimately be based at our new Hanover branch this fall. In the meantime, for your mortgage needs, you can reach her at (717) 747-2679.

Welcome to TEAM TRADITIONS



BONNIE GYENES
Director of Accounting

Bonnie Gyenes took on the newly formed position of Director of Accounting in October, 2013. Bonnie began her banking career as a floating teller at Hamilton Bank while pursuing her Accounting degree at York College. Bonnie

continued her accounting career within the banking industry, holding several different roles including Chief Accounting Officer. For the past six years, Ms. Gyenes worked at Union Community Bank in Lancaster as Chief Financial Officer. When not at work, Bonnie enjoys taking day trips with her husband, Scott, and their son and twin daughters.



KEITH SHEFFER *Director of Loan Operations*

Keith Sheffer joined York Traditions Bank as Director of Loan Operations in March, overseeing the Loan Administration department. With a passion for community banking, Keith has over 25 years of leadership experience with extensive

knowledge of loan document preparation, loan accounting, payment processing, and other loan operations activities. Most recently, Keith was a Vice President at PeoplesBank, responsible for their Mortgage Banking Division. Keith is an active community leader, volunteering his time to several non-profit organizations.



PATTI MARTIN
Director of Human
Resources and Organization
Development

In April, York Traditions Bank welcomed Patti Martin as Director of Human Resources and Organization Development. With over three decades of banking

experience in various roles, 18 years of which were in the HR area, Patti spent the last eight years as Vice President, Human Resources Manager at Union Community Bank in Lancaster. In 2011, Patti was named one of Central Penn Business Journal's "Women of Influence." Ms. Martin has served as President of the PA Financial Industry Human Resources Association, and has been active with the American Cancer Society and other various non-profit and industry organizations.



JAMIE REID
Branch Manager,
Eastern Boulevard Office

Jamie Reid was named Branch Manager of our Eastern Boulevard office in January. Mr. Reid is a graduate of Dallastown High School and holds a Bachelor's Degree in International Business

from Drake University. With over 12 years experience in the banking industry, much of his background has been in retail and business banking. Jamie joins York Traditions Bank after serving over eight years at Susquehanna Bank where his last position was a Market Manager focused on business lending and small business relationships in the Southern York area.





Susquehanna Trail Senior Branch Manager, **Alice Muldrow**, has been chosen as one of YWCA's 25 Extraordinary Women of York County at a luncheon held on March 21st at the Country Club of York. This inaugural event was created to honor everyday women who have done extraordinary things.

Keynote speaker and York College President, Dr. Pamela Gunter-Smith, noted that "Positive change requires both passion and vision." Anyone

who knows Alice knows she has both. Her passion for leading the Leukemia and Lymphoma Society of Central PA's annual Light the Night Walk helped to raise record amounts for LLS. And that's just one of the many community organizations to which Alice unselfishly lends her time and talents.

Team Traditions - 2014 LLS Walk

When asked about the award, Alice noted, "It was a great event that was very humbling. We have some wonderful women in York doing amazing work within the community and it was a true honor to be amongst them."

SETTING THE STAGE FOR CONTINUED SUCCESS









JOHN BLECHER

GENE DRAGANOSKY

Eight consecutive years of profitability, embarking on the \$300 million asset threshold, ongoing satisfactory regulatory exams, and 5-Star Bauer ratings are all reflective of an organization steadfastly

on course to sustain long-term success! And with a long-term vision comes "setting the stage for the future."

In concert with our strategic direction and succession plans, York Traditions Bank announces the following promotions and organizational changes:

John Blecher's title of Managing Director and Chief Financial Officer has been elevated to Managing Director, Chief Operating Officer/Chief Financial Officer. This title promotion is certainly reflective of John's role as a Founder of the Bank and his responsibility for overseeing the comprehensive and rapidly growing administrative areas. As York Traditions Bank continues to grow, the volume in relationships and transactions, the complexity of our business, and the ever-increasing regulatory requirements all contribute to elevated enterprise risk. John, in tandem with the leaders of the Accounting, Compliance, IT and Operations areas, places us in a position of strength to manage this risk and take on the challenges of the future.

Gene Draganosky has assumed broader responsibility in the new position of Managing Director, Chief Community Banking Officer. His role continues to encompass his current duties as Chief Lending and Chief Credit Officer, overseeing Business Services, Small Business Banking, Treasury Management, Loan Administration, Mortgage Services, and all credit functions. His expanded areas of leadership extend across all business lines delivering York Traditions Bank relationship-based products and services to the marketplace.

Mike Huson has been promoted to Managing Director, Business Services. As such, he has become a member of the Senior Leadership Team. Mike has done an outstanding job providing direct leadership

to the entire Business Services Team over the past two years. He is a true team player and a role model for new business development, relationship management, and credit administration. As a Charter Associate with York Traditions Bank since its inception, Mike's positive influence and leadership is now being felt at the highest

level of the organization.

Mike Kochenour remains Chairman, President and CEO while Carolyn Schaefer and Teresa Gregory continue in their current Senior Leadership roles.

Susan Campbell was chosen to fill the newly formed position of Training and Development Manager in December, 2013. Formerly Sr. Branch Manager of our Eastern Boulevard office, Sue perfectly fits the role, leading us into the future as the Bank's training needs grow and become more complex. A strong leader with a proven track record for assisting managers in developing individuals and teams, it has been Sue's lifelong dream to start a training department for an organization that incorporates their Core Values into everything they do. Her passion for the position and organization is evident.

Remaining keenly focused on the Bank's strategic imperatives – Great People, Quality Management, Strategic Growth, and Outstanding Financial Performance – together, the entire York Traditions Bank team will persist in driving positive momentum, independence, and long-term shareholder value.

BILL HARTMAN NAMED BANK DIRECTOR

First new Board Member since York Traditions Bank's inception

We are pleased to announce the appointment of **William R. Hartman** to York Traditions Bank Board of Directors. Mr. Hartman is an outstanding York business and community leader. Throughout his illustrious banking career of more than 30 years, beginning at Hamilton Bank in Central PA and ending as Chairman, CEO & President at Citizens Republic Bancorp in Flint, MI, Bill has held numerous executive management positions across multiple states. During his time in Michigan, Bill also served as a Director of the Detroit Branch of the Chicago Federal Reserve Bank.

Upon returning to York in 2009 after retiring from banking, he accepted his current position as President, Director and CEO of the York County Community Foundation. Bill also provides volunteer leadership to Better York, Inc., York Symphony Orchestra, Strand-Capitol Performing Arts Center, and is Chairman of the Downtown Renaissance Fund. Additionally, he is on the Managing Board of York Professional Baseball - operators of the York Revolution, and is proactively involved in other initiatives supporting education, economic development, the arts, and social services. Bill and his wife, Irene, are fully invested supporters of York Traditions Bank. An executive with Bill's values, leadership, experience, and broad network is in high demand, and we are honored by his desire to become a member of our Board of Directors and add to our strong base of current Board members.

SUPPORTING THE ARTS ...in our Community

When looking for art to grace the public spaces of our new Traditions Center last fall, there was no need to look further than our own hometown. York County is teeming with talented artists! We made some new friends along the way, and we feel privileged to work among their creations every day. Take a moment to learn a little about each of them and their works:

Cliff Maier, owner of Narrow Bridge Studio (narrowbridgestudio.com), is a member of the Artist Collective at Rudy Art Glass Studio in York. He based the exquisite sculpture in our lobby on a quote by Pierre Teilhard de Chardin: "Remain true to yourself, but move ever upward toward greater consciousness and greater love! At the summit you will find yourselves united with all those who, from every direction, have made the same ascent. For everything that rises must converge."

Gerald Davidson (geralddavidsonstudio.com) is also a member of the Artist Collective at Rudy Art Glass Studio in York. Originally from Zimbabwe, Gerald's work is influenced by his African heritage, travels, cross cultural experiences, and background in commercial art. His creations are continually evolving in style, technique, and materials. Gerald's vibrant and colorful Earth Totems add life to three walls within Traditions Center.

Maggie Moran is owner of Maggie Moran Fine Art (mgmoran.com) in York. When asked what inspired her large piece, The Storm, Maggie said, "Everything looks like something. Our eyes have trained themselves to focus on the familiar, making associations with things we can name. Personal experiences make these associations relatively unique to the individual and I want each person to see something different in my paintings." The beauty in her colorful layers is stunning and ever changing. What do you see?

When asked the question, "What's on your mind?," York artist Ophelia Chambliss (opheliachambliss.com) responds, "What is on my mind is too complex for words, and my thoughts can only be captured in conceptualized images." Ophelia calls her signature style realistic cubism, and paints a variety of subject matters. She feels that life, like art, is a process. A self-proclaimed golf fanatic, this piece is inspired by Ophelia's respect for the science and mechanics behind a successful swing. Backswing in Motion was appropriately placed in the office of our President, who is also fascinated with the sport. Interestingly, Mike sees more than golf when he looks at this beautiful painting. When you have a chance, ask him to explain the other inspirational images he pulls from Ophelia's dynamic work!

Artist Frances Wolf (francesdonnellywolf.com) resides in Mt. Wolf and is known for her still lifes, human figures, and scenes of the natural world. Frances notes, "I collect phrases and segments of sentences

Brenda Wintermyer - "Plant. Grow. Reap." Original commission, acrylic on canvas Triptych

from both poetry and prose as points of reference for my paintings." La soiree frissonante was inspired by the writings of French poet, Arthur Rimbaud. Frances describes the scene as a shimmery evening when a sudden moment of intense excitement is not only seen, but is also felt.

Brenda Wintermyer (brendaart.net) is a painter, teacher and mentor who is well-known in the York art community. She is the creator of our Her Traditions women's logo. For our new building, we asked Brenda to create something special as a centerpiece for the large conference room. She chose to paint three canvases that reflect the beauty of York County farmland, but she feels it is a metaphor for the banking industry as well. Each canvas respresents a different stage in the farming/ financial process - first Planting, then Growing, and finally Reaping the rewards of hard work. While Brenda chose to set the scene in the past and portray old-fashioned methods of farming, the artistic technique she uses is modern and progressive. Brenda shares that this was done purposefully to convey her experience with York Traditions Bank - relationship banking "the way it used to be," by an organization that is up-to-date and forward-thinking. Brenda, we think it's absolutely perfect!





Cliff Maier - "Everything that Rises" glass sculpture (left) Gerald Davidson - Earth Totems glass sculptures (right)





Maggie Moran - "The Storm" oil on canvas (left) Mike Kochenour with Ophelia Chambliss - "Backswing" acrylic on canvas (right)



Frances Wolf - "La soiree frissonante" oil on canvas

INDUSTRY INSIGHTS from our Experts



Differentiation is Key in Business

GENE DRAGANOSKY

Managing Director,

Chief Community Banking Officer

Last year, loan growth in the financial services industry was tepid for multiple reasons. The national and local economy is growing, but at a fairly slow pace, so demand for capital equipment and physical plant expansion has been modest. At the same time, foreign investment in the U.S. is sluggish. Finally, the combination of higher long-term interest rates and elevated unemployment levels have tempered our national and local economies.

Sustained severe weather conditions also meant a slow start to consumer spending during the first quarter of 2014. While warmer weather will surely improve retail activity, there are things businesses can do to set themselves up for success. If you are a business owner, ask yourself, "How do I differentiate myself from my competition? Is my business model sustainable? Do I have the resources to execute on my plans?" Companies that are well managed, maintain distinct competitive advantages, and execute on well-devised plans, will prevail through the ups and downs of the business cycle.

What differentiates York Traditions Bank is our people who are committed to quality of service, relationships, responsiveness, flexibility, and intimate knowledge of our clients' financial needs, goals and long-term aspirations. Despite modest loan demand and increasing competitive pressures, we experienced meaningful growth in our total loan portfolio in 2013. Overall, gross loans grew by 6.9% year-over-year, yielding a 7% five-year compound annual growth rate. Throughout this period, we have maintained an unwavering commitment to credit quality.

York Traditions Bank is expecting even greater commercial growth opportunities in 2014 through our unique competitive differentiation and our expansion into Hanover.



Changes in the Housing Market

TERESA GREGORY
Managing Director,
Mortgage Services

2013 was a year of change in the housing industry. In June, when the Fed announced it was considering "tapering" its program of quantitative easing, interest rates spiked. The result was a halt of the unprecedented refinance activity that was seen during the previous two years.

However, the number of home purchases in York County improved last year: 4,399 units sold represented a 14% increase over 2012. We also saw the first rise in median dollar home price in the past seven years: \$145,000 marked a 2.75% increase from 2012. Although those numbers are significantly lower than during the pre-housing crisis, the indicators are pointing in the right direction. Add to that a drop in foreclosures (1,473 in 2013 compared to 2,172 in 2009), and it is evident why our Builder and Realtor partners are expressing optimism. York Countians are feeling more confident in purchasing a home.

York Traditions Bank is in a great position to meet the demand with our expert team dedicated to exquisite service, our focus on relationships, our competitive rates and quick approval, and our local processing, underwriting, and closing. It is no surprise we are already one of the leading mortgage lenders in York County, closing thousands of mortgage loans since the formation of our in-house Mortgage Division in early 2010.

We are solidifying more and more relationships with area Realtors who tell us they appreciate our ability to consistently execute in a way that enables them to fulfill the needs of their customers. As the housing market continues to rebound, we are looking forward to a very positive 2014 and beyond.

YOU MANAGE A LOCAL BUSINESS. Why not keep your MERCHANT SERVICES local too?

If you own a business, you know that accepting credit and debit cards is a not just a convenience for your customers. It's a necessity your customers demand. Without it, you can lose valuable income.

Did you know that York Traditions Bank offers payment processing? As with all of our other products, you deal with a local representative who can help you through the entire process.

Sue Schroeder, Manager of Merchant Card Payment Services, can walk you through all of the options and set up the program that is right for you - whether you prefer to use terminals, telephone or internet. Already have a Merchant Services provider and want to switch? Sue makes the transition from your current payment services provider simple and seamless.

If you'd like to learn more, or schedule a demo of our Merchant Services options, call Sue at 717-747-2608 today!



SUE SCHROEDER

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 White Rose Bar

RANSITION TO

RADITIONS

or because official

& Grill or

Heritage

Hills! Ask for

details.



ADMINISTRATIVE HEADQUARTERS

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

BRANCH LOCATIONS

235 St. Charles Way 747-2610

2450 Eastern Boulevard 747-2620

2305 Susquehanna Trail North 747-2640

> 2170 White Street 747-2660

COMING THIS FALL

361 Eisenhower Drive, Hanover



Equal Opportunity Lender

MEMBER FDIC



WE'RE POPPING UP EVERYWHERE THIS SPRING...

At the Ballpark!

Look for us at the **York Revolution** Stadium as we once again sponsor the **T-shirt Toss!** The T-shirt Toss has become a favorite at every home game as limited edition Revolution logo'ed t-shirts are propelled into the stands. Come help us "Root for the Revs," and bring your catcher's mitt so you can be ready when the t-shirt cannon points your way!

On the Golf Course!

We're sponsoring the First Annual Turning Point Counseling "Your Story Matters" Ladies Golf Outing to be held on Friday, May 30th at Cool Creek Country Club. Learn more about how you can become involved and support Turning Point by visiting www.turningpointyork.org today!

On the News Set!

Join WPMT Fox 43 News the first Monday of every month at 8:20 am for Her Perspective - Women Making an Impact in Central PA! We're proud to sponsor this new segment which will feature a different area woman each month. Heather Warner will help us discover how they are making a difference in the community. Carolyn Schaefer kicked off the first segment on May 5th. See who will be featured next by tuning into Fox43 on Monday, June 2nd!

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WE NEED YOUR FEEDBACK!

York Traditions Bank is dedicated to

FINANCIAL LITERACY

and we want to find out what you want to learn!
Take a quick survey to tell us which topics are most important to you! Visit this link:

surveymonkey.com/s/
YTBtopics

or find the link on our website!