



1201 12th Street
Altoona, PA 16601

814-949-6163
888-716-7587 Toll Free
Fax 814-949-6165

www.PennCrest.bank

Greetings Williamsburg!

We are pleased to announce that PennCrest BANK's purchase of the Williamsburg office of Mid Penn Bank has received regulatory approval! The office is scheduled to open its doors as PennCrest BANK on Monday, October 17th. We are excited to be a part of the Williamsburg community, and we want to share with you some things you can expect over the coming weeks.

Please let us first introduce you to Sue Hetrick. If that name is familiar, it is because Sue is one of your own. Sue will be the Assistant Manager of the Williamsburg office and will be responsible for day-to-day operations. Missy Dolansky will be the Manager assigned to that office. Missy is currently the Manager of our Hollidaysburg and Pleasant Valley (Altoona) offices; Missy will add Williamsburg to her area of responsibility and will spend time in all three locations.

To assist you with this transition please see the enclosed Frequently Asked Questions, which covers important information about the conversion of accounts to PennCrest BANK. Also enclosed is a listing of PennCrest BANK products, services and locations that will be available to you as a PennCrest BANK customer. If you have any questions that have not been addressed in the enclosed materials, please feel free to call us toll free at 888-716-7587.

There is still a lot of work to be done to bring full-service banking back to Williamsburg. We understand change can be difficult, but we are doing everything we can to make the transition as smooth as possible. We will provide additional information as necessary. We appreciate your patience, and we look forward to being your neighbor.

Sincerely,

A handwritten signature in black ink that reads "William E. Ritenour".

William E. Ritenour
President & CEO