



MID PENN BANK[®]

BRINGING YOU THE BEST IN COMMUNITY BANKING

YOUR GUIDE TO THE UPCOMING PRODUCT AND SERVICE CONVERSION

July 7-9, 2023



WELCOME!

When Brunswick Bank & Trust joined Mid Penn Bank we promised to deliver a best-in-class banking experience and vowed to work hard to earn your trust. We look forward to welcoming you to banking with Mid Penn on Monday, July 10, 2023. During the weekend of July 7-9, 2023, your existing accounts will be transitioned to Mid Penn products.

This booklet details the product changes that you can expect, and includes a guide to Mid Penn Bank's services and conveniences.

If you have any questions about the upcoming transition, please call us directly at 866.642.7736. We look forward to getting to know you as our valued customer.



WE BRING YOU THE BEST COMMUNITY BANKING EXPERIENCE IN THE MID-ATLANTIC



Mid Penn Bank Financial Centers, Administrative Centers, Wealth Management Offices, and Loan Production Offices are now conveniently located in local communities throughout New Jersey and Pennsylvania.



WHAT TO EXPECT

- Your Brunswick Bank & Trust accounts will become Mid Penn Bank accounts on Monday, July 10, 2023.
- Starting Monday, July 10, you can look forward to being a part of the Mid Penn Bank retail network that includes Financial Centers across communities in New Jersey and Pennsylvania.
- Except in a limited number of cases, your current deposit and loan account numbers will not change. We will personally contact you to provide details and assistance if there is any change to your account number.
- Online Banking and Mobile Banking will be unavailable from Friday evening, July 7, until 7 a.m. Monday, July 10.
- Brunswick Financial Centers will be unavailable on Saturday, July 8, and will open as Mid Penn Bank Financial Centers on Monday, July 10.

We will have Financial Center experts located in each location to assist you and help make this transition a smooth one.

Our Call Center will also be available to help you.
Contact the Call Center at 866.642.7736
Monday-Friday, 8 a.m.-Midnight
Saturday-Sunday, 8:30 a.m.-5 p.m.

PRODUCT AND SERVICE TRANSITIONS

BRUNSWICK SERVICE	TRANSITION INFORMATION	IMPORTANT DATES/INFORMATION
Availability of Deposits	Please refer to the "Your Ability to Withdraw Funds" section in the enclosed disclosure booklet.	
Branch Banking	You will be able to perform your banking as usual, but you also now have access to Financial Centers in 17 counties across PA. Visit our website at midpennbank.com to view our locations and hours.	Starting Monday, July 10, you will have access to banking services at any of Mid Penn Bank's Financial Centers.
Brunswick Bank Online Banking	If you are currently enrolled in Brunswick Bank Online Banking, you will automatically have access to Mid Penn Bank's Online Banking. Your username may change. New login instructions will be mailed to you in June.	You will be able to log into Mid Penn Bank's Online Banking beginning at 7 a.m. Monday, July 10.
Brunswick Bank Online Banking Bill Pay	We will convert as much Bill Pay payee information as possible. Payment history will not convert. Please download any needed payment history prior to July 6. Some payees will not convert, including ACH payees. Please make a note to set up these payees in Mid Penn Bank's Bill Pay.	Brunswick Bill Pay will send all payments scheduled through July 6. After July 6, any payments scheduled will be sent from Mid Penn Bank's Bill Pay. Please begin using Mid Penn's Online Banking for scheduling bill payments beginning Monday, July 10.
Business Loans and Lines of Credit	The terms and conditions of your Business Loan(s) will not change. If you are currently on an automatic payment schedule, you will not experience any interruption to your payments.	Except in very limited circumstances, your loan account number will not change. If your account number changes, we will contact you individually.
Business Online Banking	If you are currently enrolled in Brunswick's business online banking, you will have access to Mid Penn Bank's Business Online Banking, and you will receive additional information prior to the July 10 conversion.	Learn more about Mid Penn Bank's Business Online Banking at: https://midpennbank.com/business/online-banking/
Certificates of Deposit (CDs)	Refer to the Product and Services section later in this guide and the disclosure booklet for more information.	The rate and term of your CD(s) on July 7, 2023, will remain the same until the maturity date.
Checking Accounts	Personal and Business Checking accounts will transition to corresponding Mid Penn Bank checking products. Refer to the Product and Services section later in this guide and the disclosure booklet for more information.	Brunswick Checking accounts will be converted to Mid Penn Bank checking products effective Monday, July 10.
Checks	You may continue to use your existing checks and deposit slips.	When you need to reorder checks or deposit slips, please place a new order by visiting or calling your local Financial Center.
Coin Counting	Coin counting is a free Financial Center service available to all customers.	
Direct Deposits and Preauthorized Payments	Direct Deposits and Preauthorized Payments to and from your accounts will continue without interruption.	
Escrowed Insurance and Taxes	Tax and insurance bills should be sent to Mid Penn Bank, Loan Operations, 11 N. 2nd Street, Clearfield, PA 16830	Please send tax and insurance bills to the new address starting on July 10.
eStatements	You may sign up for eStatements when you enroll in Online Banking or at any time thereafter. Paper statements are also available at no additional fee.	Historical Brunswick eStatements will not be available in Mid Penn's Online Banking. Please log in by July 6 and save copies of any Brunswick Bank eStatements you will need.
FDIC Coverage	The FDIC considers your deposit accounts separately insured for a grace period of 6 months after the merger. This grace period gives you the opportunity to restructure your accounts, if necessary.	Please call our Call Center or visit a convenient Financial Center by July 30, 2023, and we will assist with resources so you may make informed decisions about your FDIC insurance.
Individual Retirement Accounts (IRAs)	Refer to the Product and Services section later in this guide and the disclosure booklet for more information. You will receive an IRA Amendment in a separate mailing for each type of IRA you hold.	The rate and term of your IRA(s) on July 7, 2023, will remain the same until the maturity date.

QUESTIONS ABOUT CHANGES TO PRODUCTS AND SERVICES?

BRUNSWICK SERVICE	TRANSITION INFORMATION	IMPORTANT DATES/INFORMATION
Loan Billing	Interest due on Brunswick loan billing notices is accrued from due date to due date.	Mid Penn Loan products accrue interest from billing date to billing date. This may cause your first bill to be of a slightly different amount. Your interest rate will not change. This does not apply to mortgage or SBA loans.
Loan Billing Statements	Brunswick loan bills are generated 20 days prior to the loan due date.	After July 10, loan bills will be created 15 days before the loan due date instead of 20 Days. This does not apply to HELOCs or Personal Lines of Credit.
Loan Payments	Loan Payments should be sent to Mid Penn Bank, Loan Operations, 2405 Park Drive, Harrisburg, PA 17110.	Please send Loan Payments to the new address starting on July 10.
Mobile Banking	You will have access to Mid Penn Bank's free mobile app, along with mobile check deposit. Once enrolled in Personal Online Banking, your credentials will serve as your mobile app login. The Mid Penn Bank mobile app can be downloaded from the Apple™ or Google™/Samsung™ app stores.	You will be able to log into Mid Penn Bank's mobile banking app beginning at 7 a.m. Monday, July 10. Business users will need a software activation code to log in to the business mobile app. Please call us at 888.999.2644 to obtain the software activation code when you are ready.
Money Market Accounts	Personal and Business Money Market accounts will transition to corresponding Mid Penn Bank Money Market products. Refer to the Product and Services section later in this guide for more information.	Brunswick Money Market accounts will be converted to Mid Penn Bank Money Market products effective Monday, July 10. Refer to the enclosed disclosure booklet for more information.
Mortgages	The terms and conditions of your mortgage will not change. If you are currently on an automatic payment schedule, you will not experience any interruption to your payments.	Your loan account number will not change.
Online Transfers	Internal and external transfer capability is available to all consumer Online Banking users. Please make a note of any currently scheduled transfers so that you can confirm they have converted as expected once you log into Mid Penn's Online Banking.	Online Banking transfers scheduled for a holiday or a weekend will be processed on the next business day.
Personal and Business Debit/ATM Card	You will be able to use your current Brunswick Debit Card during conversion weekend. You will receive a new Mid Penn Debit Card in the mail.	Watch for your Mid Penn Debit Card to arrive in late June in a plain white envelope. Your new card can be activated and used beginning Saturday, July 8.
Personal Loans/Lines of Credit	The terms and conditions of your Personal Loan(s) will not change. If you are currently on an automatic payment schedule, you will not experience any interruption to your payments.	You can continue to use your current Line of Credit checks.
Safe Deposit Box	You will be able to access your safe deposit box as you do today.	
Savings Accounts	Personal Savings and Business Savings accounts will transition to corresponding Mid Penn Bank Savings products. Refer to the Product and Services section later in this guide for more information.	Brunswick savings accounts will be converted to Mid Penn Bank savings products effective Monday, July 10. Refer to the enclosed disclosure booklet for additional information.
Scheduled Transfers	Scheduled one-time and recurring transfers between and among your Brunswick Bank Accounts will continue to transfer, as scheduled, after the conversion to Mid Penn Bank.	Transfers scheduled for a holiday or a weekend will be processed on the next business day.
Statements	The timing of when you will receive your new Mid Penn statements depends on the type of account. If you wish to receive eStatements, please login to Online Banking after July 10 and complete the eStatement enrollment. There is no fee for paper statements or eStatements.	On Friday, July 7, your final Brunswick Bank checking, savings and/or Money Market account statement(s) will be generated and will be mailed to you. Transactions through end-of-day on the 7th will be displayed. Historical Brunswick eStatements will not be available in Mid Penn's Online Banking.
Telephone Banking	As a convenience to our customers, Mid Penn Bank offers Telebanker, a free and secure bank-by phone service. Telebanker allows you to access account information and perform transactions 24 hours a day, 7 days a week.	On Monday, July 10, you will be able to use Mid Penn Bank's telephone banking by calling 1-888-MID-PENN (888.643.7366) and following the prompts to access your account information.
Wire Transfers	Consumer customers may originate wire transfers by visiting a Financial Center. Commercial and Business customers may originate a wire transfer by visiting a Financial Center or, for those with access, by using our Business Online Banking service. Contact the Mid Penn Cash Management team at 888.999.2644 if you wish to access the Business Online Banking system.	On Monday, July 10, you will be able to conduct wire transfers at any of our Financial Centers. You will no longer be able to conduct wire transfers by phone or fax. The cutoff time for outgoing domestic wires is 3 p.m. The cutoff time for outgoing international wires is 2 p.m., Monday through Friday, not including Bank holidays.

PERSONAL BANKING ACCOUNTS / PRODUCTS

BRUNSWICK PRODUCT	YOUR NEW MID PENN BANK PRODUCT	OVERVIEW
Preferred Checking	Advantage Checking	This checking product pays interest and has robust features like free domestic wire transfers, a free Safe Deposit Box, and exceptional cash back offers on signature based debit card transactions.
Free Checking	Simply Free Checking (Non-Interest)	This straightforward checking product offers convenient features and benefits with no nuisance fees.
Interest Checking	Simply Free Checking	This straightforward checking product is interest-bearing, and offers convenient features and benefits with no nuisance fees.
New Jersey Consumer Checking	NJ Consumer Checking	A low-cost, low-volume basic account designed for New Jersey citizens
Personal Money Market	Flex Money Market	A traditional Money Market product with a competitive interest rate
Personal Savings	Simple Savings	A savings product with no monthly or minimum balance fees
Holiday Clubs	Club Savings	A structured savings product with annual distribution of funds
Certificate of Deposit	Book Entry C/D	A traditional Certificate of Deposit product featuring a fixed interest rate and an automatic renewal at maturity. Certificates with a term defined in days will not automatically renew and will be set to single maturity. Your local Financial Center will contact you before maturity to discuss options.

BRUNSWICK IRA PRODUCT	YOUR NEW MID PENN BANK IRA PRODUCT	OVERVIEW
Individual Retirement Account - IRA	Traditional & Simplified Employer Plans will convert into "Individual Retirement Account-Fixed Rate" and ROTH Plans will convert into "Individual Retirement Account - ROTH"	Your new IRA product features a fixed interest rate and an automatic renewal at maturity. IRA Certificates with a term defined in days will not automatically renew and will be set to single maturity. Your local Financial Center will contact you before maturity to discuss options.

BUSINESS BANKING ACCOUNTS / PRODUCTS

BRUNSWICK PRODUCT	YOUR NEW MID PENN BANK PRODUCT	OVERVIEW
Business Checking Small Business Checking	Free Business Checking	A basic, easy-to-manage checking product for small and medium-sized businesses
Business Interest Checking	Business Interest Checking	A business checking product that pays interest with no minimum balance requirements or nuisance fees
Government Checking	Nonprofit/Government Checking	A business checking product designed for nonprofit organizations and government entities that pays interest with no minimum balance requirements or nuisance fees
Business Money Market	Business Money Market	A traditional Money Market product with a competitive interest rate
IOLTA	NJ IOLTA Checking	A specialized checking product designed for qualified funds
Savings Account	Business Savings	A traditional business savings product
Certificate of Deposit	Book Entry C/D	A traditional Certificate of Deposit product featuring a fixed interest rate and an automatic renewal at maturity. Certificates with a term defined in days will not automatically renew and will be set to single maturity. Your local Financial Center will contact you before maturity to discuss options.
Rent Security	Sub Escrow Savings	A business savings product for landlords to help separately manage tenant security deposits
Client Escrow	Information about your new Mid Penn Bank Product for client escrow funds will be mailed to you separately.	

¹ Internet and carrier fees may apply.

² Customer must elect to have loan payment automatically deducted from a Mid Penn Bank Checking, Money Market, or Savings account to receive discount. Discount available only on non-promotional consumer fixed-rate loans. Cannot be combined with other offers. Offer is subject to credit approval and may be withdrawn without notice.

³ Annual safe deposit box rental fee will be discounted (based on availability).

FEATURES			SERVICES				
MONTHLY MAINTENANCE/ MINIMUM BALANCE FEES	ATM/ DEBIT CARD	INTEREST BEARING	ONLINE BANKING ¹	MOBILE BANKING ¹	TELEBANKER	CHARGE FOR PAPER OR eSTATEMENTS	DISCOUNTS
None	Free	Yes	Free	Free	Free	No Charge	• 0.20% loan discount ² • Free Safe Deposit Box ³
None	Free	No	Free	Free	Free	No Charge	• 0.20% loan discount ² • Discounted Safe Deposit Box ³
None	Free	Yes	Free	Free	Free	No Charge	• 0.20% loan discount ² • Discounted Safe Deposit Box ³
None	Free	No	Free	Free	Free	No Charge	• 0.20% loan discount ²
None	Free	Yes	Free	Free	Free	No Charge	• 0.20% loan discount ²
None	Free	Yes	Free	Free	Free	No Charge	• 0.20% loan discount ²
None	N/A	Yes	Free	Free	Free	N/A	N/A
None	N/A	Yes	Free	Free	Free	N/A	N/A

INTEREST BEARING	SERVICES			
	ONLINE BANKING ¹	MOBILE BANKING ¹	TELEBANKER	ANNUAL FAIR MARKET VALUE STATEMENTS
Yes	Free	Free	Free	Free

Our Call Center professionals are ready to help you and answer any questions.

866.642.7736

Contact us:

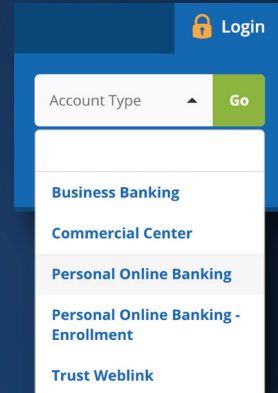
Monday-Friday, 8 a.m.-Midnight
Saturday-Sunday, 8:30 a.m.-5 p.m.

FEATURES			SERVICES			
MONTHLY MAINTENANCE/ MINIMUM BALANCE FEES	ATM/DEBIT CARD	INTEREST BEARING	ONLINE BANKING ¹	MOBILE BANKING ¹	TELEBANKER	CHARGE FOR PAPER OR eSTATEMENTS
None	Free	No	Free	Free	Free	No Charge
None	Free	Yes	Free	Free	Free	No Charge
None	Free	Yes	Free	Free	Free	No Charge
None	Free	Yes	Free	Free	Free	No Charge
None	Free	Yes	Free	Free	Free	No Charge
None	Free	Yes	Free	Free	Free	No Charge
None	N/A	Yes	Free	Free	Free	N/A
None	N/A	Yes	Free	Free	Free	No Charge

ONLINE BANKING

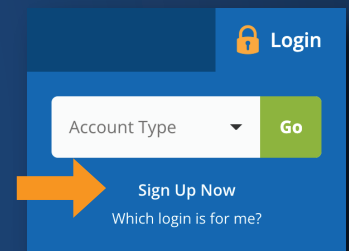
ALREADY HAVE A USER ID?

- Go to www.midpennbank.com. From the Login Menu, choose Personal Online Banking. Enter your username and temporary password or choose Forgot Password to have a new password emailed to you.



ENROLLING FOR THE FIRST TIME?

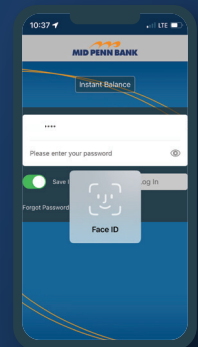
- Go to www.midpennbank.com. From the Login Menu, select "Sign Up Now".
- On the first page of enrollment, you will need your account number, your SSN, and other personal information.
- Next you'll need to answer questions to verify your identity.
- Once presented, please read and accept the Terms of Service.
- Create your User ID and Password and select your challenge questions and answers.



IT'S THAT SIMPLE.

WANT MOBILE BANKING?

- Just download the Mid Penn Bank Mobile Banking app from your app store and log in with your newly created User ID and Password.



LOOKING FOR BILL PAYMENTS?

- Log into Online Banking and choose Bill Pay. All converted bill payees will appear in the Payment Center
- Verify which payees have converted and which need to be reestablished. Please verify that any scheduled or recurring payments that have been converted are correct.






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