




MID PENN BANK®

BRINGING YOU THE BEST IN COMMUNITY BANKING

YOUR GUIDE TO THE UPCOMING PRODUCT AND SERVICE CONVERSION

April 24-27, 2026



WELCOME!

As 1st Colonial Community Bank joins Mid Penn Bank, we promise to deliver a best-in-class banking experience and vow to work hard to earn your trust. We look forward to welcoming you to banking with Mid Penn Bank on Monday, April 27, 2026. During the weekend of April 24-26, your existing accounts will be transitioned to Mid Penn products.

This Conversion Guide details the product changes that you can expect and includes a guide to Mid Penn Bank's products and services.

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.



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

WHAT TO EXPECT

- 1st Colonial Community Bank accounts will become Mid Penn Bank accounts on Monday, April 27, 2026.
- Starting Monday, April 27, you can look forward to being a part of the Mid Penn Bank retail network that includes Financial Centers across communities in Pennsylvania and New Jersey.
- 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.
- The mobile deposit feature will be disabled at 4 p.m. on Friday, April 24. Online Banking and Mobile Banking will be unavailable from Friday, April 24 at 4 p.m. until Monday, April 27 at 8 a.m.
- Financial Center experts will be available at each location to assist you and ensure a smooth transition.
- 1st Colonial Community Bank Financial Centers will be unavailable on Saturday, April 25, and will open as Mid Penn Bank Financial Centers on Monday, April 27.

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

PRODUCT AND SERVICE TRANSITIONS

1ST COLONIAL COMMUNITY BANK 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 throughout Pennsylvania and New Jersey. Visit our website at midpennbank.com to view our locations and hours.	Starting Monday, April 27, you will have access to banking services at any of Mid Penn Bank's Financial Centers.
Personal Online Banking	If you are currently enrolled and active in 1st Colonial Bank's Online Banking, you will automatically have access to Mid Penn Bank's Online Banking. Your User ID will not change unless you have been notified by us. When logging in to Mid Penn Bank's Personal Online Banking for the first time, enter your 1st Colonial Bank Personal User ID and choose "Forgot Password" to have a temporary password sent to your email address on file. Retrieve that password to log in.	You will be able to log in to Mid Penn Bank's Online Banking beginning at 8 a.m. on Monday, April 27. Important: If you are missing any accounts, you will need to contact the Bank so that we can provide Business Online Banking access rather than Personal access to view all accounts you previously had access to in 1st Colonial online banking.
Business Online Banking	If you are currently enrolled and active in 1st Colonial Bank's Business Online Banking, you will automatically have access to Mid Penn Bank's Business Online Banking. You will receive additional information prior to the April 27 conversion.	Learn more about Mid Penn Bank's Business Online Banking at: https://midpennbank.com/business/online-banking .
Business Online Banking Bill Pay	We will convert as much Bill Pay payee information as possible. Important: Your payment history will not convert. Please download any needed payment history prior to April 24 for tax purposes, personal record keeping, etc.	IMPORTANT ACTION NEEDED: 1st Colonial Community Bank will send all payments scheduled through April 23. Payments scheduled after April 23 will be paid from Mid Penn Bank's bill pay system. Please begin using Mid Penn's Online Banking to schedule bill payments beginning Monday, April 27.
Certificates of Deposit (CDs)*	Refer to the Product and Service section in this conversion guide and the Disclosure booklet for more information.	The rate and term of your CD(s) on April 24, 2026 will remain the same until the maturity date.
Checking Accounts	Refer to the Product and Service section in this guide and the Disclosure booklet for more information.	1st Colonial Community Bank checking accounts will be converted to Mid Penn Bank checking products effective Monday, April 27. Prior arrangements to monitor multiple signatures for approval will no longer be in place.
Checks/Deposit Slips	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 or email escrow@midpennbank.com .	Please send tax and insurance bills to the new address starting April 27.
eStatements	You may choose eStatements or paper statements for your Mid Penn deposit accounts. There is no fee associated with either option. You will need to re-enroll for eStatement access with Mid Penn Bank.	IMPORTANT ACTION NEEDED: Previous 1st Colonial Community Bank account statements will not be available in Mid Penn Bank's Online Banking. Please log in by April 24, 2026 and save copies of any 1st Colonial Community 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 Customer Contact Center or visit a convenient Financial Center before October 24 and we will help you and provide resources so you may make informed decisions about your FDIC insurance.
Club Accounts	Refer to the Product and Service section in this guide and the Disclosure booklet for more information.	The maturity date of your club as of April 24, 2026, will not change.
Individual Retirement Accounts (IRAs)	Refer to the Product and Service section 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 April 24, 2026, will remain the same until the maturity date.
Business Loans and Lines of Credit	The terms and conditions of your Business Loan(s) will not change. If you are currently on an internal 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. IMPORTANT ACTION NEEDED: External transfers cannot be converted from 1st Colonial to Mid Penn Bank. This may specifically impact any external transfers you have set up to loan accounts to make payments.
Loan Billing	Mid Penn loan products accrue interest from billing date to billing date.	Depending on your loan product, this may cause the interest on your first bill to be a slightly different amount.

* After a bank merger, your CDs remain separately insured for at least 6 months. If your CD doesn't mature during that time, it stays separately insured until it matures. If your CD matures within the 6 months and you renew it for the same term and amount, it will continue to be separately insured until the next maturity date. If you renew it for a different term or amount, or move the funds to another account, the separate insurance will end after the 6-month grace period.

QUESTIONS ABOUT CHANGES TO PRODUCTS AND SERVICES?

Contact our Customer Contact Center:

866.642.7736

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

1ST COLONIAL COMMUNITY BANK SERVICE	TRANSITION INFORMATION	IMPORTANT DATES/INFORMATION
Loan Payments	Loan Payments should be sent to Mid Penn Bank, Loan Operations, 2405 Park Drive, Harrisburg, PA 17110.	Please mail Loan Payments to the new address starting on April 27.
Personal Mobile Banking	You will have access to Mid Penn Bank's free mobile app along with mobile check deposit. Your MPB personal online banking credentials will serve as your mobile credentials to log in. Search "Mid Penn Bank Mobile Banking" from your Apple™ or Google™/Samsung™ app store.	You will be able to log into Mid Penn Bank's personal mobile banking app beginning Monday, April 27 at 8 a.m. To learn more about personal mobile banking visit https://midpennbank.com/electronic-banking/mobile-app/
Business Mobile Banking	Online business users will now have access to business mobile deposit capabilities.	All Business Banking Administrator users have been provided automatic access to our Business Mobile Deposit feature. Search "Mid Penn Bank Business Mobile" app from your Apple™ or Google™/Samsung™ app store. Follow the enrollment steps on the mobile app or for additional assistance enrolling as of Monday, April 27, please contact the Bank.
Money Market Accounts	Refer to the Product and Service section in this guide and the Disclosure booklet for more information.	1st Colonial Community Bank money market accounts will be converted to Mid Penn Bank products effective Monday, April 27. Prior arrangements to monitor multiple signatures for approval will no longer be in place.
Mortgages	The terms and conditions of your mortgage will not change. If you are currently on an internal automatic payment schedule, you will not experience any interruption to your payments.	Your loan account number will not change. IMPORTANT ACTION NEEDED: External transfers cannot be converted from 1st Colonial to Mid Penn Bank. This may specifically impact any external transfers you have set up to loan accounts to make payments.
Online Internal Transfers	Any recurring internal transfers established through Personal Online Banking will be converted automatically. Transfers scheduled for a holiday or a weekend will be processed on the next business day.	IMPORTANT ACTION NEEDED: Any recurring business transfers established through online banking will NOT be converted automatically and will need to be reestablished. Transfers scheduled for a holiday or a weekend will be processed on the next business day.
External Transfers	External transfers cannot be converted from 1st Colonial Community Bank to Mid Penn Bank. This may specifically impact any external transfers you have set up to make payments to loan accounts.	Mid Penn Bank offers an External Transfer Service. You will need to establish your accounts in Mid Penn Bank's External Transfer Service, available within Personal Online Banking.
Personal and Business Debit/ATM Card	You will be able to use your current 1st Colonial Community Bank debit card during conversion weekend. Continue using this card until midnight on Sunday, April 26, 2026. You will receive a new Mid Penn debit card in the mail.	Watch for your Mid Penn debit card to arrive in a plain white envelope mailed at the beginning of April. Important: Do not destroy your 1st Colonial Card. Your new MPB card can be activated as soon as it is received, but it will not be enabled for use until midnight on Sunday, April 26, 2026.
Personal Loans/Lines of Credit	The terms and conditions of your Personal Loan/Line of Credit will not change. If you are currently on an internal automatic payment schedule, you will not experience any interruption to your payments.	You can continue to use your current Line of Credit checks. When you need to reorder checks, please place a new order by visiting or calling your local Financial Center. IMPORTANT ACTION NEEDED: External transfers cannot be converted from 1st Colonial to Mid Penn Bank. This may specifically impact any external transfers you have set up to loan accounts to make payments.
Safe Deposit Box	You will be able to access your safe deposit box as you do today.	Customers will receive a notice by mail at least 30 days before the due date informing them of the rental amount.
Savings Accounts	Refer to the Product and Service section in this guide and the Disclosure booklet for more information.	1st Colonial Community Bank savings accounts will be converted to Mid Penn Bank Savings products effective Monday, April 27. Prior arrangements to monitor multiple signatures for approval will no longer be in place.
Scheduled Transfers	Scheduled one-time and recurring transfers between and among your 1st Colonial Community 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 statement(s) depends on your account type. If you wish to receive eStatements, please log in to Online Banking on or after April 27 and complete the eStatement enrollment. There is no fee for paper statements or eStatements.	On Friday, April 24, your final 1st Colonial Community Bank checking, savings, and/or Money Market account statement(s) will be generated and mailed to you. Transactions through the end of day on the 24th will be displayed. Historical 1st Colonial Community Bank 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, seven days a week.	On Monday, April 27, you will be able to use Mid Penn Bank's telephone banking by calling 1-888-MID-PENN (1.888.643.7366) and following the prompts to access your account information. We will assist you with enrolling in this service when you initially call the system.
Wire Transfers	Consumer customers may originate wire transfers by visiting a Financial Center. Commercial and Business customers may originate a wire by visiting a Financial Center or, for those with access, by using our Business Online Banking service. Contact the Mid Penn Cash Management team through the Cash Management Care Line at 1.888.999.2644 if you want access to the Business Online Banking system.	On Monday, April 27, 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 cut-off time for outgoing domestic wires is 3 p.m., and the cut-off time for outgoing international wires is 2 p.m., Monday through Friday, not including Bank holidays.

PERSONAL BANKING ACCOUNTS / PRODUCTS

1st COLONIAL COMMUNITY BANK PRODUCT	YOUR NEW MID PENN BANK PRODUCT	OVERVIEW
Free Checking	Simply Free Checking (Non-Interest)	This straightforward checking product offers convenient features and benefits with no nuisance fees.
Colonial Platinum, All-In Account, Online High Yield Checking	Simply Free Checking	This straightforward checking product is interest-bearing and offers convenient features and benefits with no nuisance fees.
Personal Money Market	Flex Money Market	A traditional money market product with a competitive interest rate.
Colonial Statement Savings, Online High Yield Savings	Simple Savings	A savings product with no monthly or minimum balance fees.
Early Start Savings	My Savings	Children and teens can get a head start on money smarts with a My Savings account.
Club Account	Club Savings	A structured savings product with annual distribution of funds.
Collingswood BOE (Teacher Summer Savings)	Educators Club	A structured savings product with annual distribution of funds.
Haddon Township BOE Savings	Educators Club	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.

1st COLONIAL COMMUNITY BANK IRA AND CESA PRODUCT	YOUR NEW MID PENN BANK IRA AND CESA PRODUCT	OVERVIEW
Individual Retirement Account (IRA)	Traditional Plans will convert into "Individual Retirement Account-Fixed Rate", and ROTH Plans will convert into "Individual Retirement Account-ROTH".	Your new product features a fixed interest rate. IRA Certificates with a term less than 12 months will not automatically renew and will be set to single maturity. Your local Financial Center will contact you before maturity to discuss options. Terms of 12 months or greater will automatically renew.

BUSINESS BANKING ACCOUNTS / PRODUCTS

1st COLONIAL COMMUNITY BANK PRODUCT	YOUR NEW MID PENN BANK PRODUCT	OVERVIEW
Business Checking Account, Colonial Business Checking Account	Free Business Checking	A basic, easy-to-manage checking product for small and medium-sized businesses.
Business Now Account, Colonial Business Platinum, Colonial Escrow Checking	Business Interest Checking	Interest-bearing checking product for small and medium-sized businesses.
Business Money Market	Business Money Market	A traditional money market product with a competitive interest rate.
IOLTA Checking	IOLTA Checking	A specialized checking product designed for qualified funds.
Colonial Business Savings	Business Savings	A savings product with no monthly or minimum balance fees.
Tenant Security Account	Sub Escrow Savings	A business savings product for landlords to help separately manage tenant security deposits.
Certificate of Deposit	Book Entry C/D	A traditional Certificate of Deposit product with a fixed interest rate and automatic renewal at maturity.

¹ Internet and carrier fees may apply.

² Customer must elect to have loan payment automatically deducted from a Mid Penn Bank Checking 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	No	Free	Free	Free	No Charge	<ul style="list-style-type: none"> • 0.20% loan discount² • Discounted Safe Deposit Box³
None	Free	Yes	Free	Free	Free	No Charge	<ul style="list-style-type: none"> • 0.20% loan discount² • Discounted Safe Deposit Box³
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	Free	Yes	Free	Free	Free	No Charge	N/A
None	N/A	Yes	Free	Free	Free	N/A	N/A
None	N/A	Yes	Free	Free	Free	N/A	N/A
None	N/A	Yes	Free	Free	Free	N/A	N/A
None	N/A	Yes	Free	Free	Free	N/A	N/A

SERVICES				
INTEREST BEARING	ONLINE BANKING ¹	MOBILE BANKING ¹	TELEBANKER	STATEMENTS
Yes	Free	Free	Yes	Annual Fair Market Value Statement

Our Customer Contact 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	N/A	Yes	Free	Free	Free	No Charge	
None	N/A	Yes	Free	Free	Free	N/A	

CASH MANAGEMENT

PRODUCT AND SERVICE TRANSITIONS

1st COLONIAL COMMUNITY BANK SERVICE	TRANSITION INFORMATION	IMPORTANT DATES/INFORMATION
ACH Origination	We will convert available ACH payee and template information. Payment history will not convert. Please download any payment history prior to April 24, 2026.	Access to 1st Colonial Community Bank's ACH service will cease at 3 p.m. on Friday, April 24. Please review converted payee and template information prior to first use to ensure accuracy.
Online Wires	We will convert available wire template information. Payment history will not convert. Please download any payment history prior to April 24, 2026.	Access to 1st Colonial Community Bank's online wire service will cease at 4 p.m. on Friday April 24. Please review converted template information prior to first use to ensure accuracy.
Business Online Banking*	If you are currently enrolled and active in 1st Colonial Community Bank's Online Banking, you will automatically have access to Mid Penn Bank's Business Online Banking. Business Banking is available for standard business online banking services; Commercial Center is available for cash management services.	Learn more about Mid Penn Bank's business online capabilities at http://midpennbank.com/business/online-banking . You will receive additional information prior to the April 27, 2026 conversion.
Courier Service	Your service will continue as normal.	Your service will continue as normal.
EDI Reporting	Your service will continue as normal.	Your service will continue as normal.
Landlord/Tenant Sub-Escrow Accounts	Your service will continue as normal.	Conversion to our digital escrow product, ZEscrow, will take place later this year. You will receive information closer to this time.
Positive Pay	We will convert available Positive Pay information.	Please ensure issue files include payee information to minimize Positive Pay exceptions.
Remote Deposit Capture (RDC)	Your existing scanner hardware is compatible with our service. Your scanner driver will need to be updated. RDC history will not convert. Please download needed history prior to April 24, 2026.	Access to 1st Colonial Community Bank's RDC service will cease at 4 p.m. on Friday, April 24. Self-service scanner driver update information will be provided. On or after April 27, please call our CM Customer Care team at 888-999-2644 to schedule your RDC driver update if you need additional assistance.
Sweep Account - Investment Sweep Account - Zero Balance Account Sweep Account - Line of Credit	We will convert your sweep account over conversion weekend.	Your service will continue as normal.

CASH MANAGEMENT ACCOUNTS / PRODUCTS

1st COLONIAL COMMUNITY BANK PRODUCT	YOUR NEW MID PENN BANK PRODUCT	OVERVIEW
Cash Management Checking Emerald Dream Checking	Cash Management Checking	A business checking product designed for entities using cash management services that pays no interest with no minimum balance requirements or nuisance fees. Account activity and deposit relationship are analyzed for maximum benefit through group account analysis. Additional information regarding specifics of your account, including rates and additional services, will be provided to you by one of our Cash Management experts.
Cash Management Interest Checking Emerald Dream Interest Checking	Cash Management Interest Checking	A business checking product designed for entities using cash management services that pays interest with no minimum balance requirements or nuisance fees. Additional information regarding specifics of your account, including rates and additional services, will be provided to you by one of our Cash Management experts.
Colonial Government Checking Colonial Government Checking Contractual Not-for-Profit Checking	Cash Management Nonprofit/Government Checking	A business checking product designed for entities using cash management services that pays interest with no minimum balance or nuisance fees. Additional information regarding specifics of your account, including rates and additional services, will be provided to you by one of our Cash Management experts.

*Contact your Bank representative for additional information.

Cash Management Welcomes You!

Contact the Cash Management Team: 888.999.2644

For additional information and resources related to Commercial Center Resources, please visit our website conversion page.

From the homepage, search for:

“COMMERCIAL CENTER RESOURCES”



COMMERCIAL CENTER RESOURCES

FAQ

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“READ MORE”**



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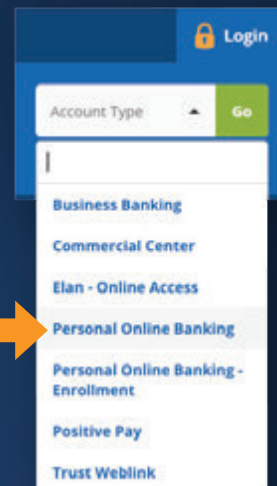
[FAQ](#)

To learn more, call Cash Management Customer Care at 1-888-999-2644.

ONLINE BANKING

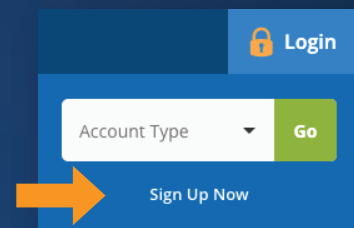
ALREADY ENROLLED IN PERSONAL ONLINE BANKING?

- Logging in for the first time? Go to www.midpennbank.com. From the login menu, choose Personal Online Banking, use your existing login ID and click Go. Choose "Forgot Password" to have a temporary password emailed to you to log in for the first time.



ENROLLING FOR THE FIRST TIME?

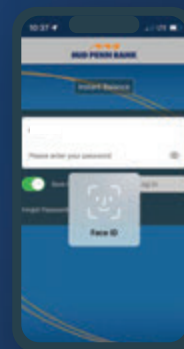
- Go to www.midpennbank.com. From the login menu, select "Sign Up Now".
- On the first page of enrollment, enter your account number, your SSN, and other personal information.
- Next, you'll need to answer questions to verify your identity.
- Once presented, please read and accept the Terms of Service.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



IT'S THAT SIMPLE.

WANT MOBILE BANKING?

- Set up Online Banking through a browser. 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 in to Online Banking and choose Bill Pay. All converted bill payees will appear in the Payment Center.
- Please verify that any scheduled or recurring payments have been converted as expected.






MID PENN BANK®

**BRINGING YOU THE BEST IN
COMMUNITY BANKING**



QUESTIONS?

Call us at 866.642.7736
and we will be happy to help.