

*proud to serve*

**PENNSYLVANIA**

**BERKS COUNTY**

Muhlenberg  
Sinking Spring  
Wyomissing

**BLAIR COUNTY**

Morrison's Cove

**BUCKS COUNTY**

Newtown

**CENTRE COUNTY**

Philipsburg

**CHESTER COUNTY**

West Chester

**CLEARFIELD COUNTY**

Clearfield  
Curwensville  
DuBois

**CUMBERLAND COUNTY**

Camp Hill  
Carlisle Pike  
Simpson Ferry Road

**DAUPHIN COUNTY**

Dauphin  
Derry Street  
Elizabethville  
Front Street  
Jonestown Road  
Halifax  
Lykens  
Market Square Plaza  
Middletown  
Millersburg  
Steelton

**FAYETTE COUNTY**

Connellsville

**HUNTINGDON COUNTY**

Huntingdon Plaza

**LANCASTER COUNTY**

Elizabethtown  
Oregon Pike

**LEHIGH COUNTY**

Allentown

**LUZERNE COUNTY**

Hazle Township  
Conyngham

**MONTGOMERY COUNTY**

Blue Bell

**PERRY COUNTY**

Marysville

**SCHUYLKILL COUNTY**

Cressona  
Frackville  
Minersville  
Orwigsburg  
Pottsville Park Plaza  
Pottsville West Market St.

Tower City

Tremont

**WESTMORELAND COUNTY**

Countryside  
Scottdale

**NEW JERSEY**

**MIDDLESEX COUNTY**

Monroe  
New Brunswick  
North Brunswick  
South Brunswick

**MONMOUTH COUNTY**

Freehold

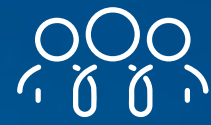


*community*  
**IMPACT REPORT**



OUR PASSION FOR BEING DIFFERENCE MAKERS RUNS DEEP, AND WE ARE PROUD TO SHARE OUR EFFORTS BY HIGHLIGHTING THESE KEY AREAS OF IMPACT:

  
AFFORDABLE HOUSING



DIVERSITY EQUALITY AND INCLUSION



ECONOMIC DEVELOPMENT AND COMMUNITY REVITALIZATION



FUNDING ESSENTIAL NEEDS



FAIR AND RESPONSIBLE BANKING



VOLUNTEERISM



FINANCIAL EDUCATION



EDUCATION AND WORKFORCE DEVELOPMENT

*community banking difference*

Over the last few years, Mid Penn Bank has been fortunate to experience significant expansion, entering new markets across Pennsylvania and central New Jersey. With each new growth, the focus remains the same – **MAKING A MEANINGFUL DIFFERENCE IN THE COMMUNITIES WE SERVE**. MPB believes that all community members should have equal access to the necessary tools to thrive regardless of demographic. Recent history has created great challenges for our neighbors, and we strive to support initiatives which help alleviate these burdens.

Mid Penn Bank is committed to staying true to the mission of the **Community Reinvestment Act (CRA)**. Our commitment is evident by our creation of innovative programming, partnering with likeminded organizations, and our offering of products and financial support which enhances the quality of life for underserved neighborhoods across the MPB footprint. Our CRA initiatives are the building blocks upon which all can stand, so that opportunity gaps are closed, and individuals and communities can realize their full potential.



# FAIR AND RESPONSIBLE BANKING

## *inclusive banking*

Mid Penn Bank is committed to providing a positive and inclusive banking experience for all. Our team members are educated in our product offerings and are ready to give sound financial advice for all stages of life. We offer affordable and accessible products and services, driving conscientious efforts to reach more community members including the unbanked and underserved.

- > **SIMPLY FREE CHECKING**
- > **ACCESSIBLE, USER-FRIENDLY ACCOUNT ACCESS**
- > **TRUST AND WEALTH MANAGEMENT SERVICES FOR ALL**
- > **LOANS AND LINES OF CREDIT THAT FIT YOUR FINANCIAL NEEDS**
- > **SOLUTIONS FOR SMALL BUSINESSES THROUGH OUR PARTNERSHIP WITH THE SBA**



*opportunity for all*

Mid Penn Bank is committed to fostering a diverse and inclusive workplace by:

**IMPLEMENTING INCLUSIVE HIRING PRACTICES, INTENTIONALLY SEEKING DIVERSE TALENT AT ALL LEVELS OF EMPLOYMENT**

Our people are our biggest asset – and teams of rich diverse backgrounds can only further advance our capabilities as a financial institution.

**OFFERING EDUCATION AND RESOURCES TO CULTIVATE AN INCLUSIVE WORKING ENVIRONMENT WHERE ALL EMPLOYEES FEEL VALUED AND HEARD**

Employee resource groups such as our Diversity, Equality and Inclusion group and Women’s Leadership Network offer platforms for collaboration, education, volunteering and more. Supporting our team members empowers them to grow and contribute to the company as well as their local communities.

**BUILDING LIKEMINDED COMMUNITY PARTNERSHIPS TO ADDRESS ECONOMIC NEEDS FOR ALL OUR NEIGHBORS REGARDLESS OF RACE, GENDER, RELIGION, OR DISABILITY**

Being an inclusive organization extends beyond our financial center walls. We partner with local organizations who value equal opportunity where all can safely live, work, and play and vital needs are met.



# AFFORDABLE HOUSING

welcome home

Homeownership is key to communities that thrive and is often the symbol of the American Dream achieved. It is our privilege to offer the education and counseling necessary to aid our neighbors in attaining homeowner status. Our partnership with Tri County Housing Development Corporation focuses these efforts on a large unbanked and underserved population within the Mid Penn Bank footprint.

Whether you're buying your first home or your dream home, our mortgage originators take special care in selecting from a wide range of products to fit each consumer's unique financial needs. MPB also offers down payment assistance programs through organizations such as PHFA and First Front Door. Offering low down payment options with flexible funding and income requirements helps us get more of our community members past the hurdles of homebuying. More homeownership means more communities that thrive.

OUR MORTGAGE EXPERTS HOST A SERIES OF CLASSES WALKING POTENTIAL HOMEBUYERS THROUGH CRITICAL HOMEBUYING STEPS.



**BUILDING CREDIT**



**BUDGETING**



**SAVING FOR A DOWN PAYMENT**



**HOME SHOPPING**



**APPLYING FOR MORTGAGE LOANS**



**MAINTAINING A HOME**

*opening  
the door*

Mid Penn Bank is proud to fund low and moderate income (LMI) housing ventures across our footprint, giving more of our neighbors an affordable place to call home. We recently committed a **\$12 million** investment to The Point at Sporting Hill. This affordable housing development, set to open in the Fall of 2023, will comprise of 39 units with a maximum income requirement of \$60,000.

In similar fashion, MPB also partnered with the City of Philadelphia and the Philadelphia Housing Authority to commit **\$10 million** to a workforce housing community totaling 73 affordable homes located in the Brewerytown / Sharswood neighborhood of Philadelphia.

Partnering with approved local organizations, MPB has committed **\$330,000** to low-income neighborhoods through Pennsylvania's Neighborhood Assistance Program (NAP). Many NAP funded projects open the door to more affordable housing opportunities for our underserved neighbors. Through NAP, we were able to make a large contribution to the Spanish American Civic Association for the Conestoga North Townhouses in Lancaster. This construction project will aid in the revitalization of a critical part of the city and give 18 families a place to call home.





# ECONOMIC DEVELOPMENT AND COMMUNITY REVITALIZATION

*building a brighter future*

Mid Penn Bank works toward community development from the ground up by funding projects and programming which facilitate economic growth and revitalization of struggling communities.



## SPECIAL FINANCING: THE HAMILTON HEALTH CENTER IN STEELTON, PA

The medical center's newest satellite location will include medical exam rooms, administrative offices, and clinical spaces to support Hamilton Health's primary care, mental health, substance abuse and WIC program services. Mid Penn Bank believes in the opportunity this facility will bring to the community of Steelton and was instrumental in getting this project off the ground through special financing.

## EDUCATIONAL PROGRAMMING

**\$2,500** sponsorship for the Manufacturers Resource Center program for high school students—*What's so Cool about Manufacturing?*

*Contest which increases awareness of career paths and technology in manufacturing*

## WOMEN'S LEADERSHIP NETWORK GRANTS

Mid Penn Bank's Women's Leadership Network continues its annual granting program. This year, 11 organizations were awarded a total of **\$16,000** in grant funding to continue their missions of supporting women, children, and families across Pennsylvania.

## NEIGHBORHOOD ASSISTANCE PROGRAM (NAP)

Mid Penn Bank has committed **\$330,000** to 14 Community Revitalization Programs in Pennsylvania. NAP is a state funded program which provides tax credits to businesses like Mid Penn Bank who donate funds to approved projects aimed at serving distressed or low-income communities. Initiatives typically fall into one of the following categories — affordable housing, community services, crime prevention, education, job training, food access, blight, special population issues, veterans' initiatives or long-term community revitalization.

## SHARING EXCESS

**\$20,000** to support their mission of providing fresh food for the food insecure in the greater Philadelphia area.



## DOWNTOWN SHENANDOAH

**\$40,000** in support of the the North Schuylkill Center for Education, Business and the Arts. This community center provides entrepreneurs and artists with the resources they need and a location to thrive until they can reach the financial independence of having their own store front.



# EDUCATION AND WORKFORCE DEVELOPMENT

*knowledge is power*

Access to a quality education can significantly increase chances for a financially secure future. That is why we invest heavily in local educational programming. Last year, Mid Penn Bank contributed more than **\$843,000** to educational institutions and curricula through the Pennsylvania Educational Improvement Tax Credit (EITC) program. Recipient organizations use the funds to make critical upgrades to the overall educational experience they provide.

> **THE FLIGHT 93 MEMORIAL, WHERE IMPORTANT MOMENTS IN HISTORY ARE TAUGHT**

> **THE COMMON WHEEL, WHERE HANDS-ON LESSONS IN LIFE SKILLS AND REPAIRS ARE MADE**

> **FOUNDATIONS LIKE THE DONEGAL SCHOOL DISTRICT EDUCATION FOUNDATION, WHICH DIRECTLY SUPPORT THEIR LOCAL SCHOOL DISTRICT'S STUDENTS**

> **WE CONTRIBUTED TO 162 ORGANIZATIONS SO THAT THEY MAY CONTINUE THEIR MISSIONS IN EXPANDING KNOWLEDGE FOR STUDENTS ACROSS OUR FOOTPRINT.**

MPB understands that not all educational experiences look the same. Institutions like SciTech, of the Harrisburg School District, are paving the way in innovative learning and professional development for high school students in our Capital Region. Committing support to these types of programs means more local students have access to a nontraditional education.

We also support post-secondary education through scholarships. Each year, **\$4,000** is awarded to deserving high school students showcasing their commitment to community service, as well as the classroom, through the Mid Penn Bank Anna Woodside Scholarship.

One of our newest ventures in education is our partnership with HACC, Central Pennsylvania's Community College for the "College Through Work Program". This cost-free program gives individuals a pathway to a career and a degree for MPB employees. This unique opportunity allows employees to earn an income and benefits while they focus on learning specific job skills, become acclimated to professional development, and complete prerequisites to enroll in an associate degree program at HACC.



**33**  
*schools*

SPONSORED THROUGH  
AN ONLINE FINANCIAL  
LITERACY PLATFORM

**122**  
*teachers*

HAVE USED OUR FINANCIAL  
LITERACY MATERIALS IN  
THEIR CLASSROOMS

**6,480**  
*students*

HAVE IMPROVED THEIR  
FINANCIAL SKILLS THROUGH  
OUR PROGRAMMING



# FINANCIAL EDUCATION

*building confidence*

As a community bank, we recognize our role in introducing financial concepts to all age groups and demographics. Providing our neighbors and local students with the proper tools for financial confidence can help transform the future of our local communities.

Mid Penn Bank sponsors innovative and interactive financial literacy programming for 33 Pennsylvania schools. Students Kindergarten – 12th grade can complete self-guided courses, through real life, age-appropriate scenarios without leaving the classroom. These courses include lessons on budgeting, saving, getting out of debt, and paying for college.

We also partner with our local Junior Achievement chapters, sending over 30 volunteers into numerous school districts across central Pennsylvania. These facilitators help students gain an appreciation for the importance that financial and career decisions will play in their lives as young adults.

At Mid Penn Bank, we understand the importance of reaching our unbanked and underserved community members. Our MPB volunteers focus on community outreach and education. Being present in our local communities gives us the opportunity to introduce our financial resources to all ages and backgrounds. We take the time to facilitate in person classes covering the basics needed to put them on the path to success.

**2022 – 2023**

**MORE THAN 200 HOURS**  
served leading financial independence classes  
with the Northern Dauphin Salvation Army Unit

**MORE THAN 240 HOURS**  
dedicated to first time home buyer classes  
with Neighborhood Housing Services of Greater  
Berks, Inc. – focusing on the financial preparation  
needed to succeed in buying an affordable home and  
maintaining homeownership for future generations



# FUNDING ESSENTIAL NEEDS

## fighting food insecurity

Over the last year, Mid Penn Bank has committed more than **\$80,000** to various local organizations assisting the food insecure.

Not only do we contribute financially to these programs, but we also make sure to lend a hand in the preparation and distribution of food. Helping our neighbors gain access to healthy food on a regular basis is important to us, and aids in the overall wellbeing of our local communities.

# \$80,300 *total*

DEDICATED TO ADDRESSING LOCAL  
FOOD INSECURITY ISSUES

**FOOD BANKS** | **WEEKEND FOOD PROGRAMS FOR SCHOOL STUDENTS**  
**VETERANS SERVICES** | **SENIOR SERVICES** | **WARM MEALS FOR LGBT CENTERS**

**CENTRAL PA FOOD BANK**

**SHARING EXCESS**

*food bank providing fresh produce*

**NEW HOPE MINISTRIES**

*food bank including mobile food pantry*

**BERKS ENCORE**

*senior services*

**POWER PACKS PROJECT  
AND BACKPACK BUDDIES**

*nutritious weekend meals for students  
across the MPB footprint*

**WARM MEAL WEDNESDAYS**

*LGBT Center of Greater Reading*

**MILITARY SHARE PROGRAM  
FOR VETERANS**

*in partnership with Central PA Food Bank*

**JEWISH FAMILY SERVICES  
OF GREATER HARRISBURG**

*Meals on Wheels sponsorship*

2022 VOLUNTEER STATS

**361**  
*employees*  
VOLUNTEERED

**3,046**  
*activities*  
COMPLETED

**10,454**  
*hours*  
DEDICATED TO LOCAL  
NONPROFITS

**382**  
*organizations*  
SERVED



**VOLUNTEERISM**



*difference makers*

A Difference Maker is an ordinary person who accomplishes extraordinary things by creating positive change in his or her community and in the lives of others.

We take pride in making a meaningful difference in the communities we live and work. Our employees are encouraged to participate in bank wide volunteer initiatives as well as causes they are personally passionate about. Over the course of a year, 361 Mid Penn Bank colleagues invested more than 10,000 hours, volunteering for more than 3,000 volunteer activities including:

- > **PACKING AND ORGANIZING FOOD FOR LOCAL FOOD BANKS**
- > **REPAIRING BICYCLES FOR THE COMMON WHEEL AND RECYCLE BICYCLE**
- > **TEACHING SEMINARS FOR VARIOUS AFFORDABLE HOUSING ORGANIZATIONS**
- > **LEADING JUNIOR ACHIEVEMENT EXERCISES IN CLASSROOMS ACROSS CENTRAL PENNSYLVANIA**
- > **COACHING YOUTH SPORTS**
- > **SERVING MEALS AT SHELTERS**

**Together, these efforts create a sustainable impact in neighborhoods across our footprint.**





APPROXIMATELY  
**\$5B**  
*in assets*

**600+**  
*employees*

**\$2,405,527**  
*total contributions*  
IN 2022

**19**  
*counties*

**48**  
*financial centers*