2015 PaBPAC Campaign

OUR STRENGTH IS IN OUR NUMBERS
Challenges with our regulators remain a common theme in the banking industry. Capital requirements, mortgage rules, BSA/AML, fair lending, cyber-security and more create an increasing compliance burden and difficult examinations. More importantly, they impact every aspect of our business and impede our ability to serve customers. Congress and the General Assembly continue to pass new laws and directives that our state and federal regulators implement. This environment should cause all of us to reflect upon our personal and collective level of political involvement.

In this context, it is critical that our industry support candidates who believe in a competitive and fair banking climate. Legislators will spend months considering legislation that affect our bottom lines. The impact of not engaging in the process and supporting those who support banking will be felt by our businesses, our employees, our customers and our communities.

In 2014, 86 of the Pennsylvania Bankers Association’s 143 member institutions contributed $387,537.21 to the PaBPAC Campaign. This level of support for our industry is exceptional. We understand the importance of this effort, as well as see opportunity for greater engagement.

Given that legislators and regulators remain very active, PaBPAC needs to continue to grow to meet the needs of our industry, which is why we have set a goal of $400,000 for the 2015 PaBPAC Campaign. This year, consider conducting an internal solicitation campaign to allow your board and all of your employees the chance to participate. If you have run past campaigns, I challenge you to seek new ways to grow your institution’s overall contribution in 2015. If not, now is the time to start. If you need assistance or support, reach out to our team so we can help.

To make a personal contribution, mail your check to PaBPAC, 3897 North Front Street, Harrisburg, PA 17110. You can also contribute online with a personal credit card: www.pabanker.com/government-relations/pabpac

In today’s regulatory environment, we must all understand the importance of political involvement. Contributing to PaBPAC is just one way to ensure we support candidates who support our individual institutions.

Thank you, in advance, for your contributions. Together, we will support candidates who believe that banks provide the foundation for economic growth in the Commonwealth and across the country.

Sincerely,

J. Bradley Scovill
2015 PaBPAC Chairman
President and Chief Executive Officer
Citizens & Northern Bank
Wellsboro, Pa.
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ABOUT PaBPAC

THE PENNSYLVANIA BANKERS PUBLIC AFFAIRS COMMITTEE (PaBPAC), FOUNDED IN 1974, WAS CREATED TO ASSIST INDIVIDUAL BANKERS AND OTHERS IN ORGANIZING FOR MORE EFFECTIVE POLITICAL ACTION, to raise funds for effective political action and to make contributions from funds raised to political candidates that support banking ideals. PaBPAC still honors these principles today.

Both PaBPAC State and PaBPAC Federal are governed by the PaBPAC Board of Directors and comply with applicable state and federal laws and regulations governing political action committees. Campaign expense reports are filed with the PA Department of State’s Bureau of Elections for PaBPAC State and with the Federal Election Commission for PaBPAC Federal.

QUESTIONS AND ANSWERS

DOES ANY PART OF MY CONTRIBUTION GO TOWARD THE ADMINISTRATION OF PaBPAC?
No. Every single dollar contributed to PaBPAC goes directly to candidates—not one penny is used to pay administrative expenses.

WHO DOES PaBPAC SUPPORT?
Pro-banking, pro-business candidates for the PA General Assembly and statewide office receive PaBPAC support. PA Bankers’ government relations staff and the PaBPAC Board of Directors carefully consider how supportive incumbent legislators are and seek input from local bankers regarding candidates running in open seats. We look beyond party lines and truly support those that make a difference in our industry.

WHY SHOULD I CONTRIBUTE?
It is important for all bankers to become actively involved! Banking legislation affects all bankers - and contributing to PaBPAC is just one way to make your voice heard.

Even $5 or $10 from you helps to ensure that pro-banking candidates are financially supported.

HOW WILL MY CONTRIBUTION BE RECOGNIZED?
Individuals are recognized in several ways: at Association events with a PaBPAC contribution medallion, in the PaBPAC Annual Report and at the PaBPAC Board of Directors Appreciation Reception at the Association’s annual Convention. Of course, you can remain anonymous too. Should that be the case, we still need your contact information for record keeping purposes.

CAN I PAY BY CREDIT CARD?
Yes. You can pay by credit card by visiting www.pabanker.com/government-relations/pabpac

HOW DO FEDERAL AND STATE PAY-TO-PLAY LAWS IMPACT ME?
If you work in your bank’s trust department, they may impact you. PA state law is stricter than federal law. If you have questions or are concerned, you should contact your bank’s legal counsel.
PA BANKERS ASSOCIATION STATE LEGISLATIVE SUCCESSES

How does contributing to PaBPAC make a difference in influencing legislative outcomes on key issues of importance to the banking industry in Pennsylvania? The answer is really quite simple: PaBPAC contributes to the campaigns of state legislators and candidates that are supportive of the industry.

Below are some of the Association’s key legislative successes of the 2013-14 legislative session:

• Amended the Bank Shares Tax, which expanded the tax base, eliminated the six-year moving average, moved to solely a receipts apportionment factor and lowered the rate of tax to offset increases in bank equity capital mandated by federal regulators;
• Ensured mortgage lenders were removed from the definition of ‘owner’ in blighted property legislation;
• Clarified third-party liability for banks when accepting powers of attorney; and
• Restored certainty of the lien priority of construction loans over mechanics liens.

TOP 2014 CONTRIBUTORS BY ASSOCIATION DEPOSIT CATEGORY

<table>
<thead>
<tr>
<th>DEPOSIT CATEGORY A</th>
<th>Mars National Bank</th>
<th>Mars</th>
<th>$7,810.00</th>
</tr>
</thead>
<tbody>
<tr>
<td>The Muncy Bank &amp; Trust Company</td>
<td>Muncy</td>
<td>$5,505.00</td>
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<tr>
<td>The Victory Bank</td>
<td>Limerick</td>
<td>$4,667.00</td>
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<tr>
<td>Reliance Bank</td>
<td>Altoona</td>
<td>$4,250.00</td>
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<tr>
<td>Meridian Bank</td>
<td>Devon</td>
<td>$4,200.00</td>
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<tr>
<th>DEPOSIT CATEGORY B</th>
<th>Kish Bank</th>
<th>State College</th>
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<tr>
<td>Farmers &amp; Merchants Trust Company</td>
<td>Chambersburg</td>
<td>$14,246.00</td>
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<tr>
<td>DNB First</td>
<td>Downingtown</td>
<td>$10,577.00</td>
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<tr>
<td>1st Summit Bank</td>
<td>Johnstown</td>
<td>$8,300.00</td>
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</tr>
<tr>
<td>Wayne Bank</td>
<td>Honesdale</td>
<td>$6,601.00</td>
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<tr>
<th>DEPOSIT CATEGORY C</th>
<th>Univest Corporation of PA</th>
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<tr>
<td>Firstrust Savings Bank</td>
<td>Conshohocken</td>
<td>$21,570.00</td>
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<tr>
<td>Orrstown Bank</td>
<td>Shippensburg</td>
<td>$12,815.00</td>
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<tr>
<td>Citizens &amp; Northern Bank</td>
<td>Wellsboro</td>
<td>$8,810.00</td>
<td></td>
</tr>
<tr>
<td>CNB Bank</td>
<td>Clearfield</td>
<td>$6,357.00</td>
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<tr>
<th>DEPOSIT CATEGORY D</th>
<th>National Penn Bancshares, Inc.</th>
<th>Allentown</th>
<th>$32,040.00</th>
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<tbody>
<tr>
<td>Northwest Savings Bank</td>
<td>Warren</td>
<td>$19,349.21</td>
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</tr>
<tr>
<td>Fulton Financial Corporation</td>
<td>Lancaster</td>
<td>$16,000.00</td>
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<tr>
<td>F.N.B. Corporation</td>
<td>Hermitage</td>
<td>$12,500.00</td>
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</tr>
<tr>
<td>Susquehanna Bancshares, Inc.</td>
<td>Lititz</td>
<td>$10,500.00</td>
<td></td>
</tr>
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</table>
SPECIAL THANK YOU TO OUTGOING BOARD MEMBERS

The PaBPAC Board of Directors and the Pennsylvania Bankers Association would like to recognize James V. Dionise, Mars National Bank; T. Michael Price, First Commonwealth Financial Corporation; and, James E. Shreiner, formerly of Fulton Financial Corporation, for their loyal service on the PaBPAC Board of Directors.

DENIM DAY FOR PABPAC

It is important for all employees to be involved. In addition to your internal solicitation campaign, consider hosting a Denim Day. This is one way to be sure all employees have the opportunity to contribute to PaBPAC State. In exchange for a contribution of $5, employees are invited to wear denim, as long as it adheres to the dress code policy of the institution. We’ve even created materials that you can manipulate and use for this initiative! For more information, please contact (717) 255-6910.

IMPORTANT THINGS TO REMEMBER:

• According to state campaign laws, only individuals and other political action committees are permitted to make contributions. Cash contributions in excess of $100 and corporate checks cannot be accepted.

• If you are contributing by personal check, please make your check payable to “PaBPAC.” Please complete the contributor card included with this brochure and include with your contribution.

• Contributions to PaBPAC Federal must be pre-authorized by your institution’s CEO. Please call (717) 255-6910 if you need more information on PaBPAC Federal.

• PaBPAC contributions are not tax deductible as charitable contributions for Federal Income Tax purposes.

• Credit card contributions are only accepted on our website. Go to the PaBPAC page on the PA Bankers website. You will be directed to the Association’s event registration program, where PaBPAC is listed as an event.

• Our mailing address:
  PaBPAC
  3897 North Front Street
  Harrisburg, PA 17110

• If you would like to contribute to the 2015 PaBPAC fundraising campaign, all contributions must be postmarked by December 31, 2015.

This brochure is NOT a solicitation of contributions to PaBPAC Federal.
CONTRIBUTION SUGGESTIONS:

ADMINISTRATIVE STAFF
$10 – $74

JUNIOR OFFICERS
$75 – $199

ASSISTANT VICE PRESIDENTS
$200 – $299

SENIOR OFFICERS
$300 – $499

EXECUTIVE OFFICERS & DIRECTORS
$500 and above

These amounts are suggestions.
All contributions are voluntary.

NAME BADGE PROGRAM

Bronze
$1 – $199

Silver
$200 – $349

Gold
$350 – $799

Platinum
$800 and above

CHAIRMAN
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Technology Services Manager
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kim.lyttle@huntington.com

GROUP 8 REPRESENTATIVE
Kenneth R. Shoemaker
Retired Banker Program
Tel. (717) 377-1873
krshoe@comcast.net

2015 PaBPAC BOARD OF DIRECTORS

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CONTRIBUTION FORM
Please complete and enclose with your personal check.
ENCLOSED IS MY VOLUNTARY CONTRIBUTION TO PaBPAC.

CONTRIBUTOR:__________________________________________________________ TITLE:__________________________________________________________

FINANCIAL INSTITUTION:____________________________________________________________________________________________________

WORK ADDRESS:_______________________________________________________ CITY:_________________________________________________________ STATE:____ Zip:________

TEL:____________________________________________________ FAX:____________________________________________________ EMAIL:______________________________

☐ Send me information on how to get involved in grassroots at PA Bankers.
☐ Sign me up to receive “Advocacy & Insights,” a weekly e-newsletter on the Association’s Government Relations activities.

Federal and state laws require political committees to use their best efforts to collect and report the name, mailing address and occupation of individuals that contribute in a calendar year. CORPORATE CHECKS ARE PROHIBITED BY LAW.