



When JBT (Jonestown Bank & Trust Co.) invites you to Bank on a Smile[®], they mean it. The local community bank offers a full array of business and consumer banking products and services. Since 1873, JBT has been committed to serving people – not only their clients, but every community it serves. Employees at JBT contribute many volunteer hours in the area, from supporting local non-profit organizations and mentoring programs, to coaching youth sports.

JBT's goal is simple – to improve the financial lives of its clients. The bank does that through creating individualized solutions and its signature Bank on a Smile[®] service. JBT has lending professionals

available in each of its locations. Clients can talk to the local branch manager about business loans, mortgages and consumer loans. All loan decisions are made locally where the decision makers are in touch with the community and the local economy.

At the Ephrata branch, located at Sharp Plaza on Route 322, Vinod Kanabar, Commercial Lender, and Kathleen Stoner, Branch Manager, would be happy to discuss any questions you may have about JBT products and services.

After opening a branch in Manheim in 2017, JBT is now opening a new location in Lititz, the bank's 14th full-service location. The new office is located in front of Weiser's Market on Route 501, and will be open in mid-March. Stop by and meet Esther Keyser, Lititz Branch Manager, and ask about special offers available for new clients.

The bank invites you to stop in and learn more about JBT. To contact your local branch, call Ephrata at 717-733-JBT1, call Lititz at 717-568-8488, or visit the bank's website at www.bankjbt.com. Member FDIC / Equal Housing Lender.

Vinod Kanabar NMLS#1088862 / Kathleen Stoner NMLS#577927 / Esther Keyser NMLS#783639



Shown above, left to right: Vinod Kanabar, Commercial Lender; Esther Keyser, Lititz Branch Manager and Kathleen Stoner, Ephrata Branch Manager.