



Ephrata National Bank

Local Community Banking Since 1881



Ephrata National Bank (ENB) has been a full-service community bank with a complete line of consumer and business products for over 135 years. With over \$1 billion in assets and eleven full-service branches throughout Lancaster, Berks and Lebanon Counties, ENB isn't the "small" bank that some perceive it to be.

"We pride ourselves on offering the state-of-the-art products and services that one can find at larger financial institutions with the personalized customer service that one can only find at a community bank," explains Aaron L. Groff, Jr., President and CEO of the bank.

ENB offers traditional savings and checking, as well as mortgages, online banking, bill pay, mobile banking, mobile deposit, a mobile banking app and business services like merchant services and remote deposit capture. Through its trust and investment arm, ENB's Money Management Group, the bank manages business 401(k) plans, pension plans and assists businesses with creating formal succession plans.

Based on its unique combination of product offerings and customer service standards, ENB has been able to grow organically. It has never bought or merged with another institution. ENB has also been nationally recognized for its stability and leadership in community banking. It has maintained a 5-star rating with Bauer Financial, an independent bank rating and research company, for over 25 years. Because of its continuous 5-star rating, ENB has earned the distinction of an "Exceptional Performance Bank." Relationships built on trust, commitment and the desire to help its business partners grow have long been a key to the success and growth of ENB.

Business banking partners appreciate the stability and simplicity that the bank has to offer. With low employee turnover, business partners are able to work with experienced lenders, with long tenure at the bank, who are committed to getting to know both them and their business. ENB's main focus is to offer simple, straight-forward banking products that are easy to understand. The bank knows that by providing their customers with low-fees, quick response and straight-forward products it can take the guesswork out of banking, so that the focus can be where it should be... growing business.

Groff added, "Each employee understands our profound role in our communities as stewards of the community's money. We understand that when our customers provide us deposits or request loans from us, they are asking us to help them manage their most precious asset. We respect the responsibility that they give us, and I think our customers truly feel the difference in the way they are treated here at ENB."

For more information on Ephrata National Bank, including office locations, visit www.epnb.com.