



BANK OF Bird-in-Hand



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a full service community bank

In December 2023, Bank of Bird-in-Hand celebrated its tenth anniversary. What started as a conversation over the breakfast table, has grown into a billion-dollar bank with seven branches, three Gelt Buses, and over 150 employees. No one ever expected this “little community bank” to meet the needs for so many.

With a mission to “provide quality banking services with integrity in the markets we serve”, Bank of Bird-in-Hand opened its doors in December 2013 in the heart of Lancaster County’s Plain Community, in the quaint village of Bird-in-Hand. At that time, the Bank was the first bank in the United States to gain a charter since 2010 and remains the only bank in PA to open since 2008. “When we first opened, people lined up out the door,” shares Bill O’Brien, the Bank’s Chief Lending Officer.

The process of starting a bank, called the De Novo process, is not for the faint of heart. Lasting three years, it requires a tremendous amount of planning and oversight. “Things were so busy; we don’t have many pictures from the beginning. It was pure survival,” explains Lori Maley, CEO and President of Bank of Bird-in-Hand. “Everyone wore many hats.” Lori was one of the ten original employees of the Bank, along with O’Brien. Three additional team members that joined the Bank in the beginning, are still with the Bank today.

Measured growth was key during the DeNovo process. “The regulators did not want the Bank to grow too fast,” says Maley. Once the DeNovo process was completed, Bank of Bird-in-Hand was able to “spread its wings” and opened its second location in downtown Intercourse in 2016, and its third in Paradise in 2019.

Around that time, Bank of Bird-in-Hand began exploring the idea of a Mobile Bank to help serve the needs of rural Lancaster County. Starting with one RV in 2018, Bank of Bird-in-Hand now has three Mobile Branches, or “Gelt Buses.” These buses provide banking services to locations in three counties (Lancaster, Southern Chester, and Berks), and maintain a regular schedule of stops where each stop represents a branch. Each bus has an ATM, teller window, and walk-in service area, where customers can open accounts with a team member.

In 2021, a time when many larger banks were shuttering their brick-and-mortar branches, the Bank’s Ephrata branch opened to serve Northern Lancaster County. 2022 brought additional Bank growth to the communities of Manheim, and Schaefferstown, Lebanon County. 2023 ushered in another first, with the Bank’s opening of the Lykens Valley branch in upper Dauphin County.

Looking back over the last ten years, it’s hard to imagine that so much has been accomplished. Reflecting on her time with the Bank, Megan Livengood, VP, Bank of Bird-in-Hand’s Residential and Consumer Lending Manager (and one of the original ten employees) shares, “It’s been a blessing and the highlight of my Banking career to help establish and continue to grow the Bank by cultivating relationships within our local community.”



Brent Peters (left), Bank of Bird-in-Hand’s founding President and CEO, and Bill O’Brien (right), Chief Lending Officer, breaking ground on the Bank’s first location.



The original ten employees of Bank of Bird-in-Hand.



Bank Bird-in-Hand’s employees at the Bank’s 2023 annual Christmas party.