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MID PENN BANK® 2023

COMMUNITY IMPACT REPORT





MID PENN BANK IS PROUD TO SPONSOR PENNY, A SUSQUEHANNA SERVICE DOG. Penny, shown on the cover, is currently in training and will someday make an excellent partner to a person in need!

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FOR MORE THAN 150 YEARS, Mid Penn Bank has served and invested in communities across Pennsylvania, and most recently, New Jersey. The Bank's success and longevity can be attributed to its tradition of a "community first" approach. As a community bank, we work alongside our neighbors, local businesses, and nonprofit organizations daily. We learn to identify the unique needs of each local community and respond by offering the tools necessary for those communities to thrive. Mid Penn Bank recognizes its responsibility to help advance the wellbeing and prosperity for all, including our unbanked and underserved neighbors. We strive to implement partnerships and programming true to the Community Reinvestment Act (CRA) including financial education, fair lending practices, affordable housing initiatives, and more. Through these efforts, we contribute to an environment where all are proud to live, work and play.

COMMUNITY FIRST

- 12** • Fighting Food Insecurity
- 15** • Fair + Responsible Banking
- 16** • Diversity, Equality + Inclusion
- 18** • Education + Workforce Development
- 20** • Financial Education



COMMUNITY STATS

\$5B
IN ASSETS

600+
EMPLOYEES

45
FINANCIAL CENTERS

\$2,425,398
TOTAL CONTRIBUTIONS IN 2023



VOLUNTEERISM + COMMUNITY GIVING

For generations, Mid Penn Bank has fostered a culture of community giving. Employees and leadership alike continuously strive to implement initiatives which create the greatest good possible across the Mid Penn Bank footprint. These partnerships, events and donations are often driven by personal experiences and connections within the Bank, creating an environment of support for each cause.

Our employees truly care about lending a hand to their neighbors. Financial Centers see a community need and respond with a service opportunity. Throughout 2023, MPB employees participated in 3,873 volunteer activities, amounting to more than 13,926 volunteer hours giving back to the communities we serve. A company is only as strong as the community it serves, and we will always invest our time and money in the communities in which we operate.



889
ORGANIZATIONS SERVED

3,873
VOLUNTEER ACTIVITIES

489
MID PENN BANK VOLUNTEERS

13,926
VOLUNTEER HOURS



AFFORDABLE HOUSING

HABITAT FOR HUMANITY, Philadelphia, PA

The Bank recently contributed **\$50,000** toward Habitat for Humanity of Philadelphia's affordable housing projects. Habitat builds and rehabs houses in the Philadelphia area, which are available for purchase with an affordable mortgage to those who are eligible for their Homeownership Program.

VILLAGE OF HOPE, Clearfield, PA

Mid Penn Bank made a **\$50,000** donation to Village of Hope in Clearfield County. This inclusive, autonomous community offers private, affordable homes with the opportunity to share in community meals, fellowship, and activities as desired.

TRI COUNTY HOUSING, Harrisburg, PA

Mid Penn Bank is proud to support organizations like Tri County Housing Development Corporation with a **\$25,000** donation. The organization is dedicated to neighborhood revitalization by acquiring and developing affordable housing for low- and moderate-income individuals and families across Cumberland, Dauphin, and Perry Counties, as well as the surrounding region.

The correlation between homeownership and strong, thriving communities is undeniable. More opportunities for affordable housing and an increase in homeownership can lead to enhanced employment access, population diversity, a revitalized local economy and more. Mid Penn Bank strives to see each of its local communities experience these benefits and understands its crucial role in seeing this vision come to fruition. From the ground up, MPB team members are working to get more neighbors into safe and affordable homes.

These initiatives include:

KEEPING CUSTOMERS INFORMED of the latest mortgage and loan programs, such as the PHFA and First Front Door.

CREATING LASTING PARTNERSHIPS with nonprofits like Tri County Housing Development Corporation to provide first time homebuyer programs to our unbanked and underserved neighbors.

SUPPORTING LOW TO MODERATE INCOME HOUSING VENTURES through investments, special financing, and the Pennsylvania Neighborhood Assistance Program (NAP).

VOLUNTEERING FOR ORGANIZATIONS which offer affordable housing options, teach financial literacy courses, and combat homelessness.





ECONOMIC

DEVELOPMENT

Mid Penn Bank is committed to the economic progress and stability of its local communities. The MPB footprint is comprised of neighborhoods which are special to our staff and customers, and we make every effort to create opportunities for these communities to thrive. Our financial centers, lenders, and leadership work together to identify needs, especially in underserved areas, and seek partnerships with the capacity to make a lasting, positive impact.

The Pennsylvania Neighborhood Assistance Program (NAP) is one avenue of community investment in which Mid Penn Bank actively participates. This state-funded program provides tax credits to businesses like Mid Penn Bank who donate funds to qualified community projects. NAP projects must positively impact distressed or low-income populations in Pennsylvania neighborhoods. Categories of giving can include affordable housing, community services, crime prevention, education, job training, food access, blight, special population issues, veterans initiatives, or long-term community revitalization.

Throughout 2023, Mid Penn Bank donated **\$485,000** to various NAP projects across Pennsylvania including:



WILDHEART MINISTRIES

Allison Hill is one of Harrisburg's most neglected and deteriorating neighborhoods with over half the population living in poverty. Mid Penn Bank's **\$20,000** NAP donation to Wildheart Ministries will make a significant impact on the organization's mission to create a suitable living environment for the people of Allison Hill.



PROJECT HOME

This **\$50,000** donation supports Project HOME's federally qualified health center, the Stephen Klein Wellness Center. It was built in a medically underserved area of Philadelphia to increase access and reduce health disparities.



OUR CITY READING

Our contribution of **\$50,000** will help transform the first floor of a vacant building in Reading into the Helping Harvest Annex – a community kitchen and facility to serve the food insecure as well as provide culinary training.

Commitments such as these aid in the prosperity of our communities, where we can be proud to live, work, and play.



CELEBRITY GOLF TOURNAMENT

Due to the overwhelming success of the Celebrity Golf Tournament, Mid Penn Bank was able to donate a total of **\$200,000** to the Pennsylvania Breast Cancer Coalition and the Basser Center for BRCA at Penn Medicine. In conjunction with the golf tournament, Team MPB also hosted the Project Pink volunteer event. There, family and friends lovingly packed care packages for breast cancer patients.

NO SHAVE NOVEMBER

Last August, Mid Penn Bank announced a new goal for its partnership with Penn State Health — to raise **\$1.1 million** over the next four years in the name of men's health and prostate cancer research through its annual No Shave November Campaign. To mark the occasion, Penn State Health renamed its second-floor outpatient clinic for Mid Penn Bank. Among other benefits, this commitment supports advancements in patient care and diagnosis, and free prostate cancer screenings for local community members. In November of 2023, Mid Penn Bank raised **\$341,000**, putting the Bank on track to meet its four-year goal.

HEALTH + WELLNESS



While Mid Penn Bank has always supported local health and wellness initiatives, 2023 was a particularly exciting year for two of its major campaigns — The Mid Penn Bank Celebrity Golf Tournament, supporting breast cancer research, and the No Shave November campaign, supporting prostate cancer research. Both have seen unprecedented growth in scale and community support. This progress can be credited to the entire MPB organization, many of whom participate through personal fundraising and awareness efforts.



FIGHTING FOOD INSECURITY

Over the last year, Mid Penn Bank has committed more than **\$100,000** to various local organizations assisting the food insecure. Some of these programs include:

- FOOD BANKS
- VETERANS SERVICES
- SENIOR SERVICES
- WEEKEND FOOD PROGRAMS FOR SCHOOL STUDENTS

Volunteering for these programs is equally important as the dollars spent. Having access to healthy food on a regular basis is essential to the prosperity of our communities and we are committed to doing our part in lightening that load for local organizations across the MPB footprint.

- MINERSVILLE FOOD PANTRY
- WESTMORELAND COUNTY FOOD BANK
- LANCASTER FARM FRESH COOPERATIVE
- SHARING EXCESS
- CENTRAL PA FOOD BANK
- HANNA'S PANTRY
- DIAMOND JUBILEE MEMORIAL POST VFW
- MAUI FOOD BANK
- NEW HOPE MINISTRIES
- HELPING HARVEST, OUR CITY READING
- POWER PACKS PROJECT





Mid Penn Bank's commitment to financial inclusion is more than the affordable and accessible products we provide.

It's offering the education and counsel necessary to empower customers to build wealth and achieve their goals. With financial centers located across Pennsylvania and central New Jersey, Mid Penn Bank is prepared to serve each diverse customer base with products and services tailored to fit its community's unique financial needs.

FAIR + RESPONSIBLE BANKING

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

DIVERSITY, EQUALITY + INCLUSION

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

1 IMPLEMENTING INCLUSIVE HIRING PRACTICES AND 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.

3 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 a world where all can safely live, work, and play and vital needs are met.

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

Employee resource groups such as the DEI and Women's Leadership Network committees offer a platform 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.



EDUCATION + WORKFORCE DEVELOPMENT



Mid Penn Bank is proud to invest in local educational programming, preparing future generations for success in school, work and beyond.

EITC

The Pennsylvania Educational Improvement Tax Credit program is instrumental in providing innovative, educational opportunities for students across the state. Mid Penn Bank was able to give more than **\$833,000** in EITC funding to educational improvement organizations in 2023.

SCHOLARSHIPS

Investing in future leaders across the MPB footprint, more than **\$117,000** in various scholarships were awarded to deserving students throughout 2023. This includes the Anna Woodside Scholarship which is presented to four outstanding high school seniors in recognition of their community service efforts.

INTERNSHIP PROGRAM

As Mid Penn Bank's internship program grows, so does opportunity for these bright college students! We are proud to host many interns throughout the bank's locations and departments. Through this program, these young men and women are developing skills, building resumes, and learning life lessons. Whether they continue their vocational journey at Mid Penn Bank, or another institution, we are honored to be a part of their professional development.

INVESTING IN OUR EMPLOYEES

Mid Penn Bank understands the importance of continuing education for its own employees. Our education department develops programs and partnerships which guide team members on their chosen career path. Employees are highly encouraged to enroll in certification programs and courses through the MPB University. We also continue our partnerships with Luzerne County Community College (LCCC) and HACC, Central Pennsylvania's Community College for the "College Through Work Program". Through this partnership, those working for MPB now have an opportunity to earn a degree and an income while starting a career in banking.



FINANCIAL EDUCATION

A strong foundation of financial literacy is essential in successfully navigating life's milestones.

- OPENING A SAVINGS ACCOUNT
- BUDGETING
- HOME OWNERSHIP
- FAMILY EXPENSES
- SAVING FOR COLLEGE
- OWNING A BUSINESS
- RETIREMENT

As a community bank, we recognize our role in introducing financial concepts to all age groups and demographics. MPB Classroom encompasses all aspects of financial literacy offered by Mid Penn Bank:

- THE FINANCIAL WELLNESS CENTER
- COMMUNITY PARTNERSHIPS
- SCHOOL VISITS
- SEMINARS FOR INTERNS
- EMPLOYEE EDUCATION
- CYBERSECURITY AWARENESS EVENTS
- AND SO MUCH MORE!

We partner with local organizations such as libraries and after school programs to bring our innovative financial education resources to even more community members. These community partners receive a co-branded website catered to their organization's needs. This benefit is completely covered by Mid Penn Bank, at no cost to the organization.

Mid Penn Bank also actively participates in financial education programming in local schools through organizations like **Junior Achievement** and the **Challenge Program**. Our volunteers led 24 Junior Achievement activities for middle and high school students over the course of the 2023-2024 school year. In Clearfield County, The Challenge Program offered lessons in finance as well as cybersecurity and careers in banking through assemblies and trivia, held throughout the year.

Throughout 2023, Mid Penn Bank invested more than \$100,000 into local financial education initiatives.



The Financial Wellness Center is an interactive content platform showcasing easy-to-browse articles, coaches, financial calculators, and courses which walk you through real life scenarios – each tailored to teach financial skills to elementary students, teens, and adults. We offer this programming to local schools across our footprint through a school sponsorship program.



33

SCHOOLS SPONSORED

V

144

TEACHERS SERVED

OVER 8,420

STUDENTS EDUCATED