

OUTLINE OF SERVICES-2025

PERSONAL CHECKING ACCOUNTS

Basic Checking

- Available to individuals 18 years of age and above.
- \$25 minimum deposit to open this non-interest bearing account.
- No minimum balance requirements.
- Unlimited check writing.
- Free Online Banking.
- Free Online Bill Payment & Presentment.
- Free Mobile Banking.
- Free Telephone Banking.
- Debit Card Available.
- E-statements available at no charge. Paper statements are available for a fee of \$2.00 every statement cycle.
- Accounts at a zero balance for 60 days will be permanently closed.

Advantage Rewards Checking

- Available to individuals 18 years of age and above.
- \$25 minimum deposit to open this non-interest bearing account.
- No minimum balance requirements.
- Monthly maintenance fee of \$7.95 every statement cycle.
- Unlimited check writing.
- Free Standard Style Checks.
- Free Online Banking.
- Free Online Bill Payment & Presentment.
- Free Mobile Banking.
- Free Telephone Banking.
- Debit Card Available.
- Free Official Checks.
- E-statements available at no charge. Paper statements are available for a fee of \$2.00 every statement cycle.
- \$200 off fees at the time of closing for residential mortgage loans and home equity consumer loans and lines.
- Accounts at a zero balance for 60 days will be permanently closed.
- BaZing savings¹; local discounts and national retailer deals to save you money on shopping, dining, travel and more.
- Cell phone protection.^{1,2}
- ID theft aid.^{1,2}
- Roadside assistance.¹
- \$10,000 travel accidental death coverage.^{1,2}

- Pharmacy, vision and hearing savings.¹
- ID Theft Monitoring & Credit Monitoring.^{1,2}

¹ Benefits are offered and provided by BaZing and are subject to additional terms and conditions available at www.bazing.com.

² Insurance products are: **NOT A DEPOSIT, NOT FDIC-INSURED. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. NOT GUARANTEED BY THE BANK.**

Advantage Rewards Plus Checking

- Available to individuals 18 years of age and above.
- \$25 minimum deposit to open this account.
- Monthly maintenance fee of \$9.95 will be imposed every monthly cycle if the average daily balance for the monthly cycle falls below \$2,500.
- You must maintain a minimum balance of \$2,500 in the account each day to obtain the disclosed annual percentage yield.
- Unlimited check writing.
- Free Standard Style Checks.
- Free Online Banking.
- Free Online Bill Payment & Presentment.
- Free Mobile Banking.
- Free Telephone Banking.
- Debit Card Available.
- Free Official Checks.
- E-statements available at no charge. Paper statements are available for a fee of \$2.00 every statement cycle.
- \$200 off fees at the time of closing for residential mortgage loans and home equity consumer loans and lines.
- Accounts at a zero balance for 60 days will be permanently closed.
- BaZing savings¹; local discounts and national retailer deals to save you money on shopping, dining, travel and more.
- Cell phone protection.^{1,2}
- ID theft aid.^{1,2}
- Roadside assistance.¹
- \$10,000 travel accidental death coverage.^{1,2}
- Pharmacy, vision and hearing savings.¹
- ID Theft Monitoring & Credit Monitoring.^{1,2}

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PERSONAL SAVINGS ACCOUNTS

Statement Savings

- Quarterly account statement provides transaction history.
- Account provides ability to conduct electronic transactions, such as direct deposit transactions, ATM transactions, and preauthorized transfers to another account.
- Variable rate of interest earned with compounding daily and crediting monthly.
- \$50 minimum balance to open.
- \$3 fee/month if account falls below \$50 minimum daily balance.
- Daily balance of \$100 required to earn interest.
- You may only make 6 transfers from your account each month – 6 preauthorized withdrawals, automatic or telephone transfers, debit card or other similar transactions and online banking. Unlimited withdrawals or transfers in person, by mail or via ATM.
- Debit card available.
- Free Online Banking.
- Free Telephone Banking.
- Accounts at a zero balance for 60 days will be permanently closed.

Buckley's Savers Club

- Available to children ages 12 and under.
- Gift on birthday.
- Special banking days.
- No minimum balance requirement.
- No monthly service fees or transaction fees.
- Open with \$10.
- \$1 minimum daily balance to earn interest.
- Variable rate of interest earned with compounding daily and crediting monthly.
- You may only make 6 transfers from your account each month – 6 preauthorized withdrawals, automatic or telephone transfers, debit card or other similar transactions and online banking. Unlimited withdrawals or transfers in person, by mail or via ATM.
- Accounts at a zero balance for 60 days will be permanently closed.

MyBux Savings Club

- Available to teens ages 13 - 17.
- Gift on birthday.
- Special banking days.
- No minimum balance requirement.
- No monthly service fees or transaction fees.
- Open with \$10.
- \$1 minimum daily balance to earn interest.
- Variable rate of interest earned with compounding daily and crediting monthly.

- You may only make 6 transfers from your account each month – 6 preauthorized withdrawals, automatic or telephone transfers, debit card or other similar transactions and online banking. Unlimited withdrawals or transfers in person, by mail or via ATM.
- Accounts at a zero balance for 60 days will be permanently closed.

Money Market Account

- Tiered interest-earning account. Maximum rate of interest earned with \$999.01 daily collected balance. Minimum rate of interest earned with \$500 daily collected balance.
- Variable rate of interest earned with compounding and crediting on a monthly basis.
- \$500 minimum balance to open.
- \$5 fee/month if account falls below \$500 average daily balance.
- Monthly account statement provides transaction history.
- You may only make 6 transfers from your account each statement cycle – 6 by checks to third parties and preauthorized withdrawals, automatic or telephone transfers, debit card or other similar transactions and online banking. Unlimited withdrawals or transfers in person, by mail or via ATM.
- Free Money Market account checks.
- Free Online Banking.
- Free Online Bill Pay & Presentment via a checking account.
- Free Telephone Banking.
- Debit card available.
- Accounts at a zero balance for 60 days will be permanently closed.

Classic Money Market Account

- Tiered interest-earning account. Minimum rate of interest earned with \$5,000 daily collected balance. Other interest rate tiers include \$24,999.01, \$99,999.01, \$499,999.01, and (for FCB only - \$999.999.01) daily collected balance.
- Variable rate of interest earned with compounding and crediting on a monthly basis.
- \$5,000 minimum balance to open.
- \$20 fee/month if account falls below \$5,000 average daily balance.
- You may only make 6 transfers from your account each statement cycle – 6 by checks to third parties and preauthorized withdrawals, automatic or telephone transfers, debit card or other similar transactions and online banking. Unlimited withdrawals or transfers in person, by mail or via ATM.
- Free Classic Money Market account checks.
- 50% discount on safe deposit box annual rental, subject to availability and automatic payment deduction from Classic Money Market Account.
- Monthly account statement provides transaction history.
- Free Online Banking.
- Free Online Bill Pay & Presentment via a checking account.
- Free Telephone Banking.
- Debit card available.
- Accounts at a zero balance for 60 days will be permanently closed.

Select Money Market Account

- Tiered interest-earning account. Minimum rate of interest earned with \$2,500 daily collected balance. Other interest rate tiers include \$2,500.00-\$99,999.00 daily collected balance.
- Variable rate of interest earned with compounding and crediting on a monthly basis.
- \$100,000 minimum balance to open.
- \$5.95 fee/month if account falls below \$2,500 average daily balance.
- You may only make 6 transfers from your account each statement cycle – 6 by checks to third parties and preauthorized withdrawals, automatic or telephone transfers, debit card or other similar transactions and online banking. Unlimited withdrawals or transfers in person, by mail or via ATM.
- Monthly account statement provides transaction history.
- Free Online Banking.
- Free Online Bill Pay & Presentment via a checking account.
- Free Telephone Banking.
- Debit card available.
- Accounts at a zero balance for 60 days will be permanently closed.

VIP Club Account

Very Important Purpose Club

- Choose the date the funds are paid out---either the 15th or the 30th of the month of your choice, within the 12-month period of the open date.
- Club payments are automatically deducted from an ACNB Bank checking or statement savings account.
- On the maturity date, the club's proceeds are directly deposited to an ACNB Bank checking or statement savings account.
- Interest is credited on the club's maturity date.
- \$5 minimum balance to open.
- Accounts at a zero balance for 60 days will be permanently closed.
- Subject to a penalty for early withdrawal.

Companion Savings Account

- Open and fund like a CD.
- High yield like a CD.
- No time limits like a Savings account.
- High yield interest rate.
- New money is required to open this account and make additional deposits.
- A \$1,000 new money minimum deposit will be necessary to open the account along with a corresponding CD of equal or greater balance.
- Associated CDs must have a term of 12 months or more.
- A minimum balance of \$1,000 will be necessary to earn interest.
- A \$3.00 fee will be charged each month if the account falls below \$1,000.
- Unlimited in person withdrawals will be allowed in Community Banking Offices.
- Statements will be issued quarterly, unless combined with a checking account.

- E-statements will be free of charge and no paper statement fee will be charged either.
- Free inquiry only access will be granted to mobile, online and telephone banking.
- No maximum dollar amount will be set to open or make additional new money deposits to the account as long as the corresponding CD is opened or renewed with an equal or greater balance. Additional deposits may only be added at the time of opening a new certificate of deposit with ACNB Bank in the same business day.
- Funds MUST be deposited into the Companion Savings Account on the same day that the CD is opened or renewed.
- Only personal accounts will be allowed.
- Cannot be used for Overdraft Protection.
- Accounts at a zero balance for 60 days will be permanently closed.

CDs

Certificate of Deposit (CD)

- Funds invested for a specific term; no additional deposits are permitted.
- Terms: 8-31 and 32-90 days; 6, 12, 18, 24, 30, 36, 48, and 60 months. Other Special CD terms available. Fixed rate of interest earned with compounding and crediting based upon CD term and balance.
- Depending on CD term and balance, interest may be automatically deposited into another ACNB Bank checking or statement savings account, credited to the CD, or paid by check.
- \$500 or \$1,000 minimum investment depending on CD terms.
- CDs are automatically renewable and subject to a penalty for early withdrawal.

IntraFi® Network Deposits (formerly known as the Certificate of Deposit Account Registry Service (CDARS)) offers CDARS and ICS products.

With **IntraFi® Network Deposits**, you can access FDIC protection in to the multi-millions on CD investments through ACNB Bank. There are few guarantees in life - FDIC insurance is one of them. **IntraFi® Network Deposits** can be a valuable cash management or long-term investment tool for you.*

Why IntraFi® Network Deposits?

Safety - Your money can access multi-million dollar FDIC insurance coverage.

Convenience - You work directly with us. You earn one interest rate and receive one regular statement, and one year-end tax form.

Competitive Rates - Your money earns competitive rates which may compare favorably with other investment alternatives, including Treasuries, corporate sweep accounts, and money market funds.

How does IntraFi® Network Deposits work?

We are a member of a special network. When you place a large amount of funds with us, we place your funds into CDs issued by other organizations in the same network - in increments of a minimum of \$250,000 - so that both principal and interest are eligible for complete FDIC protection.

** Funds may be submitted for placement only after a depositor enters into the **IntraFi® Network Deposit Placement Agreement** with ACNB Bank. The agreement contains important information and conditions regarding the placement of funds by us.*

IRAs

IRA Types

Traditional IRA

- To open, a depositor must have earned compensation.
- Annual contribution up to \$7,000 for 2025 and \$7,500 for 2026 or 100% of earned income, whichever is less. The contribution is coordinated with Roth IRA contributions to ensure limit is not exceeded.
- Individuals 50 years of age and above may make additional contributions of \$1,000 for 2025 or \$1,100 for 2026.
- Contributions may be tax-deductible, depending upon the depositor's income and participation in an employer-sponsored retirement plan.
- Earnings are tax-deferred until withdrawn; then, the entire distribution — earnings and contributions — may be taxable.
- Distributions before age 59½ are subject to an IRS 10% premature distribution penalty, unless the IRA owner dies or becomes disabled, or an exception applies.
- Distributions must begin by age 73 to avoid IRS penalties.

Roth IRA

- To open, a depositor must have earned compensation.
- Individuals 50 years of age and above may make additional contributions of \$1,000 for 2025 and \$1,100 for 2026.
- Annual contribution up to \$7,000 for 2025 and \$7,500 for 2026 or 100% of earned income, whichever is less. You and your spouse's compensation and tax filing status may affect contribution limits. Coordinate with Traditional IRA contributions to ensure the limit is not exceeded.
- Contributions are not tax-deductible.
- Interest earnings are tax-free in most cases.
- Distributions are tax-free as long as the IRA has been open for five years and one of the following applies: the withdrawals occur after age 59½; the IRA owner dies or becomes disabled; or, an exception applies.

- No age requirement for beginning distributions.

Coverdell Education Savings Account (ESA)

- Purpose is to save for qualified education expenses of a designated beneficiary under age 18.
- Any individual may open a Coverdell ESA for a designated beneficiary.
- Maximum contributions of \$2,000/year.
- Contributions are not tax-deductible.
- Interest earnings are tax-free when used for beneficiary's education expenses.
- Funds must be used within 30 days of the beneficiary attaining age 30; otherwise, Coverdell ESA funds become subject to income taxes and a 10% IRS tax penalty.
- Funds may be transferred to another designated beneficiary.

Spousal IRA

- A working spouse may open an IRA for a spouse with no compensation. It may be established as a Traditional or Roth IRA.
- The annual IRA contributions are placed in two separate accounts---one for each spouse.
- Maximum annual IRA contributions of \$14,000 for 2025 and \$15,000 for 2026 or 100% of the working spouse's compensation, whichever is less, with no more than \$7,000 deposited into either account for 2025 and \$7,500 for 2026.
- Individuals 50 years of age and above may make additional contributions of \$1,000 for 2025 or \$1,100 for 2026.
- A joint tax return must be filed.

IRA Investment Options

IRA Money Market Account

- Minimum deposit of \$25 to open the account and to make contributions.
- Contributions may be automatically deducted from an ACNB Bank checking or statement savings account on a periodic basis.
- No early withdrawal penalties for distributions.
- Variable rate of interest earned with compounding and crediting on a quarterly basis.
- A transfer fee will be assessed on any funds transferred to an IRA with another financial service provider.

IRA CD Accounts

- \$500 minimum to open the account and earn the disclosed APY.

- Terms: 6, 12, 18, 24, 30, 36, 48, and 60 months.
- Other Special terms may be available. Minimum opening and balance requirements on special CDs may vary.
- Funds invested for a specific term; no additional deposits are permitted.
- Fixed rate of interest that is compounded and credited monthly.
- IRA CDs are automatically renewable and subject to a penalty for early withdrawal.
- A transfer fee will be assessed on any funds transferred to an IRA with another financial service provider.

IRA Flex Account

- \$500 minimum to open the account and earn the disclosed APY.
- Subsequent minimum contributions of \$25 may be made at any time.
- Investment term of 18 months.
- Variable rate of interest is compounded and credited on a monthly basis.
- Automatically renewable and subject to a penalty for early withdrawal.
- A transfer fee will be assessed on any funds transferred to an IRA with another financial service provider.

BUSINESS CHECKING

Free Business Checking

- Available to all business customers.
- Available for Trust and Estate accounts.
- Up to 300 free items per month, \$.25 for each additional item.
- No minimum balance requirement.
- No monthly maintenance fees.
- Mobile deposit available.
- Access funds quickly with our Debit MasterCard®.
- E-statements are available at no charge. Paper statements are available for a fee of \$2.00 every statement cycle.
- Free Online Banking.

Business Advantage Checking

- Up to 600 free items per month, \$.25 for each additional item.
- Keep a \$20,000 average daily balance in the account to avoid the \$20 monthly fee.
- Access funds quickly with our Debit MasterCard®.
- Mobile deposit available.
- E-statements are available at no charge. Paper statements are available for a fee of \$2.00 every statement cycle.

- Free Online Banking.

Business Checking +

- Available to sole proprietorships, non-profit organizations, and government entities.
- Available for Trust and Estate accounts.
- Minimum balance of \$1,000 to open account.
- \$10 monthly service fee if account falls below average daily balance of \$1,000.
- 300 free items per month, \$.25 for each additional item.
- \$1,000 minimum daily collected balance to earn interest.
- Variable rate of interest with monthly compounding.
- E-statements are available at no charge. Paper statements are available for a fee of \$2.00 every statement cycle.

Business Manager Checking

- Unlimited transactions are permitted with this account.
- No minimum balance requirement.
- Reduce or offset account service fees with an earnings credit based on account balance.
- Access funds quickly with our Debit MasterCard®.
- Treasury Management services available including ACH, Wires, Positive Pay and more.
- E-statements are available at no charge. Paper statements are available for a fee of \$2.00 every statement cycle.
- Free Online Banking.

Community Checking

- Available for nonprofit service/community organizations only.
- 25 checks/debits and 10 deposits/credits free per month, \$.25 for each additional item.
- No minimum balance requirement.
- No monthly maintenance fees.
- E-statements are available at no charge. Paper statements are available for a fee of \$2.00 every statement cycle.
- Free Online Banking.

BUSINESS SAVINGS ACCOUNTS

Business Savings

- Available to all business customers.
- Minimum balance of \$50 to open account.
- \$3 monthly service fee if account falls below daily minimum balance of \$50.
- \$100 minimum daily collected balance to earn interest.

- Variable rate of interest with daily compounding.
- You may only make 6 transfers from your account each month – 6 preauthorized withdrawals, automatic or telephone transfers, debit card or other similar transactions and online banking. Unlimited withdrawals or transfers in person, by mail or via ATM.

Business Money Market Account

- Available to all business customers.
- Minimum balance of \$500 to open account.
- \$5 monthly service fee if account falls below average daily balance of \$500.
- Tiered interest earning account.
- Minimum rate of interest is earned with \$500.
- Interest rate tiers include the following daily collected balances: \$500.00 - \$4,999.00; \$4,999.01 - \$24,999.00; \$24,999.01 - \$99,999.00; \$99,999.01 - \$499,999.00; \$499,999.01 and over. (and for FCB only - \$499,999.01 - \$999,999.00; \$999,999.01 and over)
- Variable rate of interest with monthly compounding.
- You may only make 6 transfers from your account each month – 6 preauthorized withdrawals, automatic or telephone transfers, debit card or other similar transactions and online banking. Unlimited withdrawals or transfers in person, by mail or via ATM.

CASH MANAGEMENT ACCOUNTS

Business Manager Account

- Designed for businesses that process a large number of transactions.
- Works with our Line of Credit Sweep or Repurchase Agreement Sweep.
- Reduce or offset account service fees with an earnings credit applied to the Business Manager Account based upon the average collected account balance.
- No minimum balance to open or maintain account.

Repurchase Sweep Account

- Serves as an interest-earning investment for excess funds at the end of each business day.

Line of Credit Sweep Account

- Provides for better cash management and saves money by reducing interest expense.

Zero Balance Account

- Assists businesses in maintaining control over multiple disbursement accounts, while maximizing earnings on excess balances.

CONSUMER LOANS

- Depending on collateral, terms range from one month to 25 years.
- Interest rate may be fixed or variable.
- Automatic payment deduction from ACNB Bank checking or statement savings account may qualify for lower interest rate.

Types of Consumer Loans:

- Home improvement loans.
- Debt consolidation loans.
- Vacation loans.
- Student loans.
- Personal loans.
- Auto loans.
- Secured and unsecured installment loans

My Money Line - Personal Line of Credit

- Unsecured personal line of credit. No collateral required.
- Access to cash whenever and wherever you want, by writing a My Money Line check, using telephone banking or online banking.
- Interest is assessed only on the amount used. As payments are made, line of credit becomes accessible over and over again.
- May provide Overdraft Protection for an ACNB Bank checking account. A disbursement, in \$100 increments, is transferred from My Money Line to the overdrawn account automatically. It is the last source of funds for Overdraft Protection if other deposit accounts are accessed for Overdraft Protection. Interest begins to accrue upon transfer to the overdrawn account.
- Minimum credit line amount of \$2,500.

Prestige Advance - Personal Line of Credit

- Unsecured line of credit designed for high net worth individuals. No collateral required.
- Access to cash whenever and wherever you want, by writing a check, using telephone banking, or online banking.
- Interest is assessed only on the amount used. Payments are interest-only payments during the line's term, although payments may be made to the principal anytime at the customer's discretion. Entire principal must be paid off 48 months after line is opened.
- May provide Overdraft Protection for an ACNB Bank checking account. A disbursement, in \$100 increments, is transferred from the line to the overdrawn account automatically. It is the last source for Overdraft Protection if other deposit accounts are accessed for Overdraft Protection. Interest begins to accrue upon transfer to the overdrawn account.
- Minimum credit line amount of \$25,000.
- Annual fee of \$50.

Temporary Loan

Are you interested in purchasing or constructing a new home before your current home is sold? Our Temporary Loan provides the ability to use equity in your current home to buy or build your new home. The low interest-only payments make this an affordable option for almost anyone.

- Available to individuals upon approval of application.
- The loan amount is based upon the equity in your primary residence.
- The primary residence must be listed for sale. A copy of the MLS property listing will be required at the time of the application.
- This is a variable interest rate loan with a term of 12 months
- Payments consist of interest only and will be billed on a monthly basis.
- The balance is due upon sale or in full at maturity of contract.
- There is no pre-payment penalty.
- Consult a tax advisor to learn if interest may be tax deductible.

PERSONAL CREDIT CARDS

Our personal credit cards offer a variety of options to suit just about anyone. We offer a Mastercard® Low-Rate card and a Preferred Points and World card.

Low-Rate Credit Card

- Competitive annual percentage rate (APR). *
- Low introductory rate for the first six months. *
- No annual fee.

- “24 hour Cardholder Assistance and easy online account access at www.cardaccount.net or through the Mobile App” Online account information available 24/7 at www.cardaccount.net.
- APR* for purchases and cash advances is the same.
- 25-day interest-free grace period on all purchases.
- Identity theft protection.

*Please see application for information about current APRs and fees.

Preferred Points Credit Card

- Use your Preferred Points Card to earn points that you can redeem for rewards. Earn rewards points for each dollar spent, up to 10,000 points per month.
- “You decide the redemption option each time you choose to redeem - choose from cash-back credits, airline tickets and travel, merchandise or gift card and you can switch your redemption option anytime”.
- Competitive annual percentage rate (APR). *
- Low introductory rate for the first six months. *
- No annual fee.
- “24 hour Cardholder Assistance and easy online account access at www.cardaccount.net or through the Mobile App”.
- Online account information available 24/7 at www.cardaccount.net.
- APR* for purchases and cash advances is the same.
- 25-day interest-free grace period on all purchases.
- Identity theft protection.

*Please see application for information about current APRs and fees.

STUDENT LOAN PROGRAM

Extra Credit, our student line of credit, can help cover the costs of tuition, books, room and board, and other education-related expenses.

- With Extra Credit, parents and students can establish a line of credit if they qualify. Then, any portion of the money can be used when it’s needed. Unlike a loan, interest is only assessed on the amount used. The draw period may last as long as the first 60 months of the line, depending upon each student’s situation. When the principal is paid back during the draw period, they can borrow the money again during that time without having to re-apply.
- Line of credit checks will be provided to access Extra Credit. They may be made payable directly to a college or university or deposited into a personal checking account to cover a wide variety of educational expenses. You can also access your account by using telephone banking and online banking.

- Extra Credit has repayment schedules that take the student's status into account. There is no minimum amount to withdraw. Interest is only assessed on the money drawn from the line. And, the principal doesn't have to be paid back until after the draw period of the line. Extra Credit is also an excellent way for students just starting out to establish and maintain a good credit rating.
- At ACNB Bank, we understand that financing higher education may seem like a daunting process, and we want to make it easy for you. Simply apply online at acnb.com, stop by one of our offices, or call 1.888.334.ACNB (2262).

Additional Facts and Figures

- In most cases, Extra Credit will be a joint line of credit with both a student and parent or other legal guardian on the line. Adult students who have an established credit history may apply alone.
- When Extra Credit is secured by collateral, the collateral may be a home or liquid collateral, such as CDs, stocks, bonds, savings or life insurance. The minimum credit line amount is \$2,500. If Extra Credit is not secured by collateral, the minimum credit line amount is also \$2,500.
- Extra Credit offers competitive variable interest rates, based on a borrower's creditworthiness. To learn more, call 1.888.334.2262.
- With Extra Credit, interest is only assessed on the amount used. During the draw period, which may be up to the first 60 months of the line, the only payments necessary are quarterly interest payments. After this time, borrowing ends and payments on both principal and interest begin.
- You can sign up for Overdraft Protection for an ACNB Bank checking account. Funds are transferred from Extra Credit to the overdrawn account automatically. It is the last source of funds for Overdraft Protection if there are also deposit accounts linked to the overdrawn account for Overdraft Protection. Interest begins to accrue on the line once the funds have transferred to the overdrawn account.

AUTO LOANS

New Auto Loans

- Finance up to 100% of an auto's value.
- Terms range from one month to six years.
- Automatic payment deduction from an ACNB Bank checking or statement savings account may qualify for a lower interest rate.

Used Auto Loans

- Finance up to 90% of an auto's value.
- A wide range of terms:

- Used autos two years and newer - terms up to 60 months
 - Used autos three to four years - terms up to 48 months
 - Used autos five to seven years - terms up to 36 months
- Automatic payment deduction from an ACNB Bank checking or statement savings account may qualify for a lower interest rate.

HOME EQUITY LOANS AND LINES OF CREDIT

Home Equity Loan

- Amount of loan based upon the fair market value of the property which shall be determined by ordering an Automated Valuation Model (AVM) Report, in conjunction with a Property Condition Report (PCR), or an appraisal in accordance with the Bank's real estate appraisal guidelines.
- Fixed terms from one month to 20 years.
- Fixed interest rate.
- Automatic payment deduction from an ACNB Bank checking or statement savings account may qualify for a lower interest rate.
- Interest paid is usually tax deductible. Please seek the guidance of a tax advisor.

Home Equity Line of Credit - Fixed or Variable Rate Options

- Amount of loan based upon the fair market value of the property which shall be determined by ordering an Automated Valuation Model (AVM) Report, in conjunction with a Property Condition Report (PCR), or an appraisal in accordance with the Bank's real estate appraisal guidelines.
- Access the home equity line by using the Home Equity Line of Credit MasterCard® Debit Card, writing checks, or through Online Banking and Telephone Banking.
- Both variable- and fixed-interest rate home equity lines are available.
- The fixed interest rate Home Equity Line of Credit offers a fixed rate for the first five years.
- Fixed Rate Option for Variable Rate Home Equity Line of Credit - The variable rate line offers the option to convert all or a portion of the outstanding balance to a fixed interest rate. The portion that is converted to a fixed interest rate will be paid off in equal monthly payments over a period of either three, five or seven years---it's the customer's choice.
- Interest paid only on the amount used, and as payments are made, the line of credit becomes accessible over and over again.
- Interest paid is usually tax deductible. Please seek the guidance of a tax advisor.
- May provide Overdraft Protection for an ACNB Bank checking account. If the account becomes overdrawn, funds are transferred from the HELC to the overdrawn account automatically. Interest begins to accrue immediately on the portion of the HELC that was transferred to the overdrawn account.

MORTGAGE LOANS

- Types of Mortgage Loans:
 - Fixed-rate mortgage loans with terms of 10, 15, 20 and 30 years.
 - Adjustable-rate mortgage (ARM) loans with terms of 30 years.
 - Construction mortgage loans are available for both owner-occupied and investment properties.
 - Blanket Mortgage lets you use the equity in your current home to buy or build another home or investment property with no out-of-pocket expense.
 - USDA/Farmers Home Administration.
 - FHA and VA
 - HomeReady and Home Possible- 97% LTV with reduced PMI for qualifying borrowers
 - 97% Fannie and Freddie's Home One 97% where at least one of the borrowers is a First-time Homebuyer but there is no income limits.
 - Additional fixed-rate and adjustable-rate mortgage loan options available. To find out more, email us at mortgages@acnb.com.
 - PHFA Keystone Home Loan for Purchase and Improvement Loans
 - PHFA Flex with K-Fit and K-Flex Purchase and Improvement Loans
 - MMP 1st Time Advantage
 - MMP Flex Loans
- Closing Cost Assistance Programs- for First Time Homebuyers with low-to-moderate household income
 - Tenfold (York and Lancaster Counties)
 - First Front Door Grant Assistance Programs (PA and MD)
 - PHFA Keystone Advantage Assistance Loan
 - PHFA Keystone Forgivable in 10 Years
 - PHFA Access Modification Loan
 - Borrowsmart
 - MMP HomeAbility (designed to assist homebuyers with disabilities) (MD)
 - MMP Down Payment Assistance 1st Time Advantage (MD)
 - MMP Flex 6000 (MD)
- Available to individuals upon approval of application.
- Fixed-rate mortgages and ARMs offer options with or without points. Usually a loan with points earns a lower interest rate.
- Fixed-rate mortgages and ARMs may be used to purchase, build or refinance both owner-occupied and investment properties.
- Automatic payment deduction on a monthly basis from an ACNB Bank checking account may qualify for a lower interest rate.
- Interest paid is usually tax deductible. Please seek the guidance of a tax advisor.

BUSINESS LOANS

Our loans are available to sole proprietorships, partnerships, corporations, non-profit organizations, government entities for business purposes, as well as other types of business entities.

Types of Loans:

- Short-term demand loans.
- Secured and unsecured term and working capital loans.
- Commercial lines of credit.
- Commercial real estate mortgage loans.
- Commercial installment loans.
- Business/farm equipment financing.
- Commercial interim construction financing.
- Small business loans.
- Agribusiness Products and Services:
 - Short-term demand loans.
 - Working capital loans.
 - Farm loans.
 - Lines of credit.
 - Installment loans.
 - Small business loans.
 - Equipment financing.
 - Deposit accounts.
 - Retirement plans.
- Community development loans.
- Small Business Administration loans.
- Industrial development authority loans.
- Domestic and international letters of credit and acceptance financing.
- Loans to local government entities, municipal authorities and school districts.
- Loans to community-based organizations---including nonprofit agencies that provide social services to the community.
- Plus, we work with many governmental agencies.

Our commercial loans offer flexibility. Fixed and variable interest rates are available depending on the nature of the loan. The loan term may range from 30 days to 20 years, even 25 years in certain cases, depending on the purpose of the loan and your needs.

BUSINESS CREDIT CARDS

We make it easy for our business customers to maximize their purchasing opportunities by offering a variety of credit card options. Our Business Mastercard® is available in two options, Standard Card with no annual fee or the Preferred Points Card.

Standard Business Credit Card

- Competitive annual percentage rate (APR). *
- No annual fee.
- Individual and summary billing options.
- 25-day interest-free grace period on all purchases.
- "24 hour Cardholder Assistance and easy online account access at www.cardaccount.net or through the Mobile App".
- Online account information available 24/7 at www.cardaccount.net.
- MasterRental car rental coverage, ID theft protection, special merchant offers with Mastercard®
- APR* for purchases and cash advances is the same.

*Please see application for information about current APRs and fees.

Preferred Points Business Credit Card

- Use your Preferred Points Card to earn points that you can redeem for rewards. Earn rewards points for each dollar spent, up to 10,000 points per month.
- "You decide the redemption option each time you choose to redeem - choose from cash-back credits, airline tickets and travel, merchandise or gift card and you can switch your redemption option anytime".
- Competitive annual percentage rate (APR). *
- Low annual fee of \$49.00 per account.
- Individual and summary billing options.
- "24 hour Cardholder Assistance and easy online account access at www.cardaccount.net or through the Mobile App".
- Online account information available 24/7 at www.cardaccount.net.
- MasterRental car rental coverage, ID theft protection, special merchant offers with Mastercard®
- APR* for purchases and cash advances is the same.
- 25-day interest-free grace period on all purchases.

*Please see application for information about current APRs and fees.

ONLINE BANKING SERVICES

Online Banking

Online Banking With Services: Customers will be able to utilize Bill Payment, External Transfers, Zelle and or Mobile Deposit.

Online Banking With No Services: Customers will only be able to utilize online banking, make transfers and view their account information.

- View account transactions and balances, with access to more than a year of transaction history.
- Deposit checks into any checking account or savings account.
- Transfer funds between eligible accounts.
- Set up alerts to be notified when you reach a specific balance, when a deposit or any other transaction has been posted, and when a check has cleared. You can also be notified of whether or not a bill payment or transfer has been completed. This is useful if you schedule future or recurring bill payments or transfers. The alert may be sent to you as an email, a text, a phone call, or a secure message that you view once you're logged into Online Banking.
- View and pay bills electronically.
- View account statements.
- View the front and back of check images.
- View deposit slips and corresponding items.
- Make loan payments. Place stop payments.
- Generate reports to find or keep track of specific transactions.
- Download information into personal financial management software or a spreadsheet.
- Submit a Credit Card application (Consumer and Business).
- Open a new account (Consumer).
- Manage Cards to perform a variety of debit card and spending related functions;
- Order Checks

eDocuments

eDocuments are the safe, secure and free way to keep track of your account activity. Help reduce paper waste and clutter by accessing your statements within Personal Online Banking from anywhere, anytime.

Mobile Banking

Mobile Banking at ACNB Bank makes it easy to manage your finances so you have time for more important things. You can use Mobile Banking on your smart phone or choose to do Text Banking on any cell phone you might have, including a smart phone.

Online Banking With Services: Customers will be able to utilize Bill Payment, External Transfers, Zelle and or Mobile Deposit.

Online Banking With No Services: Customers will only be able to utilize online banking, make transfers and view their account information.

To use Mobile Banking, you'll need a data plan for your smart phone. With Mobile Banking, you can:

- View and keep track of your accounts, balances, transactions and deposit checks. You can view recent history or transactions from months ago.
- Search for transactions by check number, date or by a description (type in a word to describe the transaction you're searching for).
- Deposit checks into any checking or savings account.
- Make a one-time transfer on the current day or a future day.
- Send a message to the Bank, and view secure email messages sent by the Bank.
- You can set up account alerts to notify you when you reach a specific balance, when a deposit or any other transaction has been posted, when a check has cleared, or when a bill payment or transfer has been completed. All you have to do is set up the alerts in Online Banking and have them come to your smart phone.

To begin using Mobile Banking, you have to be registered for Online Banking.

- Download the free ACNB Bank or Traditions Bank app and enjoy all of the benefits. Android smart phone users can download it from the Google Play store and iPhone users can download it from the Apple store.
- Bookmark or save the site to your favorites, so it's easy to get to it again.

Once you've completed these steps, you can begin using Mobile Banking.

Mobile Deposit

You can now make a deposit into your checking or savings account from anywhere. Simply launch the ACNB Bank or Traditions Bank app and capture the image of your check.

Text Banking

Anyone with a cell phone can use Text Banking. With Text Banking, you can check your account balances, view account history, and transfer funds between your accounts at the Bank. Message and data charges may apply, depending on the contract you have with your cell phone provider.

To enroll in Text Banking, log into Online Banking.

- Click on Text Enrollment under Settings.
- Turn the Text Enrollment button from Off to On.
- Enter your phone/SMS text number.
- Read the terms and conditions and check the Agree to Terms box.
- Click Save to complete enrollment.
- You will be asked to configure your account preferences for Text Banking. Click on the Visit Preferences to proceed.
- You will also receive a Welcome to Text Banking on your phone. Click ok to proceed.

- Your account list is shown. Ensure each account you want in text banking has SMS On highlighted and Visible. Choose the order in which you would like the accounts to appear. Edit any nicknames for each account by clicking on the pencil icon to edit. The nickname may be up to 4 characters in length. You will use this nickname when you send texts. Close the screen once you are finished.

Online Bill Pay

Save time by paying your bills in a few short minutes---without the hassles of filling out checks and envelopes, or finding stamps. You can manage your bills and payments online from one secure web site for free---you no longer need to visit multiple web sites to pay bills. If you have bills that can be presented electronically, you can view them with the Presentment feature.

- In Bill Pay, you set up payees (payees are the people and companies whose bills you need to pay) one time. When you're ready to pay bills, you simply select the payees you want to pay and type in the amount to pay for each one.
- View and pay bills via your mobile device.
- Pay virtually anyone in the U.S. anytime, anywhere you have Internet access.
- Pay bills on the current business day or on a future date as the processing date.
- Rush or stop payments.
- You can use more than one checking account to pay bills, if that works best for you and your budget.
- Save time by scheduling automatic recurring payments for bills in which you pay the same amount each month. You can schedule recurring payments in advance to occur at any time, even when you're away from home.
- Email alerts help you stay on top of your bills. Arrange email notifications for electronic bill arrivals, due dates, and upcoming payments.
- View pending payments, as well as payment history.
- Send gift checks to family or friends.
- Run payment reports and create custom reports for tracking and managing your payments.

Ready to get more control over your money with Bill Pay? First, you have to enroll in Online Banking. Once you've begun using Online Banking, you can enroll for Bill Pay by logging into Online Banking and clicking on Bill Payment, which is under the Transactions heading in the menu on the left side of the screen.

Business Online Banking

- View account balances and transactions. Up to a year of information can be viewed.
- View front and back of check images and deposit information.
- View and print account statements, and reconcile accounts.
- You can nickname accounts, which is useful if you have more than one type of account.
- Search for transactions using dates, amounts, a description of the transaction or check #.

- You may provide and control access to your business accounts and Business Online Banking based upon the job function of employees.
- Transfer funds between eligible accounts.
- Place stop payments.
- Pay bills.
- Download account information to Microsoft Money®, QuickBooks®, Quicken® or a comma-delimited file format.

Treasury Online Banking

All the features and benefits of Business Online Banking, *plus...*

- Initiate wire transfers.
- Utilize ACNB ACH Origination to perform the following functions:
 - Concentrate and disburse funds electronically with ACNB Bank or among other financial institutions.
 - Originate direct deposit of payroll and direct debit of payments.
 - Positive Pay
- Initial set-up, ACNB ACH origination, wire transfers and other related service fees will be based upon account relationship.
- Free on-site training and customer support.

24-HOUR TELEPHONE BANKING LINE

Your account information is just a phone call away. Any time of the day or night, call toll free, 1.888.338.2262 or 1.877.276.0181 for Traditions Customers, to access your accounts using your touch-tone telephone.

- You can obtain balances, transactions and interest information for your checking, savings, CD, IRA, and loan accounts.
- It's secure. You'll set up and use a Personal Identification Number (PIN) to obtain account information and complete other transactions.
- You can conduct transfers between ACNB Bank deposit accounts and make a loan payment from a deposit account.
- In case your debit card becomes lost or stolen, you can report it using the Telephone Banking Line.
- Debit Card Activation assistance.
- You can receive Investment and Loan calculations.

CardValet®

- CardValet® is a mobile card management application that helps reduce account fraud by allowing cardholders to monitor accounts with their smartphone and control how, when and where their debit card is used.
- CardValet® is offered in conjunction with Fiserv, ACNB Bank's key technology partner, and is available in the Apple® App Store or Google® Play.
- Once CardValet® is set up, cardholders have the ability to "turn off" their card when not in use, establish transaction spending limits, and decline a transaction when the amount exceeds a predefined threshold.
- Real-time smartphone alerts can be customized based on the types of information each cardholder would like to receive. For example, a cardholder can set up an alert to be notified when a card is used, when a transaction is approved and exceeds a specified amount, or when a card transaction has been attempted but has been declined based on the parameters established.
- CardValet® is also ideal for small businesses. All transactions can be monitored or controlled for specific merchant categories, such as travel, restaurants or entertainment, and can be denied or reported for types of merchants deemed not business related.
- CardValet® is perfect for cardholders who want to actively manage their debit cards.

Manage Cards

- Manage cards is available in Online Banking and available to all consumer debit card holders.
- Real-Time Alerts: Stay informed with instant alerts for every debit card transaction. Whether it's a purchase or an attempted transaction, customers will receive immediate notifications to keep track of their spending and safeguard against fraud.
- Transaction Controls: Customize card settings to set location and dollar amount restrictions, or turn card on and off instantly without it being blocked by the bank. These controls give customers peace of mind and enhanced security.
- Digital Card Access: View card details digitally. This feature allows customers to access their card information anytime, anywhere, and is particularly useful if they lose their physical card or need to make an online purchase.
- Digital Wallet Integration: Easily add a debit card to Apple Pay, Google Pay, or other digital wallets. This integration simplifies payments, making it quicker and safer to use a card for purchases.
- PIN Management: Change a PIN directly through the app. This feature provides an added layer of security and convenience, eliminating the need to visit a branch.
- Travel Plans: Set up travel plans within the app to ensure a card works seamlessly while travelling. This feature automatically creates exemptions for transactions in our system, reducing the risk of a card being flagged for unusual activity.
- Understand Spending: Manage Cards lets consumers see and track where their card is being used – in person, online, in-app or card- on- file purchases – to better understand their spending. Merchant names, logos, contact information and map locations are available. At a glance spending trends across merchant categories, time and location are also provided, eliminating time spent analyzing and categorizing spending.

- Zelle® is a fast, safe and easy way to send, request or receive money directly between almost any bank account in the U.S.
- Funds are sent directly to the recipient's account in a matter of minutes, and all you need is the recipient's email address or U.S. mobile phone number.
- Zelle® is already available within your mobile banking app. Check our app and follow a few simple steps to enroll.

ZELLE® QR CODE

Have peace of mind knowing you are sending money to the right person, without typing an email address or U.S. mobile number. From your mobile banking app, you can scan a Zelle® QR code, easily find a friend, family member or small business and quickly send them money. Plus, with Zelle® QR codes, you can receive money without having to provide your personal information. Getting started is easy. Next time you need to pay someone, just ask for their Zelle® QR code.

Sending money with Zelle® QR codes is easy:

1. Open Zelle® in your banking app.
2. Click on the QR code quick link.
3. Point your camera at the recipient's Zelle® QR code.
4. Send money to your friend.

ZELLE® READY CONTACTS

Knowing which of your contacts are enrolled with Zelle® is simple! Just look for the “Z” logo on their profile image and you’ll know which of your friends, family and those you trust are already using Zelle®.

Whether it’s a last-minute birthday gift to an old friend or just sending money to your roommate, you can be confident the person you’re sending money to is a Zelle® user!

It’s easy to tell if a friend is using Zelle®:

1. Open: Open Zelle® in your banking app.
2. Click: Click on your recipients.
3. Select: Select a friend with the purple Z.
4. Send: Enter the amount and send money to your friend

DEBIT CARD

Mastercard® Debit Card

- This debit card accesses funds in a checking account, as well as may be linked to a statement savings account and/or money market account.
- Obtain cash and conduct other transactions at network ATMs anytime, anywhere.

- Pay for purchases everywhere that Mastercard® debit cards are accepted.
- EMV Chip Technology - Chip cards provide better fraud protection than traditional cards when used at a chip enabled terminal. They have an embedded microchip that turns card member information into a unique code, making it difficult to duplicate. This new technology has been used globally and is proven to reduce the risk of counterfeit fraud.
- Contactless CHIP Technology:
Contactless means you don't have to insert your card into the point-of-sale terminal and wait.
Every chip transaction and every contactless transaction includes a unique code, helping to protect against fraud and keep your information safe.
The information on your card is protected by unique keys.

Business Mastercard® Debit Card

- Access funds in your business checking account---as well as other business accounts---whenever you need to.
- Get cash, transfer between accounts, and check your balance at ACCEL® or Mastercard® Network ATMs around the corner or around the world.
- Pay for purchases everywhere that Mastercard® debit cards are accepted.
- This card can be used by the business owner, as well as any authorized employee that you choose to give access.
- EMV Chip Technology - Chip cards provide better fraud protection than traditional cards when used at a chip enabled terminal. They have an embedded microchip that turns card member information into a unique code, making it difficult to duplicate. This new technology has been used globally and is proven to reduce the risk of counterfeit fraud.
- Contactless CHIP Technology:
Contactless means you don't have to insert your card into the point-of-sale terminal and wait.
Every chip transaction and every contactless transaction includes a unique code, helping to protect against fraud and keep your information safe.
The information on your card is protected by unique keys.

Digital Wallets

- Make payments quickly and easily with a smartphone or other compatible device. There are no additional fees for adding or using your debit card with a digital wallet
- Digital wallets use advanced security features like encryption and tokenization to protect card holder information.
- Reduce the need to carry physical cards and cash. Debit cards added to a digital wallet maintain the same transactional limits as a physical debit card. Both temporary and permanent cards can be added to a digital wallet

- Current Supported Digital Wallets: Apple Pay, Google Pay, Samsung Pay, Garmin Pay, and AmazonOne

Real-Time Payments (RTP) – Receive Only

- Customers can receive funds within seconds, 24/7, every day of the year – even on weekends and holidays. Eligible transfers will appear in their account balance immediately. At this time, ACNB Bank is only receiving payments, not sending payments. Real-time payments can be used for a range of transactions, from personal transfers to business disbursements and payroll.
- This feature is available to personal, business and commercial customers. Customers will simply provide the sender with our routing and their account number.

ACNB Bank is not currently charging customers a fee to receive real-time payments into their accounts. In addition, ACNB Bank does not have any limits set on the amount a customer can receive; however, real-time payments transaction limits vary by bank and network participation

REMOTE DEPOSIT CAPTURE

Our remote deposit capture service (RDC) makes it fast and easy to deposit checks into your business account without making a trip to the Bank. Checks are scanned using a desktop scanner. The data and images are transmitted to the Bank through a secure Internet connection, and the amount is deposited into your account. RDC will save you time and money, as well as improve your cash flow.

- Save a great deal of time with RDC. It's no longer necessary to run to the Bank to make your deposits. Plus, the checks that are deposited using RDC are available for viewing on a secure website, so you no longer need to take time filling out a deposit slip or keeping records of checks you've received.
- Improve cash flow with more time to make a deposit---you have until 5:00 p.m. each business day. Plus, checks can be deposited within minutes without leaving your business, instead of being held until there's time to make a trip to the Bank. By depositing checks sooner, the funds may be available quicker.
- Enjoy the convenience of making deposits anytime, 24/7/365, wherever the scanner is located.
- Reduce employee expense and liability by eliminating the need for employees to make trips to the Bank.

More details:

- Deposit information and images of deposited checks are retained within the remote deposit site for 45 days.
- Reporting feature provides ability to create reports regarding deposit transactions.
- Checks are deposited through an Internet connection with multiple layers of security. Encryption is just one of several security measures in place to ensure the deposit and account information remain confidential and secure.

MERCHANT SERVICES

Heartland Payment Services

Accepting debit and credit cards, as well as converting checks electronically, are crucial for businesses today. Heartland offers a full suite of payment processing services for any size business.

- Heartland Secure is a secure credit card processing method backed by the most comprehensive merchant warrant - in the industry.
- You will know the true cost of every card that comes through your business – all rates and fees are clearly identified on an easy to read statement. Rates are guaranteed with no teasers that will creep up.
- A locally based Relationship Manager will meet with you personally to learn your business and present a solution custom tailored to your needs.
- Heartland's Service Center is US based and Heartland customers get a real person on the phone right away who will not hang up until your question or problem is resolved.
- With our fully customizable gift card and rewards/loyalty programs, you can increase the amount of customers you're bringing in, while reducing the amount of payment fees going out.
- To keep up with today's savvy customers, you need the ability to take your business anywhere. Unlike other mobile payment solutions that hold funds up to 30 days for various reasons, we fund our merchants the same as if they are processing transactions in their store - so you'll be funded faster.

ACH Debit Block

ACH debit block is a fraud protection product that protects your business against unauthorized electronic (ACH) debits by establishing blocks that will prevent attempts to electronically remove funds from your account. Simply identify particular companies that should be blocked from posting ACH debits or establish an all-inclusive full block, ensuring that no ACH debits will be authorized against your business account.

- Add or remove ACH originators from your blocked list as necessary.
- Unauthorized ACH transactions are automatically returned within the legal banking timeframe.
- No need to perform a daily review of pending ACH debits to your account.

- As a business customer, you have a window of 24 hours to dispute such debits.

POSITIVE PAY

Positive Pay protects your business against fraud and the payment of unauthorized checks. As your company disburses checks, you electronically supply the Bank with a file containing the information from each check. As your checks are presented for payment, each one is compared to the information from your file. If all of the information matches, the check is paid. If the information is not a total match, the check is not paid until you are contacted by the Bank and the issue is resolved.

How it works:

- Upload check file through your Business Online Banking system.
- When checks are presented for payment, any “suspect” or mismatch items are presented through Business Online Banking for a customer decision regarding payment.
- Electronic notification is provided when a check is identified as unauthorized or is presented for the incorrect amount.
- Activity for both ACH payments and collections can also be monitored.
- ACNB Bank will provide local service and support.
- Monthly fee based upon account relationship.

Here’s what’s in it for you:

- Save money by preventing losses due to fraud. As you issue checks, the issue date, check number, amount and payee information are entered into our clearing system. Any item that does not match the information you provide must be verified before it is paid.
- Have peace of mind knowing Positive Pay will prevent duplicate fraudulent checks from being cashed. Duplicate payments are virtually eliminated because the list of items paid, either through our check clearing operation or our offices, is updated in real time.
- Enjoy convenience of online check reconciliation. This is provided to assist with balancing to your bank statement.
- Positive Pay is easy to implement. No software or hardware is needed. Everything is done securely online, so you don’t have to worry about installing additional computer software or hardware for this service.
- Rest easy with this check monitoring service. Checks that are purchased through ACNB Bank’s check provider will display “POSITIVE PAY PROTECTED” above the signature line to let the viewer know your account with ACNB Bank is being monitored.

ACNB Wealth Management

ACNB Wealth Management provides access to a wide variety of in-house and third-party fiduciary, investment, and insurance products and services. In-house solutions are provided by ACNB Bank Trust & Investment Services; third-party investment and insurance products and

services are provided by Cetera Investment Services, LLC and marketed as ACNB Wealth Advisors. Investments are: *Not FDIC/ NCUSIF insured *May lose value *Not financial institution guaranteed *Not a deposit *Not insured by any federal government agency.

ACNB Bank Trust & Investment Services

- Investment Management
- Investment Advisory
- Trust Administration
- Estate Settlement
- Financial Power of Attorney
- Financial Guardian
- Custody

ACNB Bank Trust & Investment Services clients may also benefit from retirement planning and financial counseling as components of regular conversations with the professionals assigned to their relationship.

ACNB Wealth Advisors

Through Cetera Investment Service LLC, our Wealth Advisors can offer access to a broad array of products and services including, but limited to the following:

- Financial Planning
- College Savings Plans
- Retirement Plans
- Advisory Services
- Mutual Funds
- Exchange-Traded Funds
- Stocks
- Bonds
- Annuities – Variable, Fixed, or Indexed
- Life Insurance
- Long-Term Care Insurance

Securities and insurance products are offered through Cetera Investment Services LLC, member FINRA/SIPC. Advisory services are offered through Cetera Investment Advisers LLC. Neither firm is affiliated with the financial institution where investment services are offered. Advisory services are only offered by Investment Adviser Representatives. **Investments are: *Not FDIC/ NCUSIF insured *May lose value *Not financial institution guaranteed *Not a deposit *Not insured by any federal government agency.**

OTHER SERVICES

- Self-service coin counters
- Direct Deposit
- Mobile Deposit
- Online Account Opening
- Automatic Transfers and Payments
- Wire Transfers
- Overdraft Protection
- Debit Card Privilege
- Safe Deposit Boxes
- Official Checks
- Cash Advances
- Redemption of U.S. Savings Bonds

INSURANCE SERVICES

ACNB Insurance Services, Inc. of Westminster, MD, is a full-service insurance agency with licenses in 46 states. The agency offers a broad range of property, casualty, health, life and disability insurance serving personal and commercial clients through office locations in Westminster MD, and Gettysburg, PA. As a wholly-owned subsidiary of ACNB Corporation, an independent \$3.25 billion financial holding company headquartered in Gettysburg, PA, ACNB Insurance Services, Inc. is affiliated with ACNB Bank, the other wholly-owned subsidiary of ACNB Corporation. ACNB Bank serves its marketplace with banking and wealth management services, including trust and retail brokerage, via a network of 26 community banking offices and three loan offices located in the Pennsylvania counties of Adams, Cumberland, Franklin, Lancaster and York and the Maryland counties of Baltimore, Carroll and Frederick. For more information regarding ACNB Insurance Services, Inc., please visit [acnbinsurance.com](https://www.acnbinsurance.com).

These services are not FDIC insured, are not Bank guaranteed, are not insured by any federal government entity, are not a deposit, and may lose value.