



Comptroller of the Currency
Administrator of National Banks

Northeastern District Office
340 Madison Avenue, 5th Floor
New York, New York 10173-0002

Licensing Division
Telephone No.: (212)790-4055
Fax No.: (301)333-7015

July 20, 2009

**Conditional Approval #914
August 2009**

Elizabeth A. Reister
Vice President and Associate Counsel
Fulton Financial Corporation
One Penn Square, P.O. Box 4887
Lancaster, Pennsylvania 17604

Re: **Application for Conversion to a National Charter and Other Related Applications**
Fulton Bank, Lancaster, Pennsylvania
Proposed Title: Fulton Bank, National Association

OCC Control No.: 2008-NE-01-0012 2008-NE-08-0013
2008-NE-12-0164 2009-NE-05-0069
2009-NE-05-0071

Charter No. 24891

Dear Ms. Reister:

The Office of the Comptroller of the Currency (“OCC”) has reviewed your applications related to the conversion of Fulton Bank, Lancaster, Pennsylvania, to a national bank. After a thorough review of all information available, and reliance upon the representations and commitments made in the application and by the bank’s representatives, we find that your conversion application meets the requirements for approval to convert to a national banking association pursuant to 12 U.S.C. § 35 and 12 C.F.R. § 5.24 as follows:

Title: Fulton Bank, National Association

Location: One Penn Square, P.O. Box 4887, Lancaster, Pennsylvania 17604

This conversion approval is subject to the following special conditions:

1. At all times, Fulton Bank, National Association shall ensure that Fulton Financial Advisors, National Association maintains minimum capital ratios of:
 - o Tier 1 capital to adjusted total assets of seven and one-half percent (7.5%)

- Tier 1 risk-based capital to adjusted total assets of thirteen and one-half percent (13.5%); and
 - Total risk-based capital to risk-weighted assets of thirteen and one-half percent (13.5%),
- or such other capital ratios as may be required by the OCC pursuant to the exercise of its regulatory authority.
2. Within 30 days of the date of this letter, Fulton Bank must file an application with the FDIC and OCC to merge Fulton Financial Advisors, National Association with and into the converting institution. The merger must occur within 60 days of FDIC approval or January 1, 2010, whichever date is later.
 3. Prior to consummation of the conversion, Fulton Bank must provide a Secretary's Certificate certifying that the board of directors specifically reviewed and approved the Fulton Financial Advisors, National Association stock contribution to Fulton Bank.
 4. Fulton Bank, National Association shall: (i) give the Wilkes-Barre/Washington D.C. Field Office at least sixty (60) days prior written notice of its intent to significantly deviate or change from its business plan or operations,¹ and (ii) obtain the OCC's written determination of no objection before the Bank engages in any significant deviation or change from its business plan or operations. The OCC may impose additional conditions it deems appropriate in a written determination of no objection to a bank's notice. This condition shall remain in effect during the Bank's first three years of conversion.

The conditions of this approval are conditions "imposed in writing by a Federal banking agency in connection with any action on any application, notice, or other request" within the meaning of 12 U.S.C. § 1818. As such, the conditions are enforceable under 12 U.S.C. § 1818.

Additionally, the minimum capital ratios condition constitutes "a condition for approval of an application," within the meaning of 12 C.F.R. Part 3, Subpart C—*Establishment of Minimum Capital Ratios for an Individual Bank*. 12 C.F.R. § 3.13; 12 U.S.C. §§ 1818, 3907. Failure of the Bank to maintain at least the minimum capital ratios established herein will be deemed to constitute an unsafe and unsound banking practice within the meaning of 12 U.S.C. § 1818.

This approval is based in part upon the institution's representation that, prior to conversion, the capital structure will be realigned to comply with the minimum capital requirements of 12 U.S.C. §§ 35, 36, 52, and 371d to the extent applicable.

Branches

This letter constitutes official OCC authorization to operate the attached listing of branches. Of the branches listed, those marked by an asterisk have been previously authorized by another

¹ If such deviation is the subject of an application filed with the OCC, no separate notice to the supervisory office is required.

regulator, but remain unopened. You must notify this office within 10 days after opening these branches. If they are not opened within 18 months of the date of this letter, the authorization and approval for the unopened branches shall automatically terminate unless the OCC grants an extension of the time period.

You should retain this letter as the official branch authorization. OCC branch numbers have been assigned to each of the branches. If, at some time in the future, the bank desires to close a branch, the requirements of 12 U.S.C. § 1831r-1 must be met, including the submission of a 90-day advance notice of the proposed branch closing to the OCC. Following the branch closing, a final closing notice should be submitted to the OCC and the branch authorization must be surrendered. In the event the branch is sold, the branch authorization should also be surrendered to the OCC.

Operating Subsidiaries

In addition, the OCC approves Fulton Bank's plans to acquire or continue the activities in the following operating subsidiaries:

- Fulton Financial Advisors, National Association, providing personal trust and investment services for Fulton Financial Corporation and its subsidiaries.
- Bonney Road, LLC, a statutory subsidiary, investing in bank premises. Business is a real estate holding company that owns a corporate office of Fulton Bank.
- CW and Company of Virginia (d/b/a Real Estate Intestate Investment Protection Agency), providing title abstract and real estate closing services.
- Drovers Settlement Services, LLC, providing real estate closing and serves as a licensed title insurance agency.
- FB, LLC, issuer of trust preferred securities to a wholly-owned subsidiary of Fulton Financial Corporation, and holding subordinated debenture of Fulton Bank.
- Fulton Services, LLC, providing administrative office services, including maintaining employee records, payroll and performing employee evaluations.
- Global Exchange Group, Inc., leasing certain proprietary software and employees to Fulton Bank.
- Great Valley Investments of Delaware, Inc., an investment holding company, investing in and managing Fulton Bank's securities' portfolio.
- Lenders Abstract, LLC, a licensed agency for title insurance policies.
- Penn Business Credit, LLC, a non-depository lender, providing asset-based, secured lending.
- Resource Services Corporation, serving as corporate trustee in deed of trust instruments and owning controlling interest in joint ventures for mortgage loan origination.
- Alliance One Mortgage, LLP, originating residential mortgage loans.
- Coastal Home Mortgage Company, LLC, originating residential mortgage loans.
- Homebanc, LLP, originating residential mortgage loans.
- Mortgage Resources, LLP, originating residential mortgage loans.

- Dominion Investment Group, LLC, providing brokerage services.
- Premier Bank Insurance Services, LLC, providing long-term health care insurance.
- PRC Title, LLC, providing real estate settlement services.
- Bankers Insurance, LLC, a licensed agency, providing a full line of insurance products for consumers and businesses.
- Health Savings Administrators, LLC, serving as administrator for health savings accounts.

Fiduciary Powers

The OCC has also approved Fulton Bank's proposal to conduct fiduciary powers pursuant to 12 U.S.C. § 92a. This approval constitutes a permit to conduct the fiduciary powers requested in your application filed pursuant to 12 C.F.R. § 5.26(e)(4).

The OCC has no objection to David B. Hanson serving as your trust officer. The OCC must approve any trust management change the bank makes prior to commencing fiduciary powers.

The board of directors should provide for the establishment and administration of the fiduciary operation through the adoption of amendments to the bylaws, through appropriate resolutions, or both. After adoption, a copy of those provisions should be furnished to the trust officer for guidance. You will note that 12 C.F.R. § 9.4 places responsibility on the board of directors for the proper exercise of the bank's fiduciary powers. However, the board may decide whether it shall supervise the administration of all such powers directly or assign any function related to such powers to any director, officer, employee, or committee.

The board should also provide for:

- A proper delineation of duties for trust officer and committee.
- The pledging of securities to secure trust funds on deposit in the bank as required by 12 C.F.R. § 9.10(b).
- The designation of the officers or employees responsible for custody of the trust investments in conformity with 12 C.F.R. § 9.13(a).
- The deposit of securities with state authorities where required by local law, according to 12 C.F.R. § 9.14.

Under separate cover, the OCC Communications Division will mail to you the series of Comptroller's Handbooks for Fiduciary Activities. The trust officers and staff should become thoroughly familiar with 12 C.F.R. Part 9, "Fiduciary Activities of National Banks" (copy enclosed).

The trust activities should begin within 18 months of this approval, unless we grant an extension.

You may begin exercising fiduciary powers simultaneously with your conversion to a national bank. The bank should notify this office in writing within 10 days after commencement of trust activities. If the bank decides to surrender its fiduciary powers, it should notify the OCC in accordance with 12 C.F.R. § 9.17(a).

Conversion Requirements

You are reminded that the following items must be satisfactorily addressed on or before the effective date of the conversion:

1. The institution must purchase adequate fidelity bond coverage in accordance with 12 C.F.R. § 7.2013, which lists four factors the directors should consider to determine adequacy.
2. If a director, officer, employee, or principal shareholder of the bank (including an entity in which such person owns an interest of 10 percent or more) is involved in the sale of credit life insurance to loan customers, the bank should ensure compliance with 12 C.F.R. Part 2, which, among other things, prohibits a covered person from retaining commissions or other income from the sale of credit life insurance connected with any loan the bank makes.
3. The board of directors must adopt, and have in place, policies, practices, and procedures to ensure the safe and sound operation of the bank. The board also must review those policies, practices, and procedures continually and ensure the bank's compliance with them. We are enclosing the Minimum Policies and Procedures for national banks.
4. Fulton Bank has represented that it intends to maintain its membership in the Federal Home Loan Bank (FHLB) system. If, at any time, the converting institution ceases to be a member of the FHLB system, it must use its best efforts, including contacting the appropriate FHLB or the Federal Housing Finance Board, to dispose of any stock in the FHLB. The OCC will consider this stock a nonconforming asset for any period that the converting institution is not a member of the FHLB system.
5. The converting institution must apply to the Federal Reserve for membership.
6. The converting institution must ensure that all other required regulatory approvals have been obtained.
7. The directors must own qualifying shares in conformance with 12 U.S.C. § 72 and 12 C.F.R. § 7.2005.
8. If the converting institution is subject to the Home Mortgage Disclosure Act (HMDA), the bank must ensure that its reporter identification number included on its HMDA transmittal sheet is changed to reflect its new OCC charter number.

9. The converting institution must notify the OCC if the facts described in the filing materially change at any time prior to consummation of the conversion. Any changes to the executive officers or directors must receive a “no objection” from the OCC.

Upon completion of all steps required to convert to a national banking association, submit the “Conversion Completion Certification” (enclosed) certifying your completion. When the institution has satisfactorily completed all of the above steps, the OCC will issue a Conversion Completion Acknowledgment officially authorizing the institution to commence business as a national banking association. At that time, you will receive the charter certificate.

If the conversion is not consummated within six months from the date of the decision, the approval will automatically terminate unless the OCC grants an extension of the time period. The OCC is opposed to granting extensions, except under the most extenuating circumstances, and expects the conversion to occur as soon as possible.

The OCC will send to you under separate cover an appropriate set of OCC handbooks, manuals, issuances, and selected other publications. This information does not include the *Comptroller’s Licensing Manual*, which is available in electronic form on our Web site at <http://www.occ.treas.gov/corpapps/corpapplic.htm>.

Non-Cash Contribution to Capital

The OCC also approves Fulton Financial Corporation’s material non-cash contribution of Fulton Financial Advisors, National Association to Fulton Bank, National Association immediately after conversion has consummated.

This conditional approval and the activities and communications by OCC employees in connection with the filing do not constitute a contract, express or implied, or any other obligation binding upon the OCC, the United States, any agency or entity of the United States, or any officer or employee of the United States, and do not affect the ability of the OCC to exercise its supervisory, regulatory and examination authorities under applicable law and regulations. Our approval is based on the bank’s representations, submissions, and information available to the OCC as of the date of this letter. The OCC may modify, suspend or rescind this approval if a material change in the information on which the OCC relied occurs prior to the date of the transaction to which this decision pertains. The foregoing may not be waived or modified by any employee or agent of the OCC or the United States.

A separate letter is enclosed requesting your feedback on how the OCC handled your application. We would appreciate your response so we may continue to improve our service.

All correspondence regarding this application should reference the control numbers listed on the first page. If you have any questions, please contact Robin Miller, Licensing Analyst, at (212) 790-4055.

Sincerely,

signed

J. Greg Parvin
Director for District Licensing

Enclosures: Conversion Completion Certification
Minimum Policies and Procedures
12 C.F.R. Part 9
Branch Authorization List
Survey Letter

Branch Authorizations

BRANCH #: 146637A
TITLE: DOYLESTOWN BRANCH
LOC STREET: 379 NORTH MAIN STREET
LOC CITY: DOYLESTOWN STATE: PA ZIP: 18901-0000
COUNTY: 017 BUCKS COUNTY

BRANCH #: 146638A
TITLE: YARDLEY BRANCH
LOC STREET: 101 FLORAL VALE BOULEVARD
LOC CITY: YARDLEY STATE: PA ZIP: 19067-0000
COUNTY: 017 BUCKS COUNTY

BRANCH #: 146639A
TITLE: SOUTHAMPTON BRANCH
LOC STREET: 516 SECOND STREET PIKE
LOC CITY: SOUTHAMPTON STATE: PA ZIP: 18966-0000
COUNTY: 017 BUCKS COUNTY

BRANCH #: 146640A
TITLE: MONTGOMERYVILLE BRANCH
LOC STREET: 710 UPPER STATE ROAD
LOC CITY: NORTH WALES STATE: PA ZIP: 19454-0000
COUNTY: 091 MONTGOMERY COUNTY

BRANCH #: 146641A
TITLE: BENSLEM BRANCH
LOC STREET: 2100 STREET ROAD
LOC CITY: BENSLEM STATE: PA ZIP: 19020-0000
COUNTY: 017 BUCKS COUNTY

BRANCH #: 146642A
TITLE: ABINGTON BRANCH
LOC STREET: NOBLE PLAZA, 801 OLD YORK ROAD
LOC CITY: JENKINTOWN STATE: PA ZIP: 19046-0000
COUNTY: 091 MONTGOMERY COUNTY

BRANCH #: 146643A
TITLE: WARMINSTER BRANCH
LOC STREET: 603 OLD YORK ROAD
LOC CITY: WARMINSTER STATE: PA ZIP: 18974-0000
COUNTY: 017 BUCKS COUNTY

BRANCH #: 146644A
TITLE: HERITAGE TOWERS BRANCH
LOC STREET: 200 VETERANS LANE
LOC CITY: DOYLESTOWN STATE: PA ZIP: 18901-0000
COUNTY: 017 BUCKS COUNTY

BRANCH #: 146645A :
TITLE: VIRGINIA BEACH BRANCH
LOC STREET: 4429 BONNEY ROAD, SUITE 100
LOC CITY: VIRGINIA BEACH STATE: VA ZIP: 23462-0000
COUNTY: 810 VIRGINIA BEACH CITY

BRANCH #: 146646A
TITLE: CHESAPEAKE BRANCH
LOC STREET: 501 INDEPENDENCE PARKWAY, SUITE 105
LOC CITY: CHESAPEAKE STATE: VA ZIP: 23320-0000
COUNTY: 550 CHESAPEAKE CITY

BRANCH #: 146647A
TITLE: NEWPORT NEWS BRANCH
LOC STREET: 735 THIMBLE SHOALS BOULEVARD, SUITE 170
LOC CITY: NEWPORT NEWS STATE: VA ZIP: 23606-0000
COUNTY: 700 NEWPORT NEWS CITY

BRANCH #: 146648A
TITLE: STONEY POINT BRANCH
LOC STREET: 9030 STONY POINT PARKWAY, SUITE 100
LOC CITY: RICHMOND STATE: VA ZIP: 23235-0000
COUNTY: 159 RICHMOND COUNTY

BRANCH #: 146649A
TITLE: HILLTOP BRANCH
LOC STREET: 1616 LASKIN ROAD
LOC CITY: VIRGINIA BEACH STATE: VA ZIP: 23451-0000
COUNTY: 810 VIRGINIA BEACH CITY

BRANCH #: 146650A
TITLE: GLEN ALLEN BRANCH
LOC STREET: 4180 DOMINION BOULEVARD
LOC CITY: GLEN ALLEN STATE: VA ZIP: 23060-0000
COUNTY: 087 HENRICO COUNTY

BRANCH #: 146651A
TITLE: MANASSAS BRANCH
LOC STREET: 9012 CHURCH STREET
LOC CITY: MANASSAS STATE: VA ZIP: 20110-0000
COUNTY: 683 MANASSAS CITY

BRANCH #: 146652A :
TITLE: HERNDON BRANCH
LOC STREET: 625 ELDEN STREET
LOC CITY: HERNDON STATE: VA ZIP: 20170-0000
COUNTY: 059 FAIRFAX COUNTY

BRANCH #: 146653A
TITLE: EAST PETERSBURG OFFICE
LOC STREET: 5998 MAIN STREET
LOC CITY: EAST PETERSBURG STATE: PA ZIP: 17520-0000
COUNTY: 071 LANCASTER COUNTY

BRANCH #: 146654A
TITLE: MOUNTVILLE OFFICE
LOC STREET: 305 HIGHLAND DRIVE
LOC CITY: MOUNTVILLE STATE: PA ZIP: 17554-0000
COUNTY: 071 LANCASTER COUNTY

BRANCH #: 146655A
TITLE: AKRON/EPHRATA BRANCH
LOC STREET: 3630 ROTHSVILLE ROAD
LOC CITY: EPHRATA STATE: PA ZIP: 17522-0000
COUNTY: 071 LANCASTER COUNTY

BRANCH #: 146656A
TITLE: GAP OFFICE
LOC STREET: 5630 LINCOLN HIGHWAY
LOC CITY: GAP STATE: PA ZIP: 17527-0000
COUNTY: 071 LANCASTER COUNTY

BRANCH #: 146657A
TITLE: MANHEIM BRANCH
LOC STREET: 1 MARKET STREET
LOC CITY: MANHEIM STATE: PA ZIP: 17545-0000
COUNTY: 071 LANCASTER COUNTY

BRANCH #: 146658A
TITLE: MCGOVERN AVENUE BRANCH
LOC STREET: 38 MCGOVERN AVENUE AND N. DUKE STREET
LOC CITY: LANCASTER STATE: PA ZIP: 17602-0000
COUNTY: 071 LANCASTER COUNTY

BRANCH #: 146659A
TITLE: SOUTH DUKE STREET BRANCH
LOC STREET: 860 SOUTH DUKE STREET
LOC CITY: LANCASTER STATE: PA ZIP: 17602-0000
COUNTY: 071 LANCASTER COUNTY

BRANCH #: 146660A
TITLE: COLUMBIA AVENUE BRANCH
LOC STREET: 2099 COLUMBIA AVENUE
LOC CITY: LANCASTER STATE: PA ZIP: 17603-0000
COUNTY: 071 LANCASTER COUNTY

BRANCH #: 146661A
TITLE: KEYSTONE HARRISBURG BRANCH
LOC STREET: 1401 N. 3RD STREET
LOC CITY: HARRISBURG STATE: PA ZIP: 17102-0000
COUNTY: 043 DAUPHIN COUNTY

BRANCH #: 146662A
TITLE: OLDE HICKORY BRANCH
LOC STREET: 727 OLDE HICKORY ROAD
LOC CITY: LANCASTER STATE: PA ZIP: 17601-0000
COUNTY: 071 LANCASTER COUNTY

BRANCH #: 146663A
TITLE: DOWNTOWN HARRISBURG BRANCH
LOC STREET: 200 N. 3RD STREET
LOC CITY: HARRISBURG STATE: PA ZIP: 17101-0000
COUNTY: 043 DAUPHIN COUNTY

BRANCH #: 146664A
TITLE: LEOLA BRANCH
LOC STREET: 65 WEST MAIN STTEET
LOC CITY: LEOLA STATE: PA ZIP: 17540-0000
COUNTY: 071 LANCASTER COUNTY

BRANCH #: 146665A
TITLE: MANOR SHOPPING PLAZA BRANCH
LOC STREET: 1216 MILLERSVILLE PIKE
LOC CITY: LANCASTER STATE: PA ZIP: 17603-0000
COUNTY: 071 LANCASTER COUNTY

BRANCH #: 146666A
TITLE: HUMMELSTOWN BRANCH
LOC STREET: 119 WEST MAIN STREET
LOC CITY: HUMMELSTOWN STATE: PA ZIP: 17036-0000
COUNTY: 043 DAUPHIN COUNTY

BRANCH #: 146667A
TITLE: SKYLINE VIEW BRANCH
LOC STREET: 7761 ALLENTOWN BOULEVARD
LOC CITY: HARRISBURG STATE: PA ZIP: 17112-0000
COUNTY: 043 DAUPHIN COUNTY

BRANCH #: 146668A
TITLE: PROGRESS AVENUE OFFICE
LOC STREET: 200 NATIONWIDE DRIVE
LOC CITY: HARRISBURG STATE: PA ZIP: 17110-0000
COUNTY: 043 DAUPHIN COUNTY

BRANCH #: 146669A
TITLE: GRANITE RUN
LOC STREET: 451 GRANITE RUN DRIVE
LOC CITY: LANCASTER STATE: PA ZIP: 17601-0000
COUNTY: 071 LANCASTER COUNTY

BRANCH #: 146670A
TITLE: K-MART PLAZA BRANCH
LOC STREET: 1848 FRUITVILLE PIKE
LOC CITY: LANCASTER STATE: PA ZIP: 17601-0000
COUNTY: 071 LANCASTER COUNTY

BRANCH #: 146671A
TITLE: PARK CITY BRANCH
LOC STREET: 1285 PLAZA BOULEVARD
LOC CITY: LANCASTER STATE: PA ZIP: 17601-0000
COUNTY: 071 LANCASTER COUNTY

BRANCH #: 146672A
TITLE: WILLOW VALLEY BRANCH
LOC STREET: 102 WILLOW VALLEY SQUARE
LOC CITY: LANCASTER STATE: PA ZIP: 17602-0000
COUNTY: 071 LANCASTER COUNTY

BRANCH #: 146673A
TITLE: WEST SHORE RANCH
LOC STREET: 599 N. 12TH STREET
LOC CITY: LEMOYNE STATE: PA ZIP: 17043-0000
COUNTY: 041 CUMBERLAND COUNTY

BRANCH #: 146674A
TITLE: GREENFIELD BRANCH
LOC STREET: 528 GREENFIELD ROAD
LOC CITY: LANCASTER STATE: PA ZIP: 17601-0000
COUNTY: 071 LANCASTER COUNTY

BRANCH #: 146675A
TITLE: LITITZ SOUTH BRANCH
LOC STREET: 1060 LITIZ PIKE
LOC CITY: LITIZ STATE: PA ZIP: 07543-0000
COUNTY: 071 LANCASTER COUNTY

BRANCH #: 146676A
TITLE: SILVER SPRING COMMONS BRANCH
LOC STREET: 6520 CARLISLE PIKE
LOC CITY: MECHANICSBURG STATE: PA ZIP: 17055-0000
COUNTY: 041 CUMBERLAND COUNTY

BRANCH #: 146677A
TITLE: QUARRYVILLE BRANCH
LOC STREET: 200 TOWNSEdge DRIVE
LOC CITY: QUARRYVILLE STATE: PA ZIP: 17566-0000
COUNTY: 071 LANCASTER COUNTY

BRANCH #: 146678A
TITLE: LINGLESTOWN BRANCH
LOC STREET: 2900 LINGLESTOWN ROAD
LOC CITY: HARRISBURG STATE: PA ZIP: 17110-0000
COUNTY: 043 DAUPHIN COUNTY

BRANCH #: 146679A
TITLE: UNION SQUARE BRANCH
LOC STREET: 3821 UNION DEPOSIT ROAD
LOC CITY: HARRISBURG STATE: PA ZIP: 17109-0000
COUNTY: 043 DAUPHIN COUNTY

BRANCH #: 146680A
TITLE: PARKESBURG BRANCH
LOC STREET: 100 FIRST AVENUE
LOC CITY: PARKESBURG STATE: PA ZIP: 19365-00
COUNTY: 029 CHESTER COUNTY

BRANCH #: 146681A
TITLE: OXFORD BRNCH
LOC STREET: 18 S. 3RD AND LOCUST STREETS
LOC CITY: OXFORD STATE: PA ZIP: 19363-0000
COUNTY: 029 CHESTER COUNTY

BRANCH #: 146682A
TITLE: NEW CUMBERLAND BRANCH
LOC STREET: 132 OLD YORK ROAD
LOC CITY: NEW CUMBERLAND STATE: PA ZIP: 17070-0000
COUNTY: 041 CUMBERLAND COUNTY

BRANCH #: 146683A
TITLE: NEW HOLLAND BRANCH
LOC STREET: 696 E. MAIN STREET
LOC CITY: NEW HOLLAND STATE: PA ZIP: 17757-0000
COUNTY: 071 LANCASTER COUNTY

BRANCH #: 146684A
TITLE: DENVER-MAIN BRANCH
LOC STREET: 355 MAIN STREET
LOC CITY: DENVER STATE: PA ZIP: 17517-0000
COUNTY: 071 LANCASTER COUNTY

BRANCH #: 146685A
TITLE: COCALICO BRANCH
LOC STREET: 2350 NORTH READING ROAD, SUITE 14
LOC CITY: DENVER STATE: PA ZIP: 17517-0000
COUNTY: 071 LANCASTER COUNTY

BRANCH #: 146686A

TITLE: REINHOLDS BRANCH
LOC STREET: 335 W. ROUTE 897
LOC CITY: REINHOLDS STATE: PA ZIP: 17569-0000
COUNTY: 071 LANCASTER COUNTY

BRANCH #: 146687A

TITLE: ELIZABETHTOWN BRANCH
LOC STREET: MARKET STREET SQUARE, 1641 SOUTH MARKET STREET
LOC CITY: ELIZABETHTOWN STATE: PA ZIP: 17022-0000
COUNTY: 071 LANCASTER COUNTY

BRANCH #: 146688A

TITLE: GUTHRIESVILLE BRANCH
LOC STREET: 1267 HORSESHOE PIKE
LOC CITY: DOWINGTOWN STATE: PA ZIP: 19355-0000
COUNTY: 029 CHESTER COUNTY

BRANCH #: 146689A

TITLE: DILLSBURG BRANCH
LOC STREET: 866 NORTH U.S. ROUTE 15
LOC CITY: DILLSBURG STATE: PA ZIP: 17019-0000
COUNTY: 133 YORK COUNTY

BRANCH #: 146690A

TITLE: GARDEN SPOT VILLAGE BRANCH
LOC STREET: RETIREMENT CENTER, 433 S. KINZER AVENUE
LOC CITY: NEW HOLLAND STATE: PA ZIP: 17557-0000
COUNTY: 071 LANCASTER COUNTY

BRANCH #: 146691A

TITLE: NORTH ATHERTON BRANCH
LOC STREET: 2017 NORTH ATHERTON STREET
LOC CITY: STATE COLLEGE STATE: PA ZIP: 16803-0000
COUNTY: 027 CENTRE COUNTY

BRANCH #: 146692A

TITLE: LINCOLN/EPHRATA BRANCH
LOC STREET: 1713 WEST MAIN STREET
LOC CITY: EPHRATA STATE: PA ZIP: 17522-0000
COUNTY: 071 LANCASTER COUNTY

BRANCH #: 146693A

TITLE: EPHRATA MANOR BRANCH
LOC STREET: EPHRATA MANOR, 99 BETHANY ROAD
LOC CITY: EPHRATA STATE: PA ZIP: 17522-0000
COUNTY: 071 LANCASTER COUNTY

BRANCH #: 146694A

TITLE: COCOA AVENUE BRANCH
LOC STREET: 1212 COCOA AVENUE
LOC CITY: HERSHEY STATE: PA ZIP: 17033-0000
COUNTY: 043 DAUPHIN COUNTY

BRANCH #: 146695A

TITLE: LITITZ NORTH BRANCH
LOC STREET: 2 COPPERFIELD CIRCLE, ROUTE 501 & NEWPORT ROAD
LOC CITY: LITITZ STATE: PA ZIP: 17543-0000
COUNTY: 071 LANCASTER COUNTY

BRANCH #: 146696A

TITLE: OLDE LIBERTY - COLONIAL PARK BRANCH
LOC STREET: 5049 JONESTOWN ROAD
LOC CITY: HARRISBURG STATE: PA ZIP: 17112-0000
COUNTY: 043 DAUPHIN COUNTY

BRANCH #: 146697A

TITLE: WEST HEMPFIELD BRANCH
LOC STREET: 3568 MARIETTA AVENUE
LOC CITY: LANCASTER STATE: PA ZIP: 17601-0000
COUNTY: 071 LANCASTER COUNTY

BRANCH #: 146698A

TITLE: SOUTH YORK PLAZA BRANCH
LOC STREET: 201 PAULINE DRIVE
LOC CITY: YORK STATE: PA ZIP: 17402-0000
COUNTY: 133 YORK COUNTY

BRANCH #: 146699A

TITLE: CUMBERLAND PARKWAY BRANCH
LOC STREET: 1423 S. MARKET STREET
LOC CITY: MECHANICSBURG STATE: PA ZIP: 17055-0000
COUNTY: 041 CUMBERLAND COUNTY

BRANCH #: 146700A

TITLE: KENNETT SQUARE BRANCH
LOC STREET: 501 SCHOOLHOUSE ROAD
LOC CITY: KENNETT SQUARE STATE: PA ZIP: 19348-0000
COUNTY: 029 CHESTER COUNTY

BRANCH #: 146701A

TITLE: JENNERSVILLE BRANCH
LOC STREET: 861 WEST BALTIMORE PIKE
LOC CITY: WEST GROVE STATE: PA ZIP: 19390-0000
COUNTY: 029 CHESTER COUNTY

BRANCH #: 146702A

TITLE: CONCORDVILLE BRANCH
LOC STREET: 1100 BALTIMORE PIKE
LOC CITY: GLEN MILLS STATE: PA ZIP: 19342-0000
COUNTY: 045 DELAWARE COUNTY

BRANCH #: 146703A

TITLE: SPRING RUN BRANCH - RETIREMENT CENTER
LOC STREET: 950 WILLOW VALLEY LAKES DRIVE
LOC CITY: WILLOW STREET STATE: PA ZIP: 17584-0000
COUNTY: 071 LANCASTER COUNTY

BRANCH #: 146704A

TITLE: WEST GOSHEN BRANCH
LOC STREET: 1201 WEST CHESTER PIKE
LOC CITY: WEST CHESTER STATE: PA ZIP: 19382-0000
COUNTY: 029 CHESTER COUNTY

BRANCH #: 146705A

TITLE: WEST CHESTER BRANCH
LOC STREET: 116 - 118 W. MARKET STREET
LOC CITY: WEST CHESTER STATE: PA ZIP: 19382-0000
COUNTY: 029 CHESTER COUNTY

BRANCH #: 146706A

TITLE: BRIGHTSIDE OPPORTUNITIES CENTER
LOC STREET: 515 HERSHEY AVENUE
LOC CITY: LANCASTER STATE: PA ZIP: 17603-0000
COUNTY: 071 LANCASTER COUNTY

BRANCH #: 146707A
TITLE: SCHAEFFERSTOWN BRANCH
LOC STREET: 107 WEST MAIN STREET
LOC CITY: SCHAEFFERSTOWN STATE: PA ZIP: 17088-0000
COUNTY: 075 LEBANON COUNTY

BRANCH #: 146708A
TITLE: ANNVILLE BRANCH
LOC STREET: 1 WEST MAIN STREET
LOC CITY: ANNVILLE STATE: PA ZIP: 17003-0000
COUNTY: 075 LEBANON COUNTY

BRANCH #: 146709A
TITLE: PALMYRA - MAIN BRANCH
LOC STREET: 1 EAST MAIN STREET
LOC CITY: PALMYRA STATE: PA ZIP: 17078-0000
COUNTY: 075 LEBANON COUNTY

BRANCH #: 146710A
TITLE: PINE GROVE BRANCH
LOC STREET: 55 SOUTH TULPEHOCKEN STREET
LOC CITY: PINE GROVE STATE: PA ZIP: 17963-0000
COUNTY: 107 SCHUYLKILL COUNTY

BRANCH #: 146711A
TITLE: WOLMELSDORF BRANCH
LOC STREET: 300 LYMAN AVENUE
LOC CITY: WOMELSDORF STATE: PA ZIP: 19567-0000
COUNTY: 011 BERKS COUNTY

BRANCH #: 146712A
TITLE: PALMYRA SHOPPING CENTER BRANCH
LOC STREET: 901 EAST MAIN STREET
LOC CITY: PALMYRA STATE: PA ZIP: 17078-0000
COUNTY: 075 LEBANON COUNTY

BRANCH #: 146713A
TITLE: DOWNTOWN LEBANON
LOC STREET: 555 WILLOW STREET
LOC CITY: LEBANON STATE: PA ZIP: 17067-0000
COUNTY: 075 LEBANON COUNTY

BRANCH #: 146714A
TITLE: MYERSTOWN BRANCH
LOC STREET: 200 WEST LINCOLN AVENUE
LOC CITY: MYERSTOWN STATE: PA ZIP: 17067-0000
COUNTY: 075 LEBANON COUNTY

BRANCH #: 146715A :
TITLE: CLEONIA BRANCH
LOC STREET: 433 WEST PENN AVENUE
LOC CITY: CLEONA STATE: PA ZIP: 17042-0000
COUNTY: 075 LEBANON COUNTY

BRANCH #: 146716A
TITLE: CEDAR CREST BRANCH
LOC STREET: 1764 QUENTIN ROAD
LOC CITY: LEBANON STATE: PA ZIP: 17042-0000
COUNTY: 075 LEBANON COUNTY

BRANCH #: 146717A
TITLE: LEBANON EAST BRANCH
LOC STREET: 1333 EAST LEHMAN STREET
LOC CITY: LEBANON STATE: PA ZIP: 17046-0000
COUNTY: 075 LEBANON COUNTY

BRANCH #: 146718A
TITLE: HANOVER BUS FIN SER CENTER
LOC STREET: 1649 BROADWAY
LOC CITY: HANOVER STATE: PA ZIP: 17331-0000
COUNTY: 133 YORK COUNTY

BRANCH #: 146719A
TITLE: STATE COLLEGE BUSINESS FINANCIAL SERVICES
LOC STREET: 1952 WADDLE ROAD, SUITE 106
LOC CITY: STATE COLLEGE STATE: PA ZIP: 16803-0000
COUNTY: 027 CENTRE COUNTY

BRANCH #: 146720A
TITLE: SHILLINGTON BRANCH - FB
LOC STREET: 2251 LANCASTER AVENUE
LOC CITY: SHILLINGTON STATE: PA ZIP: 19607-0000
COUNTY: 011 BERKS COUNTY

BRANCH #: 146721A

TITLE: READING BRANCH - FB
LOC STREET: 210 NORTH FIFTH STREET
LOC CITY: READING STATE: PA ZIP: 19601-0000
COUNTY: 011 BERKS COUNTY

BRANCH #: 146722A

TITLE: SPRING TOWNE BRANCH - FB
LOC STREET: SPRINT TOWNE CENTER, 2677 A SHILLINGTON ROAD
LOC CITY: SINKING SPRING STATE: PA ZIP: 19608-0000
COUNTY: 011 BERKS COUNTY

BRANCH #: 146723A

TITLE: HAMBURG BRANCH - FB
LOC STREET: 100 SOUTH THIRD STREET
LOC CITY: HAMBURG STATE: PA ZIP: 19526-0000
COUNTY: 011 BERKS COUNTY

BRANCH #: 146724A

TITLE: MUHLENBERG BRANCH - FB
LOC STREET: 3047 N. FIFTH STREET HIGHWAY
LOC CITY: READING STATE: PA ZIP: 19605-0000
COUNTY: 011 BERKS COUNTY

BRANCH #: 146725A

TITLE: POTTSTOWN BRANCH - FB
LOC STREET: POTTSTOWN PLAZA, ROUTE 100 AND STATE STREET
LOC CITY: POTTSTOWN STATE: PA ZIP: 19464-0000
COUNTY: 091 MONTGOMERY COUNTY

BRANCH #: 146726A

TITLE: EXETER BRANCH - FB
LOC STREET: 4363 PERKIOMEN AVENUE
LOC CITY: READING STATE: PA ZIP: 19606-0000
COUNTY: 011 BERKS COUNTY N

BRANCH #: 146727A

TITLE: WYOMISSING BRANCH - FB
LOC STREET: GIANT SHOPPING CENTER, 2100 VAN REED ROAD
LOC CITY: WEST LAWN STATE: PA ZIP: 19609-0000
COUNTY: 011 BERKS COUNTY

BRANCH #: 146728A

TITLE: HIGHLANDS OF WYOMISSING BRANCH - FB
LOC STREET: RETIREMENT CENTER, 200 CAMBRIDGE AVENUE
LOC CITY: WYOMISSING STATE: PA ZIP: 19610-0000
COUNTY: 011 BERKS COUNTY

BRANCH #: 146729A

TITLE: CENTURY BOULEVARD BRANCH
LOC STREET: 2747 CENTURY BOULEVARD
LOC CITY: WYOMISSING STATE: PA ZIP: 19610-0000
COUNTY: 011 BERKS COUNTY

BRANCH #: 146730A

TITLE: YORK MAIN BRANCH
LOC STREET: 30 SOUTH GEORGE STREET
LOC CITY: YORK STATE: PA ZIP: 17401-0000
COUNTY: 133 YORK COUNTY

BRANCH #: 146731A :

TITLE: CAPE HORN BRANCH
LOC STREET: 3191 CAPE HORN ROAD
LOC CITY: RED LION STATE: PA ZIP: 17356-0000
COUNTY: 133 YORK COUNTY

BRANCH #: 146732A

TITLE: RICHLAND BRANCH
LOC STREET: 905 INDIAN ROCK DAM ROAD
LOC CITY: YORK STATE: PA ZIP: 17403-0000
COUNTY: 133 YORK COUNTY

BRANCH #: 146733A

TITLE: SOUTH QUEEN STREET BRANCH
LOC STREET: 2057 SOUTH QUEEN STREET
LOC CITY: YORK STATE: PA ZIP: 17403-0000
COUNTY: 133 YORK COUNTY

BRANCH #: 146734A :

TITLE: MEMORY LANE BRANCH
LOC STREET: 185 MEMORY LANE
LOC CITY: YORK STATE: PA ZIP: 17402-0000
COUNTY: 133 YORK COUNTY

BRANCH #: 146735A
TITLE: WESTGATE BRANCH
LOC STREET: 1500 KENNETH ROAD
LOC CITY: YORK STATE: PA ZIP: 17404-0000
COUNTY: 133 YORK COUNTY

BRANCH #: 146736A
TITLE: SHREWSBURY BRANCH
LOC STREET: 611 SHREWSBURY COMMONS AVENUE
LOC CITY: SHREWSBURY STATE: PA ZIP: 17361-0000
COUNTY: 133 YORK COUNTY

BRANCH #: 146737A
TITLE: HELLAM BRANCH
LOC STREET: 599 WEST MARKET STREET
LOC CITY: HELLAM STATE: PA ZIP: 17406-0000
COUNTY: 133 YORK COUNTY

BRANCH #: 146738A
TITLE: NEWBERRYTOWN BRANCH
LOC STREET: 2220 OLD TRAIL ROAD
LOC CITY: ETTERS STATE: PA ZIP: 17319-0000
COUNTY: 133 YORK COUNTY

BRANCH #: 146739A
TITLE: DOVER BRANCH
LOC STREET: 3 SOUTH MAIN STREET
LOC CITY: DOVER STATE: PA ZIP: 17315-0000
COUNTY: 133 YORK COUNTY

BRANCH #: 146740A
TITLE: PENVALE BRANCH
LOC STREET: 3183 SUSQUEHANNA TRAIL
LOC CITY: YORK STATE: PA ZIP: 17402-0000
COUNTY: 133 YORK COUNTY

BRANCH #: 146746A
TITLE: BELLEFONTE BRANCH
LOC STREET: 122 EAGLE POINT
LOC CITY: BELLEFONTE STATE: PA ZIP: 16823-0000
COUNTY: 027 CENTRE COUNTY

* BRANCH #: 146741A
TITLE: CAMP HILL BRANCH
LOC STREET: TRINDLE ROAD AND S. 34TH STREET
LOC CITY: CAMP HILL STATE: PA ZIP: 17011-0000
COUNTY: 041 CUMBERLAND COUNTY

* BRANCH #: 146752A
TITLE: NOT GIVEN
LOC STREET: PRINCESS ANNE ROAD AND DAM NECK ROAD
LOC CITY: VIRGINIA BEACH STATE: VA ZIP: 99999-0000
COUNTY: 810 VIRGINIA BEACH CITY

* BRANCH #: 146681A
TITLE: OXFORD BRANCH
LOC STREET: ROUTE 10, LOWER OXFORD BOROUGH
LOC CITY: OXFORD STATE: PA ZIP: 19363-0000
COUNTY: 029 CHESTER COUNTY