



2024



Community Outreach & Impact Report

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New Tripoli Bank

Because people are more valuable than money.



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"At New Tripoli Bank, we live by the motto "Because people are more valuable than money." This report is a culmination of our Bank's commitment to that mantra in 2024, showing our support for the Lehigh Valley community including contributions by the Bank as well as the efforts of individual employees. It is my sincere hope that this report impresses upon you, the consumer, that choosing to entrust your money with New Tripoli Bank not only supports our business, but the health and well-being of your local community as a whole."

— John M. Hayes, Chief Executive Officer



Mission Statement

New Tripoli Bank is dedicated to remaining independent and supporting the financial needs of individuals, families, and small businesses in the Lehigh Valley, by providing high- quality, competitively priced services in a caring and friendly environment.

New Tripoli Bank's history reflects a long and successful period of service, delivering quality and innovative products to its customers since 1910.

Our success is linked to the growth and vitality of our community. We believe it is our responsibility to be a caring and involved partner by supporting our local civic, charitable, and community organizations with our time, talents, and donations.

Our independence, profitability, and financial strength are recognized as the basis of opportunity to serve our local community.



Community Investment

Every year, New Tripoli Bank gives hundreds of thousands of dollars to community organizations through donations and sponsorships.

* Asterisks denote organizations that directly benefit low- or moderate-income families and individuals.

Albany Township Historical Society	Preserves and celebrates the history of Albany Township
Allentown Symphony*	Supports El Sistema, an after-school music program for students in the Allentown School District
Bethel Bible Fellowship Church*	Groceries Plus program provides food for struggling families
Cetronia Ambulance Corps	Community volunteer EMT and ambulance service
Citizens Fire Co. of Upper Milford Twp	Volunteer fire department
Community Action Lehigh Valley*	Advocates and provides material support for the needy
Community Fire Co. of New Tripoli	Volunteer fire department
Community Fire Co. of Seisholtzville	Volunteer fire department
Community Music School*	Provides after-school music lessons for underprivileged youth
County of Lehigh	Sponsoring the county newsletter as well as a farm preservation event in 2024
East Penn School District	Sponsoring sports teams, events, and extracurricular activities
East Penn School District Education Foundation	Supported through EITC donations, provides funding and support to East Penn School District
Emmaus Arts Commission	Organizes projects to revitalize the borough of Emmaus
Emmaus Historical Society	Preserves and celebrates the history of Emmaus Borough
Emmaus Kiwanis Foundation	Provides a safe, healthy learning environment for kids
Emmaus Public Library	Provides public access to books and internet
Family Promise of the Lehigh Valley*	Builds, renovates, and preserves homes for families in need
First Tee Lehigh Valley & Berks	Youth development organization
Fogelsville Volunteer Fire Co.	Volunteer fire department
Goodwill Fire Co. #1 of Germansville	Volunteer fire department
Goodwill Fire Co. #1 of Trexlertown	Volunteer fire department
Greater Lehigh Valley Chamber of Commerce	Supports businesses and community development in the Lehigh Valley
Heidelberg Game Commission	Monitors and preserves wildlife in Heidelberg Township
Hivel Und Dahl Preservation Society	Preserves historic landmarks, culture, and traditions in Upper and Lower Milford Townships

Kempton Fair	Sponsoring the annual community fair
Kindness Project of the Lehigh Valley*	Provides support and activities for foster children and families
Lehigh County Association of Township Officials	Sponsoring the association's annual Summer convention
Lehigh Valley 4-H Club	Provides opportunities for youth development
Lower Macungie Fire Department	Volunteer fire department
Lower Macungie Historical Society	Preserves and celebrates the history of Macungie
Lowhill Church Food Pantry*	Provides food for underprivileged families
Lynn-Heidelberg Historical Society	Preserves and celebrates the history of Lynn-Heidelberg Township
Lynnport Community Fire Co. #1	Volunteer fire department
Macungie Ambulance Corps	Volunteer ambulance and emergency medical service
Macungie Institute	Public community center for residents of Macungie
Macungie Historical Society	Preserves and celebrates the history of Macungie
Macungie Memorial Park	Local public park; sponsorship supports the annual Das Awkscht Fest antique car show
Northern Lehigh Food Bank*	Provides food for underprivileged families
Northern Lehigh School District	Sponsoring the Northern Lehigh Little Theater Association's spring play
Northern Valley EMS (NOVA)	Volunteer ambulance and emergency medical service
Northwestern Lehigh Educational Foundation	Supported through EITC donations, provides funding and support to Northwestern Lehigh School District
Northwestern Lehigh School District	Sponsoring sports teams, events, and extracurriculars
Northwestern Recreation Commission	Manages Northwestern Recreation Field park and its facilities
Parkland CARES Food Pantry*	Provides food for underprivileged families
Parkland School District	Sponsoring sports teams, events, and extracurricular activities
Parkland School District Education Foundation	Supported through EITC donations, provides funding and support to Parkland School District
Schnecksville Fair	Sponsoring the annual Apple Pie Contest and bank employees volunteered as judges for the event
Second Harvest Food Bank*	Provides food for underprivileged families
Upper Milford Historical Society	Celebrates the history of Upper Milford Township
Upper Milford Western District Fire	Volunteer fire department
Weisenberg/Lowhill Historical Society	Preserves and celebrates the history of Weisenberg and Lowhill Townships
Weisenberg Volunteer Fire Dept.	Volunteer fire department
Vera Cruz Community Association	Organizes events in and around the village of Vera Cruz
Zion Lutheran Church Food Pantry*	Provides food for underprivileged families

Community Volunteerism

New Tripoli Bank employees, officers, and board members have volunteered for the following organizations and events. Where applicable, we included the role(s) they play within the organizations.

* Asterisks denote organizations that directly benefit low- or moderate-income families and individuals.

Adopt-A-Highway

- Volunteer

Atlantic Community Bankers Bank

- Audit Committee Chair
- Board Member

Boy Scouts of America

- Volunteer

Brandywine HS Tennis Boosters

- Board Member

Central PA Food Bank*

- Volunteer

Commercial Real Estate for Women

- Legacy Committee

Dillie Parish Church

- Board Member

East Penn School District Education Foundation

- Board Member
- Treasurer

Ebenezer UCC

- Volunteer

Emmaus Community Foundation

- Board Member
- Secretary

Emmaus Main Street Partners

- Board Member
- Farewell to Summer Committee Member
- Old-Fashioned Christmas Committee Member

Goodwill Fire Company #1 of Germansville

- President

Girl Scouts of Eastern PA

- Volunteer

Good Shepherd UCC Slatington

- Volunteer

Grace Bible Fellowship Church

- Fellowship Committee
- Praise Team Member

Greater Lehigh Valley Chamber of Commerce

- Audit Committee Chair
- Board of Governors
- Board Member
- Executive Committee
- Finance Committee Member

Greenwich Elementary School

- Boys Baseball Coach

Housing Association & Development Corporation*

- Board Member

Kutztown

- "One Night" Volunteer

Lehigh Northampton Airport Authority

- Board of Governors
- Board Member
- Executive Committee

Lehigh Township Volunteer Fire Company #1

- Volunteer

LeRaysville

- Summer Community Carnival Volunteer
- Christmas in LeRaysville Volunteer

Longswamp Township

- Swampfest Volunteer

Lowhill Food Pantry*

- Adopt-a-Child Gift Program
- Food Pantry Volunteer

Lynn-Heidelberg Historical Society

- Co-Vice President
- Volunteer
- Pioneer Apple Fest Coordinator
- Pioneer Apple Fest Volunteer

Lynn Township

- Building Code Appeals Board

Miracle League of the Lehigh Valley

- Volunteers

Moore Township

- Auditor

New Tripoli Fire Company

- Fall Bash Volunteer

Northampton County Republican Women

- Vice President

Northern Lehigh Food Bank*

- Board Member
- Church Representative

Northern Lehigh Little Theater

- Volunteer

Northwestern Lehigh Firefighter Foundation

- Board Member
- Treasurer
- Appreciation Picnic Volunteers



Northwestern Youth Athletic Association

- Food Stand Volunteer

One House at a Time*

- Ambassador

Ontelaunee Rod & Gun Club

- Volunteer

Orchard Hills Church

- Deacon
- Women's Ministry Volunteer

Parkland CARES Food Pantry*

- Volunteer

PA Bankers Association

- Audit Committee Member
- Board Member
- Budget & Finance Committee Member
- School of Banking Committee Member
- Young Professionals Seminar Food Bank Volunteer

Redeemer Bible Fellowship Church

- Music Ministry
- Safety Team
- Usher
- Vacation Bible School

Risk Management Association of Philadelphia

- Board Member
- Compliance Committee Affinity Chair

Salisbury High School

- Baseball Banquet Volunteer
- Bingo Fundraiser Volunteer
- Spring Baseball Clinic Volunteer
- Football Snack Stand Volunteer

Salisbury HS Baseball Boosters

- Volunteer

Salisbury HS Basketball Boosters

- Volunteer

Schnecksville Fair

- Judge

St. Ann's School

- Volunteer

St. Matthew's Church

- Strawberry Festival Volunteer

The Great Allentown Fair Foundation

- Board Member
- Treasurer

Topton Borough

- Community Day Volunteer

Upper Milford EAC

- Earth Day Clean Up Volunteer

Valley Housing Development Corporation*

- Board Member/Secretary

Valley Voices Community Choir

- Volunteer

Weisenberg Elementary School

- Volunteer

Weisenberg Township

- Auditor
- Community Days Volunteer

Weisenberg/Lowhill Township Historical Society

- Spooktacular Volunteer

Weisenberg Volunteer Fire Company

- Volunteer
- Community Day Volunteer

Western Lehigh Chamber of Commerce

- Treasurer
- Community Grant Chair

Williams Township Land Preservation Board

- Board Member



Customer Communications

New Tripoli Bank's social media presence has grown steadily over the last four years:

Year	Facebook	X	Instagram	Linkedin
2021	1,763	251	279	242
2022	1,855	253	301	326
2023	1,989	260	340	472
2024	2,216	285	369	600

In order to keep our customers up-to-date on current scams and fraud issues, the Bank posts on Facebook, other social media, and our website. Below are posts that we shared with our customers and the community:

January 8	Positive Pay	May 10	Payment App Scams
January 18	Check Fraud	May 21	Senior Scam Prevention Seminar
January 25	App Scams	July 25	Scams Targeting Military Vets
February 1	Password Safety	August 7	Fake Text Scams
February 12	Call Forwarding Scams	August 20	Utility Scams
February 28	Fraud	September 26	Charity Scams
March 7	Mail Check Fraud	October 9	Disaster Relief Scams
March 25	Security Scan Scams	October 18	Practice Safe Checks
April 5	Bank Juggling	October 23	Fraud Prevention Seminar
April 22	Phishing Scams		

Financial Literacy & Education

New Tripoli Bank provides grade-appropriate financial literacy workbooks to the following schools:

Lehigh Parkway Elementary School
Northwestern Lehigh High School
Roberto Clemente Charter School

Union Terrace Elementary School
William Allen High School

New Tripoli Bank visited the following schools to provide financial literacy presentations:

Roberto Clemente Charter School
William Allen High School

We published several blogs covering financial literacy topics:

- January 8, 2024 [Budgeting Mistakes to Avoid](#)
- March 26, 2024 [Improving Your Credit Score](#)
- May 17, 2024 [Staying Organized for Financial Success](#)
- June 20, 2024 [Preparing Your House to Sell](#)
- July 15, 2024 [The Importance of a Solid Business Plan](#)
- August 20, 2024 [Planning for Retirement](#)
- September 12, 2024 [Preparing for Disasters](#)
- September 30, 2024 [How Financial Wellness Helps Promote Good Mental Health](#)



EDUCATIONAL VIDEOS

Throughout the year, New Tripoli Bank produced several videos intended to educate our customers on concepts such as financial literacy, scam and fraud prevention, and general life advice. These videos were shared on our social media platforms and most are currently hosted in a playlist on YouTube labeled “Helpful Hints.”

- January 4, 2024 [National Trivia Day \(2:17\)](#) New Tripoli Bank employees were quizzed on bank trivia.
- January 23, 2024 [Helpful Hints: Compound Interest \(3:02\)](#) Michelle Bednarski and Carla Wasser performed a skit to explain how compound interest works.
- February 1, 2024 [Helpful Hints: Password Safety \(2:02\)](#) Paxton Werley and Rebecca Podlesny put on a skit to explain why it’s important to keep strong passwords and regularly change them.
- April 25, 2024 [Helpful Hints: Teaching Kids Financial Literacy \(2:00\)](#) Jennifer Reif and Beth-Ann May sat down to discuss different methods for teaching young children financial literacy concepts.
- June 14, 2024 [Helpful Hints: First Time Homebuyers \(2:56\)](#) Rania Abdelfatah and Karen Hantz provide a number of tips to make the homebuying process easier for first-time purchasers.
- August 16, 2024 [Helpful Hints: Tips for College Students \(3:02\)](#) Bajram Kurtali and Connor O’Neill discuss expectations for first time college students.
- September 26, 2024 [Helpful Hints: Charity Scams \(3:41\)](#) Andrea Harris and Brad Borene go over how to spot and avoid charity scams.
- November 7, 2024 [Helpful Hints: Cleaning Your Computer \(3:33\)](#) Paxton Werley and Cedrick Samolot put on a short skit to explain the importance of keeping one’s computer clean and regularly cleaning it.
- November 19, 2024 [Helpful Hints: Men’s Health Awareness \(6:17\)](#) John Hayes and Tony Ianelli from the Lehigh Chamber of Commerce sat down to discuss men’s health topics.
- December 20, 2024 [Helpful Hints: 2025 Goals \(3:40\)](#) New Tripoli Bank employees share their 2025 goals.
- December 31, 2024 [Banking in 2025 \(4:47\)](#) John Hayes provides analysis of trends in banking heading into 2025, as well as the local economy and what customers can expect from New Tripoli Bank in the New Year.



Public Events

- January 2, 2024 A group of homeschoolers from Northwestern Lehigh School District were given a tour of our Clarks Summit branch to learn about banking.
- March 21, 2024 John Hemak, Donna Sigley, Rania Abdelfatah, Betty Dean, Brenda Eckley, and Karen Hantz attended the Parkland High School career fair to teach students about careers in banking.
- April 19, 2024 Employees gave out hot dogs and refreshments to customers for Customer Appreciation Day.
- June 7, 2024 John Hayes, Sundra Sherwin, Gail Post, Dave Sherwin, Donna Sigley, Betty Dean, and Kayla Schnellman volunteered to play in a Miracle League game.
- June 11, 2024 Michele Hunsicker, Michelle Vineburg, Michelle Bednarski, Karen Hantz, Tanya Hausman, and Jean Miller attended the GLVCC Women's Summit.
- June 20, 2024 Heather Balliet, Lori Croneberger, Betty Dean, and Bev Schantz volunteered to judge the Schnecksville Community Fair Apple and Rhubarb Pie contests.
- June 30, 2024 John Hayes, Dave Hunsicker, Sundra Sherwin, and Dave Sherwin volunteered for the inaugural Northwestern Firefighters Appreciation Picnic.
- August 15, 2025 New Tripoli Bank held a Relaxation Day at our branch offices and handed out Polish water ice cups to customers.
- September 14, 2025 Brad Borene, Lori Croneberger, and Karen Hantz handed out activity books at the inaugural Weisenberg Community Day.
- September 21, 2024 Metzger, and Kayla Schnellman volunteered for the 8th Annual Fall Bash benefitting the New Tripoli Fire Company.
- October 9, 2024 Jenna Smith and Patti Metzger represented the Bank at the Northwestern Lehigh Elementary PIE Boosterthon fun run pep rally, sponsored by the Bank.
- October 11, 2024 The Bank held its annual Oktoberfest customer appreciation event, handing out hot dogs, bratwurst, and refreshments to customers at all branches.
- October 27, 2024 Jen Moyer and Brad Borene handed out pretzels at the Weisenberg/Lowhill Historical Society's Spooktacular Halloween event.
- November 5 thru November 30, 2024 Ran a food drive out of all three branch offices in support of five local food pantries.
- November 6, 2024 Hosted a Fraud Seminar in conjunction with the AARP at our Buckeye Office, featuring a guest speaker from AARP as well as Brad Borene.
- November 7, 2024 Michele Hunsicker, Kate Zayaitz, John Hemak, Jason Highduch, Dave Sherwin, Michelle Vineburg, Mike Koch and Christine Pierce attended the GLVCC Annual Meeting.
- December 1, 2024 Lori Croneberger and Melissa Hosford volunteered to hand out handwarmers at the Northwestern Lehigh Tree Lighting at Ontelaunee Park.
- December 16, 2024 Employees and board members donated gifts to the Lowhill Food Pantry's Adopt-a-Child Gift Program.



Spotlighting Our Community

CUSTOMER TESTIMONIALS

New Tripoli Bank produces videos featuring our customers that are hosted on our website, YouTube channel, and our social media pages. These videos serve as both an advertisement for the bank—our customers spend a great deal of time in these videos detailing how New Trioli Bank helped their business succeed—but we also use these videos to help promote our customers’ businesses, sharing them on social media and our website as free advertising for the businesses we work with.

- [Kuhnsville Car Wash](#)
- [Hampton Lanes](#)
- [Green Acres Outdoor Living](#)
- [Saylors Lawn & Landscape](#)
- [Jarrod Yuskas & Vince](#)
- [Boyle \(Residential Customers\)](#)

VIDEOS FOR NONPROFIT ORGANIZATIONS

The Bank also partnered with the Lynn-Heidelberg Historical Society to produce a video tour of their museum and the history of New Tripoli Bank, as told by Chairman Emeritus Willard A. Snyder.

[*“History of New Tripoli Bank” by Willard Snyder for Lynn-Heidelberg Historical Society*](#)



Community Reinvestment Act

The Community Reinvestment Act (CRA) is a law that encourages depository institutions to help meet the credit needs of the communities they serve, including low- and moderate-income (LMI) neighborhoods, consistent with safe and sound banking operations.

CRA LENDING

In 2024, New Tripoli Bank has provided CRA Lending totaling:

Low to Moderate Income Tracts		Loans in our Assessment Area
Total # Loans	Total Loans	# Loans
10	\$2,683,000	118

COMMUNITY DEVELOPMENT LOANS

Community development loans provide financing for the construction of affordable housing, not-for-profit organizations serving the LMI market needs, local/state community development projects, or environmental clean-up of an industrial site as part of a community revitalization effort.

Multifamily loans can qualify for CD lending credit if the property has units set aside for occupancy by LMI families or any additional financing that may be needed for planned modifications or capital improvements to the property. We pay close attention to the borrower's record of maintaining or improving multifamily properties so that we ensure we are financing quality rental properties.

2024 Community Development Loan History

# of Loans	Total
20	\$15,685,538

QUALIFIED COMMUNITY DEVELOPMENT INVESTMENTS

The CRA Investment Test evaluates the Bank's record of helping to meet credit needs through qualified investments that benefit the Bank's assessment area. Qualified investments must meet specific tests, benefitting LMI people and geographies.

Housing Association and Development Corporation (Allentown, PA) otherwise known as HADC Jordan Heights Investment Fund

In 2013 and 2015, the Bank made a \$15,000 total investment in the Housing Association & Development Corporation ("HADC") Jordan Heights Investment Fund ("JHIF"). HADC used the proceeds to secure a line of credit to provide temporary funding which was used for over 60 property rehabilitations in one of the most physically and economically distressed neighborhoods in the Lehigh Valley. The Bank also contributed back to the JHIF all accrued interest received during the course of the investment.

Family Promise of the Lehigh Valley

Family Promise of Lehigh Valley is a non-profit 501(c)3 affiliate of the National Family Promise Organization, which assists children experiencing homelessness and their families. The national organization is made up of individual affiliates, which are regionally-based to allow for collaboration with existing services within the community. On the local level, their individual volunteers and staff seek to act out the mission through their time, talents, and service. Their programs offer case management and shelter to families experiencing homelessness in the Lehigh Valley, provide case management and financial assistance to families in the beginning stage of financial hardship, and provide one year of follow-up services to their graduate families.

INTEREST ON LAWYERS' TRUST ACCOUNTS (IOLTA) PROGRAM

The Pennsylvania IOLTA program is designed to support the provision of free legal assistance to low-income Pennsylvanians in civil matters where a basic human need, such as access to shelter, nutrition, or health care is at stake.

In New Tripoli Bank's voluntary role, we continue to work with various Pennsylvania attorneys to maintain qualifying client funds in interest bearing IOLTA accounts. When appropriate, we remit the interest income on those accounts to the IOLTA Board, which is a not-for-profit organization. The IOLTA Board then distributes the interest collected to various legal aid organizations that serve low-income populations who could otherwise face challenges accessing the justice system.

2024 Directors and Officers



New Tripoli Bancorp, Inc.

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Chairman/President

LARRY D. OSWALD

Vice Chair

JOHN M. HAYES

Chief Executive Officer

SALLY K. SMITH

Secretary/Treasurer

DEBRA A. HUNSICKER

Audit Chair

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GREGORY W. SNYDER

JOHN M. HAYES

EMERITUS

WILLARD A. SNYDER

Chairman Emeritus



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Vice Chair

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SUNDRA M. SHERWIN

Senior Vice President/Branch Administration

KATE R. ZAYAITZ

Senior Vice President/Chief Lending Officer

JOHN E. HEMAK

Vice President/Commercial Lender

JASON T. HIGHDUCH

Vice President/Credit Department Manager

ROBERT B. KERN

Vice President/Commercial Lender

GAIL K. POST

Vice President/Mortgage Loan Officer

DAVID J. SHERWIN

Vice President/Commercial Lender

DONNA L. SIGLEY

Vice President/Mortgage Loan Officer

MICHELLE VINEBURG

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Assistant Vice President/Security and Bank Secrecy
Act Officer

MATTHEW J. KONCZ

Assistant Vice President/Controller

JENNIFER L. MOYER

Assistant Vice President/Deposit Operations Manager

JENNA M. SMITH

Assistant Vice President/Branch Manager

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Assistant Vice President/Loan Operations Manager