



# New Tripoli Bank

## 2024 Community Outreach

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

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

<b>Albany Township Historical Society</b>	Preserves and celebrates the history of Albany Township
<b>Allentown Symphony*</b>	Supports El Sistema, an after-school music program for students in the Allentown School District
<b>Bethel Bible Fellowship Church</b>	Groceries Plus program provides food for struggling families
<b>Borough of Emmaus Arts Commission</b>	Organizes projects to revitalize the borough of Emmaus
<b>Borough of Emmaus Historical Society</b>	Preserves and celebrates the history of Emmaus Borough
<b>Borough of Macungie Historical Society</b>	Preserves and celebrates the history of Macungie
<b>Borough of Macungie Institute</b>	Public community center for residents of Macungie
<b>Cedar Crest College</b>	Local private liberal arts women's college
<b>Cetronia Ambulance Corps</b>	Community volunteer EMT and ambulance service
<b>Citizens Fire Company of Upper Milford Township</b>	Volunteer fire department
<b>Community Action Lehigh Valley*</b>	Advocates and provides material support for the needy
<b>Community Fire Co. of New Tripoli</b>	Volunteer fire department
<b>Community Fire Co. of Seisholtzville</b>	Volunteer fire department
<b>Community Music School*</b>	Provides after-school music lessons
<b>East Penn School District</b>	The Bank sponsors sports teams and extracurricular programs
<b>Emmaus Fourth Alarmers</b>	Provides support for local charities and organizations
<b>Emmaus Kiwanis Foundation</b>	Provides a safe and healthy learning environment for children
<b>Emmaus Public Library</b>	Provides public access to books and internet
<b>Family Promise*</b>	Builds, renovates, and preserves homes for families in need

<b>First Tee Lehigh Valley &amp; Berks</b>	Youth development organization
<b>Fogelsville Volunteer Fire Co.</b>	Volunteer fire department
<b>Goodwill Fire Co. #1 of Germansville</b>	Volunteer fire department
<b>Goodwill Fire Co. #1 of Trexlertown</b>	Volunteer fire department
<b>Greater Lehigh Valley Chamber of Commerce</b>	Supports businesses and community development in the Lehigh Valley
<b>Hivel Und Dahl Preservation Society</b>	Preserves historic landmarks, culture, and traditions in Upper and Lower Milford Townships
<b>Kempton Fair</b>	The Bank is a sponsor of the community fair
<b>Kindness Project</b>	Provides support and activities for foster children and families
<b>Lehigh Conference of Churches*</b>	Provides food, mental health services, and support for homeless people and offers a pathway to stability and shelter
<b>Lehigh County Association of Township Officials</b>	The Bank sponsored the association's Summer convention
<b>Lehigh Valley 4-H Club</b>	Provides opportunities for youth development
<b>Lehigh Valley Economic Development Corp</b>	Supports the recruitment, growth, and retention of employers and job creators in the Lehigh Valley
<b>Lower Macungie Fire Department</b>	Volunteer fire department
<b>Lower Macungie Township Historical Society</b>	Preserves and celebrates the history of Macungie
<b>Lowhill Church Food Pantry*</b>	Provides free food for underprivileged families
<b>Lynn-Heidelberg Historical Society</b>	Preserves and celebrates the history of Lynn-Heidelberg Township
<b>Lynnport Community Fire Co. #1</b>	Volunteer fire department
<b>Macungie Ambulance Corps</b>	Community volunteer EMT and ambulance service
<b>Macungie Memorial Park</b>	Local public park; sponsorship supports the annual Das Awkscht Fest antique car show
<b>Northern Lehigh Food Bank*</b>	Provides free food for underprivileged families
<b>Northwestern Lehigh School District</b>	The Bank sponsors sports teams and extracurricular programs
<b>Northwestern Recreation Commission</b>	Manages Northwestern Recreation Field park and its facilities
<b>Parkland CARES Food Pantry*</b>	Provides free food for underprivileged families
<b>Parkland School District</b>	The Bank sponsors sports teams
<b>Schnecksville Fair</b>	The Bank sponsors the annual Apple Pie Contest and four bank employees volunteered as judges for the event
<b>Second Harvest Food Bank</b>	Provides free food for underprivileged families
<b>Upper Milford Historical Society</b>	Preserves and celebrates the history of Upper Milford Township
<b>Upper Milford Western District Fire</b>	Volunteer fire department
<b>Weisenberg/Lowhill Historical Society</b>	The Bank produced an 8-minute introductory video for the historical society
<b>Weisenberg Volunteer Fire Dept.</b>	Volunteer fire department
<b>Zion Lutheran Church Food Pantry*</b>	Provides free food for underprivileged families



# Financial Literacy

New Tripoli Bank provides financial literacy booklets to the following schools:

Northwestern Lehigh High School

Roberto Clemente Charter School

William Allen High School

Union Terrace Elementary School

Lehigh Parkway Elementary School

We published several blogs covering financial literacy topics:

January 25, 2023 How to Build and Maintain Good Credit

February 14, 2023 Being a Smart Consumer

May 16, 2023 Tips for New College Students

August 15, 2023 Preparing to Buy as a First-Time Homebuyer

November 3, 2023 How to Teach Your Child Financial Literacy

December 5, 2023 Financial Fitness for 2024

January 8, 2024 Budgeting Mistakes to Avoid

March 26, 2024 Improving Your Credit Score



# Customer Videos

New Tripoli Bank has produced videos featuring our customers that are hosted on our website, YouTube channel, and our social media pages.

## Customer Testimonials

Jeremy Rex

Raceseng

A.A. Welding & General  
Contracting

Smitty's Maintenance,  
Repair & Collision

Wanamaker's General Store

Wenz Tax Service

Casillio Concrete

Macungie's Posey Patch

The Buttered Crumb

New Tripoli Fire Company

The Kindness Project

Blue Mountain Farms

Zitro & Roni Real Estate

Barry Isett & Associates

Allentown Fairgrounds

Farmers Market

Firehouse Coffee

Profi-Vision Automation

South Mountain Cycle

## Videos for Community Organizations

New Tripoli Fire Company Recruitment Video

The Kindness Project Introduction Video

Weisenberg-Lowhill Historical Society Introduction Video



# Employee Volunteer Activities

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

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

<b>Atlantic Community Bankers Bank</b> Board Member, Audit Chair	<b>Fleetwood Area Softball</b> Head Coach, Lead Photographer	<b>Lehigh-Northampton Airport Authority</b> Board of Governors Chair
<b>Big Brothers Big Sisters of the Lehigh Valley*</b> Volunteer	<b>Fleetwood Area Youth Football Cheer Association</b> Board Vice Chair, Social Media	<b>Lehigh Township Volunteer Fire Company Lady's Auxiliary</b> Volunteer
<b>Commercial Real Estate for Women</b> Legacy Committee Member	<b>Fleetwood Food Pantry*</b> Volunteer	<b>Lowhill Food Pantry*</b> Volunteer
<b>Community Action Committee of the Lehigh Valley*</b> Volunteer	<b>Fleetwood School District</b> Lead Sports Photographer	<b>Miracle League of the Lehigh Valley</b> Volunteer
<b>Cub Scouts Troop 101 Kutztown</b> Volunteer	<b>Good Shepherd United Church of Christ, Slatington</b> Audit Committee	<b>New Tripoli Fire Company</b> Volunteer
<b>East Penn Chamber of Commerce</b> Scholarship Committee Chair	<b>Grace Bible Fellowship Church, Nazareth</b> Volunteer	<b>Northern Lehigh Food Bank*</b> Board Member
<b>East Penn School District Education Foundation</b> Treasurer	<b>Greater Lehigh Valley Chamber of Commerce</b> Small Business Council Board Member, Audit Chair, Board of Governors Member, Executive Committee Member	<b>Northwestern Lehigh Veterans Memorial</b> Volunteer
<b>Emerald Fire Company</b> Volunteer	<b>Hispanic Chamber of Commerce</b> Among Familia Volunteer	<b>Northwestern Soccer</b> Volunteer
<b>Emmaus Main Street Partners</b> Board Member	<b>Home of the Sparrow*</b> Ambassador	<b>Northwestern Softball</b> Volunteer
<b>Faith Church (Wescosville)</b> 1st & 2nd Grade Teacher	<b>Housing Association &amp; Development Corporation*</b> Board Member, Financial Secretary	<b>One House at a Time*</b> Ambassador
<b>Federal Reserve Bank of Philadelphia</b> President's Advisory Committee	<b>Kutztown Youth Athletic Association</b> Board Member, Sponsorship, Fundraising, Vice President Softball Stats, Coach (Baseball & Softball)	<b>Orchard Hills Church</b> Deacon, Women's Committee Volunteer
<b>Feed My Starving Children</b> Volunteer		<b>Parent-Teacher Association for Willow Creek</b> Yearbook Committee
<b>Fleetwood Area Baseball Association</b> Board Member, Concessions, Assistant Coach, Bookkeeper, Lead Photographer, Sponsorship, Stats		<b>Parkland CARES Food Pantry*</b> Volunteer

**Pennsylvania Bankers Association**  
Lending Advisory Committee  
Chair, Government Relations  
Policy Committee Board Member  
**RMA East Central PA Chapter**  
Board Member, President  
**RMA Philadelphia Chapter**  
Board Member  
**Schnecksville Fair**  
Apple Pie Contest Judge,

Volunteer  
**St. Paul's United Church of Christ**  
Assistant Treasurer  
**Upper Dublin School District**  
Volunteer  
**Valley Housing Development Corporation\***  
Board Member, Secretary  
**Walnutport Fire Company**  
Lead Photographer

**Weisenberg Fire Company**  
Volunteer  
**Weisenberg Township**  
Auditor  
**Weisenberg Township Planning Commission**  
Volunteer  
**Western Lehigh Chamber of Commerce**  
Grant Committee



## Public Events

- February 21, 2023 Bank employees handed out Fasnachts to customers for Fasnacht Day.
- March 28, 2023 Brad and Betty attended the East Penn School District Career Day.
- April 30, 2023 Betty and Donna volunteered to provide maintenance work for the home of a veteran as part of the Lehigh Valley Chamber's "Brush Up Our Veterans" project.
- June 3, 2023 Mike, Betty, John, Dave, Kayla, Rebecca and Donna volunteered for the annual Miracle League of the Lehigh Valley baseball game.
- June 8, 2023 Jen, Christine, Gail, Donna, Michele and Beth Ann attended the annual Lehigh Valley Women's Summit conference.
- September 6, 2023 Karen and Lori represented the Bank at Eyer Middle School's Community Day.
- September 16, 2023 Jenna, Michelle, Kayla, Patti, Sundra, Heather, and Gail volunteered to help with New Tripoli Fire Co.'s annual Guns n' Cash bash fundraiser.
- September 28, 2023 Brad and Paxton hosted a fraud and scam seminar at the Macungie Institute.
- October 7, 2023 Several employees volunteered to hand out ice cream and activity books at the annual Pioneer Apple Festival at Ontelaunee Park.
- October 13, 2023 Employees handed out brats, hot dogs, birch beer and snacks for our annual Oktoberfest celebration.
- November 15, 2023 John Hayes gave a series of presentations at William Allen High School teaching students about financial literacy and scam/fraud prevention.
- January 2, 2024 A group of homeschoolers from Northwestern Lehigh School District were given a tour of our Claussville branch to learn about banking.
- March 21, 2024 Betty, Brenda, Donna, John, Karen, and Rania attended the Parkland High School career fair to teach students about careers in banking.





# Video Presentations

- Feb. 9, 2022 **Lehigh County Weekly Webcast (7:16)** John Hayes appeared with county executive Phil Armstrong to discuss fraud affecting senior citizens.
- Feb. 11, 2022 **Scams & Fraud (19:33)** Andrea, Brad, and Paxton discussed common scams and fraud our customers report every day and how customers can avoid being scammed.
- Apr. 7, 2022 **Helpful Hints: Mail Check Fraud (3:05)** Andrea and Brad discuss what mail check fraud is and how customers can prevent having their checks stolen from the mail.
- May 27, 2022 **Helpful Hints: Impostor Scams (1:06)** Andrea and Brad discussed what impostor scams are and how to recognize the signs of an impostor scam.
- July 15, 2022 **Helpful Hints: Vacation Tips (2:44)** Andrea and Brad covered various security concerns customers should be aware of while travelling.
- Sept. 16, 2022 **Helpful Hints: Back to School** Brad and Paxton discussed security topics related to school students.
- February 8, 2023 **Helpful Hints: Proper Credit Card Use (2:03)** Beth Ann and Kayla discussed responsible credit card use and the pros and cons of using credit.
- February 28, 2023 **Helpful Hints: Safe Internet Use (2:38)** Paxton went over tips for staying safe online.
- March 10, 2023 **Helpful Hints: Gift Card Scams (4:26)** Andrea and Brad discussed how scammers use gift cards.
- April 14, 2023 **Helpful Hints: Banking For All Ages (1:49)** Beth Ann, along with several employees and their kids, went over different banking products for various stages of life.
- May 4, 2023 **Helpful Hints: Password Safety (1:43)** Brad and Paxton listed six tips for creating strong passwords and keeping them protected.
- July 26, 2023 **Helpful Hints: Elder Abuse Awareness (4:18)** Andrea and Paxton discuss spotting and preventing elder financial abuse.
- August 14, 2023 **Helpful Hints: Tips for Budgeting Success (2:16)** Jason and Kate go over various tips customers can use to effectively budget.
- September 27, 2023 **Helpful Hints: Disaster Preparedness (3:46)** Brad and Carla list several things customers can do to keep their finances prepared in the event of a disaster.
- October 3, 2023 **Helpful Hints: How to Spot a Scam (1:03:59)** Recording of Brad and Paxton's presentation on scams and fraud held at the Macungie Institute.
- November 17, 2023 **Helpful Hints: Consumer Protection Agencies (2:50)** Andrea and Brad discuss the FTC, CFPB, and BBB and how they help consumers stay safe during holiday shopping.
- January 23, 2024 **Helpful Hints: Compound Interest (3:02)** Carla and Michelle explain how compound interest works.
- February 1, 2024 **Helpful Hints: Password Safety (2:02)** Paxton and Rebecca discuss tips consumers can use to create and maintain safe passwords.



Our social media presence has grown steadily over the last four years.

Year	Facebook	Twitter	Instagram	LinkedIn
2020	1,705	262	220	218
2021	1,763	251	279	242
2022	1,855	253	301	326
2023	1,989	260	340	472

In order to keep our customers up-to-date on current scams and fraud issues, the bank's marketing department posts on Facebook and other social media. Below are posts that were shared with customers and the community.

Jan. 11, 2022	Student Loan Scam Calls	July 11, 2022	Western Union Scam
Jan. 20, 2022	Gift Card Scams	July 15, 2022	Vacation Safety Tips
Feb. 1, 2022	Charity Scam	July 25, 2022	PA Department of Revenue Scam
Feb. 11, 2022	Scam & Fraud Livestream	July 27, 2022	Opinion Survey Scam
Feb. 16, 2022	COVID Testing Scams	Aug. 1, 2022	Cryptocurrency Fraud Advisory
Feb. 18, 2022	Elder Financial Abuse	Aug. 12, 2022	Pig Butchering Cryptocurrency Scam
Feb. 23, 2022	Elder Financial Abuse	Aug. 19, 2022	Check Washing Fraud
Mar. 2, 2022	Mail Check Fraud	Aug. 24, 2022	Fraud, Scams & Phishing
Mar. 4, 2022	Impostor Scams	Aug. 30, 2022	Student Loan Debt Relief Scams
Mar. 24, 2022	Phishing	Sept. 15, 2022	Phone Scams
Mar. 28, 2022	Preparing For Cyberattacks	Sept. 16, 2022	Back-to-School Safety
Mar. 29, 2022	FBI Internet Crime Report	Sept. 21, 2022	Mail Check Fraud
Mar. 30, 2022	SEC Advocacy Summit for Seniors	Sept. 23, 2022	Impostor Scam
Apr. 7, 2022	Mail Check Fraud	Oct. 3, 2022	Text Phishing
Apr. 15, 2022	Do Not Call List	Oct. 7, 2022	Student Debt Relief Scams
Apr. 19, 2022	Dating App Scams	Oct. 12, 2022	Mail Check Fraud
Apr. 26, 2022	Whole Foods Research Project Scam	Oct. 14, 2022	Safe Shopping Tips
May 3, 2022	Mail Check Fraud	Oct. 20, 2022	Information Safety
May 5, 2022	Secure Passwords	Oct. 21, 2022	Email Scams
May 6, 2022	ABA Scam & Fraud Seminar Series	Nov. 2, 2022	Multi-factor Authentication
May 18, 2022	Preventing Elder Financial Abuse	Nov. 9, 2022	Impostor Scams
May 27, 2022	Impostor Scams	Nov. 14, 2022	Email Safety
June 14, 2022	Facebook Marketplace Scams	Nov. 21, 2022	Debt Collection Scam
June 15, 2022	Elder Abuse Awareness Month	Dec. 30, 2022	Scams Targeting Home Owners
June 28, 2022	Cybersecurity for Travelers	Jan. 3, 2023	Charity Scams

Jan. 27, 2023	Data Privacy	July 11, 2023	Student Debt Relief Scams
Jan. 30, 2023	Identity Theft Awareness	Aug. 2, 2023	Cryptocurrency Scam
Feb. 7, 2023	Phishing	Aug. 10 & 16, 2023	Scam & Fraud Seminar
Feb. 28, 2023	Safe Internet Use	Sept. 14, 21 & 26, 2023	
Mar. 7, 2023	Tech Support Scams	Oct. 3, 2023	
Mar. 10, 2023	Gift Card Scams	Oct. 10, 2023	Impostor Scams
Mar. 14, 2023	Safe Internet Browsing	Oct. 17, 2023	Scam & Fraud Seminar
Mar. 15, 2023	Phishing	Oct. 23, 2023	ATM Safety
Mar. 24, 2023	Tax Fraud Scam	Nov. 7, 2023	Pay Yourself Scam
Mar. 29, 2023	Impostor Scams	Jan. 18, 2024	Check Washing
May 4, 2023	Password Safety	Jan. 25, 2024	Fake App Scam
May 15, 2023	Account Takeover	Feb. 13, 2024	Phishing Scam
June 12, 2023	Payment App Scams	Feb. 28, 2024	Mail Check Fraud
June 15, 2023	Cybersecurity for Small Business	Mar. 7, 2024	Mail Check Fraud
June 22, 2023	Funeral Scams	Mar. 25, 2024	Tech Support Scams
July 5, 2023	Elder Financial Abuse		



## Fee Waivers

New Tripoli Bank waives all wire fees for Northwestern Lehigh School District.

We also waive fees for remote deposit capture for townships, school districts, or municipalities.

The bank does not charge for return checks for townships, tax collectors, all general school accounts, and IOLTA accounts.



## Green Initiatives

The Bank recycles all of its used paper to be re-used for pen lining for local farms. We recycle over 10,000 lbs. of used paper each year.

We have sponsored and continue to sponsor the Earth Day shredding event for Upper Milford Township for several years.





# Community Reinvestment Act

## CRA LENDING

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	Low to Moderate Income Tracts		Loans in our Assessment Area	
Year	Total # Loans	Total Loans	# Loans	% Loans
2019	26	\$4,193,000	222	81%
2020	16	\$2,727,000	215	77%
2021	26	\$4,045,000	202	81%
2022	29	\$1,280,200	189	80%
2023	26	\$3,198,000	178	90%

## COMMUNITY DEVELOPMENT LOANS

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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.

### From 2019 to 2024 Community Development Loan History

Year	# of Loans	Total
2019	25	\$3,911,000
2020	18	\$5,851,100
2021	21	\$5,435,390
2022	15	\$11,911,475
2023	30	\$14,657,549
2024 YTD	2	\$4,529,853

## QUALIFIED COMMUNITY DEVELOPMENT INVESTMENTS

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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

The bank made an initial investment of \$10,000 in the JHIF in 2013. HADC utilized the monies to secure a line of credit to provide funding for property rehabilitation in a 24-block neighborhood in Allentown which is one of the most physically and economically distressed neighborhoods in the Lehigh Valley. In 2016 and 2017, an additional \$5,201.51 was given to the Fund. In 2019 – 2021 we gave \$450 (the return of accrued interest in the investment).

### **Habitat for Humanity of the Lehigh Valley**

Founded in 1989, Habitat Lehigh Valley brings together people from all walks of life to help others. Habitat Lehigh Valley works by partnering with local businesses, individuals and faith-based groups to build and renovate housing for families in need in our community. Their goal is to provide families with a decent home in a safe neighborhood. Additionally, their families help to revitalize neighborhoods and increase the local tax base. In June 2022, we donated \$500 to the organization.

### **Lehigh Valley Economic Development Corporation (LVEDC)**

This organization operates a lending network that provides access to financing for new entrants to the Lehigh Valley. This program has significantly impacted the revitalization of downtown Allentown and surrounding neighborhoods which in turn has brought new jobs to the area.

See following listing of donations:

\$1,000 donated in 2018

\$1,000 donated in 2019

\$2,500 donated in 2020

\$2,500 donated in 2021

\$2,500 donated in 2022

\$2,500 donated in 2023

**TOTAL = \$12,000**