

2025



COMMUNITY OUTREACH & IMPACT REPORT



New Tripoli Bank

Because people are more valuable than money.

- 610-395-8834
- www.newtripolibank.net



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Member
FDIC

"New Tripoli Bank celebrated its 115th anniversary in 2025. That is 115 years we've spent putting our community first. Not just through monetary contributions, but through our actions. This report reflects the fact that everyone at New Tripoli Bank, from our Board of Directors to our part-time employees, is strongly committed to preserving, improving, and celebrating the Lehigh Valley community."

— John M. Hayes, President & 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.

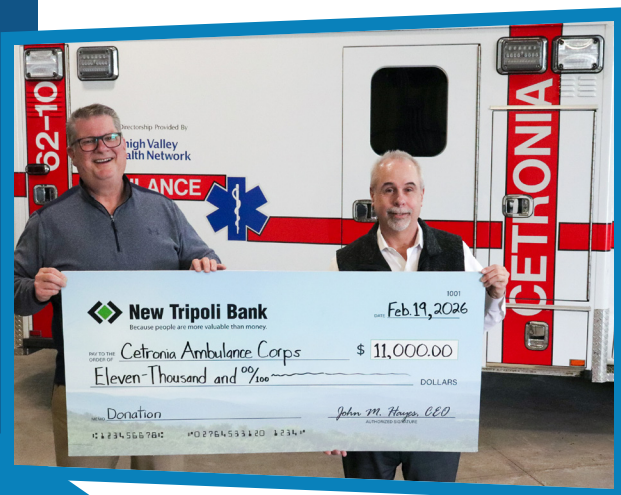
COMMUNITY FIRE

COMMUNITY INVESTMENT

As part of our mission to foster a growing, vibrant community, New Tripoli Bank gives hundreds of thousands of dollars to community organizations through donations and sponsorships every year. These organizations strengthen local business, provide educational resources, support families in need, and contribute to the overall health of our community.

* 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*	Provides food for underprivileged families
Cetronia Ambulance Corps	Community volunteer EMT and ambulance service
Christ's Church at Lowhill Food Pantry*	Provides food for underprivileged families
Citizens Fire Co. of Upper Milford Township	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. #1 of Seisholtzville	Volunteer fire department
Community Music School*	Provides after-school music lessons for underprivileged youth
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



"Gifts such as yours are greatly appreciated and play a vital part in enabling us to continue to provide the highest quality emergency medical services to the communities we serve."

*— Robert Mateff, Sr., Chief Executive Officer,
Cetronia Ambulance Corps*

"Thank you for being a sponsor for my dairy beef project in the Lehigh County 4-H Livestock Club. Your donation and support are greatly appreciated and helped me throughout my 4-H year."

— Olivia Wisser, 2025 Great Allentown Fair Queen

Emmaus Community Foundation	Supports local initiatives and projects in Emmaus
Emmaus Historical Society	Preserves and celebrates the history of Emmaus
Emmaus Kiwanis Foundation	Provides a safe, healthy learning environment for kids
Emmaus Public Library	Provides public access to books and internet
Emmaus Rotary Club	Volunteers to fight disease, provide clean water, support education, and promote peace
Emmaus & Upper Milford Environmental Advisory Council	Committed to cleaning and protecting the environment in Emmaus and Upper Milford
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
Grundsau Lodsches	Dedicated to preserving PA Dutch language and culture
Heidelberg Game Commission	Monitors and preserves wildlife in Heidelberg Township
Kempton Fair	Annual community fair
Lehigh County Agricultural Society	Dedicated to the improvement and advancement of agriculture, horticulture, livestock, domestic and mechanical arts
Lehigh County Association of Township Officials	Meets regularly to discuss issues of local and regional importance
Lehigh Valley 4-H Club	Provides opportunities for youth development
Lower Macungie Fire Department	Volunteer fire department
Lower Macungie Township Historical Society	Preserves and celebrates the history of Macungie
Lynn-Heidelberg Township 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 Historical Society	Preserves and celebrates the history of Macungie

Macungie Memorial Park	Local public park; we sponsor the Das Awkscht Fest antique car show and the Halloween Parade
Miracle League of the Lehigh Valley	Provides opportunities for special needs children to participate in sports and other events
Mountain View Horse Rescue	Adopts, protects, and rehabilitates abused, neglected, and unwanted horses
Northern Lehigh Food Bank*	Provides food for underprivileged families
Northern Lehigh School District	Sponsorships support 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, scholarships, 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
Person Directed Supports	Nonprofit providing supports, services, and training to adults with intellectual disabilities
Schnecksville Fair	Annual community fair
Second Harvest Food Bank*	Provides food for underprivileged families
The Kindness Project of the Lehigh Valley*	Provides support and activities for foster children and families
The Macungie Institute	Public community center for residents of Macungie
Upper Milford Historical Society	Preserves and celebrates the history of Upper Milford Township
Upper Milford Western District Fire Co.	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 PARTICIPATION

We pride ourselves in hiring people with a strong connection to our community. 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.

Allemaengel 250 Committee

- Member

Atlantic Community Bankers Bank

- Chair, Audit Committee
- Member, Board of Directors

Alburtis Elementary School

- Volunteer

Alburtis Halloween Parade

- Volunteer

Baptists on Mission

- Volunteer

Blue Mountain Ski Patrol

- Volunteer

Borough of LeRaysville

- Volunteer

Cub Scout Pack 101

- Volunteer

Dillie Parish Church

- Member, Board of Directors
- Member, Fellowship Committee
- Sunday School Teacher

East Penn School District Education Foundation

- Member, Board of Directors
- Treasurer

Emerald Fire Company

- Volunteer

Emmaus Community Foundation

- Secretary

Fox Rose Farm

- Volunteer

Foxy's Cradle

- Volunteer

Goodwill Fire Company #1 of Germansville

- President
- Chair, Golf Tournament

Girl Scouts of Eastern PA

- Volunteer

Good Shepherd UCC Slatington

- Member, Cantata Choir
- Member, Mission Team

Grace Bible Fellowship Church

- Member, Fellowship Committee
- Member, Praise Team
- Volunteer, Easter Outreach
- Volunteer, Vacation Bible School

Greater Lehigh Valley Chamber of Commerce

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

Heidelberg Union Church

- Member, Altar Guild
- Volunteer, Outreach & Mission Committee

Kutztown Youth Athletic Association

- Volunteer

Last Chance Ranch

- Volunteer

Lehigh County

- Member, Affordable Housing Trust Fund Committee

Lehigh Northampton Airport Authority

- Chair, Finance Committee
- Member, Board of Governors
- Lehigh County Liaison

Lehigh Township

- Volunteer, "Noon" Years Eve

Lehigh Township Volunteer Fire Company #1

- Volunteer

Lehigh Valley Miracle League

- Volunteers

Lower Macungie Library

- Mystery Reader

Lynn-Heidelberg Historical Society

- Vice President
- Coordinator, Pioneer Apple Fest
- Volunteers

Lynn Township

- Member, Building Code Appeals Board

Moore Township

- Chair, Audit Committee

Musikfest

- Volunteer

Muslim Association of the Lehigh Valley

- Member

New Tripoli Fire Company

- Volunteers

Northampton Community College

- Volunteer, Discrimination Awareness

**Northampton County
Republican Women**

- Vice President
- Poll Worker

Northern Lehigh Food Bank*

- Member, Board of Directors
- Church Representative

**Northwestern Lehigh
Educational Foundation**

- Member, Board of Directors
- Treasurer
- Volunteers

**Northwestern Lehigh
Firefighter Foundation**

- Treasurer
- Volunteers, Appreciation Picnic

**Northwestern Youth Athletic
Association**

- Assistant T-Ball Coach

One House at a Time*

- Ambassador

Ontelaunee Rod & Gun Club

- Volunteer

Orchard Hills Church

- Volunteer

Parkland CARES Food Pantry*

- Volunteers

PA Bankers Association

- Member, Board of Directors
- Member, Lending Advisory Committee
- Member, Lending Conference Committee

PA Prime Soccer Club

- Volunteer

**Redeemer Bible Fellowship
Church**

- Volunteer, Vacation Bible School

**Risk Management Association
of Philadelphia**

- Member, Board of Directors
- Compliance Chair

Schnecksville Fair

- Judges (Various Events)
- Volunteers

**St. John Neumann Regional
School**

- Volunteer, Walk-a-thon

St. John's UCC of Nazareth

- Volunteer

St. John's UCC of Slatington

- Member, Community Choir

**St. Paul's United Church of
Christ**

- Backup Treasurer

**The Great Allentown Fair
Foundation**

- Member, Board of Directors
- Treasurer

**Valley Housing Development
Corporation***

- Member, Board of Directors
- Secretary

Weisenberg Township

- Auditor
- Volunteers, Community Days

**Weisenberg Volunteer Fire
Company**

- Volunteers

**Western Lehigh Chamber of
Commerce**

- Treasurer
- Community Grant Chair

**Williams Township Land
Preservation Board**

- Member, Board of Directors

Wolfpack K-9 Search & Rescue

- Volunteer



T W W O M E N

COMMUNITY EVENTS

New Tripoli Bank encourages our employees to volunteer for community events and organizations that we sponsor, often providing promotional items to hand out at local events. We also regularly host customer appreciation events in our branches to celebrate the most important part of our business: our customers!

- January 28, 2025 Employees attended the Lehigh Valley Chamber's Annual Economic Outlook at SteelStacks in Bethlehem.
- February 20, 2025 John Hayes attended former County Executive Phil Armstrong's final State of Lehigh County Address at Coca-Cola Park.
- March 4, 2025 The Bank celebrated Fastnacht Day by handing out fastnachts.
- March 29, 2025 Employee attended the Family Promise's Annual Homecoming Event at the Club at Twin Lakes.
- April 24, 2025 Employees attended the Lehigh Valley Chamber's Annual Real Estate Outlook at Wind Creek Bethlehem.
- April 25, 2025 The Bank celebrated our Annual Customer Appreciation Day by handing out hot dogs and refreshments.
- May 13, 2025 The Bank gave away special cooler bags in celebration of our 115th Anniversary.
- May 19, 2025 Employees participated in the Lehigh Valley Chamber's Annual Krajsa Cup Golf Classic at Brookside Country Club.
- June 1, 2025 Employees attended the Northwestern Lehigh Education Foundation's Annual Tiger Run & Fun Walk at Ontelaunee Park, participating in the race and volunteering to help with the event.
- June 5, 2025 Employees attended the Lehigh Valley Chamber's Annual Women's Summit at Wind Creek Bethlehem.
- June 13, 2025 Employees volunteered with the Lehigh Valley Miracle League for a baseball game at Fowler Field.



- June 16, 2025 Employees participated in the Emmaus Main Street Partners' Annual Golf Classic at Green Pond Country Club.
- June 19, 2025 Employees volunteered for the Annual Schnecksville Community Fair, judging the Blue Ribbon Apple Pie Contest and the Youth Cupcake Contest.
- June 20, 2025 The Take-a-Taco food truck visited our Buckeye Office.
- June 29, 2025 Employees volunteered at the Northwestern Lehigh Firefighters Association Annual Appreciation Picnic at Ontelaunee Park.
- August 20, 2025 Employee attends the Family Promise Sip & Mingle event at Domaine Pterion Vineyard & Winery in Macungie.
- September 13, 2025 Employees volunteered at the Weisenberg Volunteer Fire Department's Annual Community Day.
- September 20, 2025 Employees volunteered at Emmaus Main Street Partners' Annual Farewell to Summer Festival.
- September 20, 2025 Employees volunteered for the New Tripoli Fire Company's Annual Fall Bash.



"New Tripoli Bank has been a vital asset to the New Tripoli Fire Company with our roots tracing back to the bank. Your support is very much appreciated."

— Gary Kuntz Jr., Fire Chief, Community Fire Company of New Tripoli

- September 26, 2025 Employees participated in the Kindness Project's Annual Mini Golf Tournament.
- October 4, 2025 Employees handed out free ice cream to patrons of the Annual Pioneer Apple Festival at Ontelaunee Park.
- October 8, 2025 Employees attended the kickoff event for the Annual Boosterthon at Northwestern Elementary School.
- October 10, 2025 The Bank celebrated our Annual Oktoberfest Customer Appreciation Day by handing out bratwurst, hot dogs, and birch beer.
- November 29 – December 13, 2025 Santa Claus visited all three New Tripoli Bank branch offices over three consecutive Saturdays.
- November 30, 2025 Employees handed out handwarmers at the Annual Northwestern Lehigh Tree Lighting at Ontelaunee Park.
- December 2, 2025 John Hayes attended the Lehigh Valley Chamber's Light & Legacy Award Reception honoring former Lehigh County Executive Phil Armstrong.
- December 5, 2025 Employees handed out hot chocolate at the Annual Emmaus Old Fashioned Christmas.
- December 10, 2025 Employees attended the Lehigh Valley Chamber's Annual Holiday Luncheon.



DONATION DRIVES

New Tripoli Bank has a large platform that reaches thousands of Lehigh Valley residents every day. We felt it was important to use that platform to help support local organizations this year through several donation drives, encouraging our employees and customers to bring in donation items that were distributed to nonprofits throughout our community.

PET FOOD DONATION DRIVE

In April, we collected donations of pet food, blankets, pet toys, and other pet supplies for our local animal shelters and pet food banks. The Bank collected 230 pounds of cat and dog food along with other supplies that were sent to Forgotten Felines in New Tripoli, the Sanctuary at Haafsville in Orefield, Peaceable Kingdom in Whitehall, and the Animal Food Bank in Emmaus.



BACK-TO-SCHOOL DONATION DRIVE

In August, New Tripoli Bank coordinated with Emmaus High School, Northern Lehigh High School, Northwestern Lehigh High School, and Parkland High School to collect donations of clothes, backpacks, notebooks, and other school supplies for their "Angel Network" initiatives. These programs ensure that students in need at these schools can access school supplies.



FALL HARVEST FOOD DRIVE

In November, we once again ran our Fall Harvest Food Drive to raise donations for local food pantries heading into the holiday season. In one month, the Bank collected 700 pounds of food for the

Groceries PLUS Choice Food Pantry, the Christ's Church at Lowhill Food Pantry, the Northern Lehigh Food Bank, the Parkland CARES Food Pantry, and the Zion's Evangelical Lutheran Church Food Pantry. This is in addition to increased monetary donations to all of these food pantries to help them weather a particularly rough year.

"The food your branches collected and the money the Bank gave were pivotal in our ability to weather the storm of food insecurity that hit us recently. Thank you for your part in bringing stability to our pantry and the people of Emmaus."
— Joy Paulsen, Advocate for Community Relations, Groceries PLUS Choice Food Pantry





LOWHILL UCC PRESENT DONATIONS

Every December, New Tripoli Bank employees purchase presents which are donated to the Christ's Church at Lowhill Food Pantry to be distributed to underprivileged children throughout the community. In 2025, employees from all three branches pitched in to donate 99 presents which were distributed to 33 families.



SPOTLIGHTING 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 advertisements for the bank—our customers spend a great deal of time in these videos detailing how New Tripoli Bank helped their business succeed—as well as vehicles to promote our customers' businesses, sharing them on social media and our website as free advertising for the businesses we work with.

- January 24, 2025 [Western Lehigh Services](#)
Landscaping services, design-builders, landscape supplier, and snow removal company in Allentown.
- April 11, 2025 [Tall Tails Training & Boarding](#)
Boarding resort for canines in Slatington that offers dog kennel and canine training services.
- August 14, 2025 [Country Doctor Veterinary Hospital](#)
Full-service veterinary hospital and rehabilitation practice in New Tripoli with in-house laboratory, radiology, and other veterinary services.



CELEBRATING LEHIGH COUNTY

While New Tripoli Bank celebrated its 115th anniversary in 2025, Lehigh County was celebrating its 213th. To mark the occasion, John Hayes joined now-former Lehigh County Executive Phil Armstrong at the Allentown Fairgrounds Farmers Market in order to discuss the history of the county and its future. They also talked about their favorite places around the Lehigh Valley as well as the Farmers Market.

[Interview with Phil Armstrong on YouTube](#)

HIGHLIGHTING HISTORICAL SOCIETIES

As a 115-year-old business, history means a lot to New Tripoli Bank. We thought it apt to celebrate the history of our community by sitting down to interview members of our local historical societies and gather their perspective on history and its importance.

The Bank reached out to members of local historical societies for interviews about the importance of history and the work they do to help preserve it. The Bank interviewed members of Albany Township Historical Society, Emmaus Historical Society, Hivel Und Dahl Preservation Society, Lower Macungie Township Historical Society, Lynn-Heidelberg Historical Society, Upper Milford Historical Society, and Weisenberg-Lowhill Township Historical Society.



[The Importance of History](#) on YouTube

"We truly appreciate your ongoing support of our organization as we continue to preserve and interpret the rich cultural heritage of northern Berks County."

— Jon Bond, Founder, Albany Township Historical Society



FINANCIAL LITERACY PRESENTATIONS

Our promotion of financial literacy extends beyond the younger generations. New Tripoli Bank regularly hosts educational seminars for small business owners, senior citizens, and other members of our community about various financial literacy topics.

Here are the seminars we hosted in 2025:

- | | |
|-------------------|---|
| February 28, 2025 | The Bank held a fraud prevention seminar for local business owners at our Buckeye Office. |
| March 22, 2025 | Employees visited The Willow Inspirit Senior Living Community to present a seminar on elder financial fraud and scam prevention. |
| December 9, 2025 | The Bank hosted CPAs from Campbell, Rappold & Yurasits LLP for a seminar for local business owners about the One Big Beautiful Bill Act's updates to the U.S. tax code. |

EDUCATIONAL VIDEOS

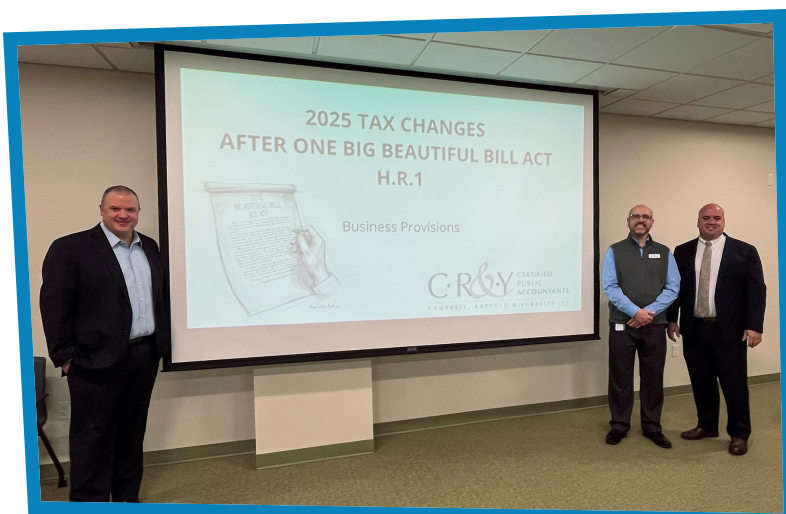
Throughout the year, New Tripoli Bank produced several videos intended to educate our customers on concepts such as financial literacy, scam and fraud prevention, and general life advice. These videos were shared on our social media platforms, and most are currently hosted in a playlist on YouTube labeled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

- January 28, 2025 [Helpful Hints: Imposter Scams \(2:48\)](#) Andrea Harris, Assistant VP/BSA Officer, and Brad Borene, BSA/Security Administrator performed a skit to show how consumers can identify potential imposter scams and avoid being scammed.
- June 30, 2025 [Helpful Hints: Vacationing on a Budget \(2:58\)](#) Michelle Bednarski, Branch Manager, and Cedrick Samolot, Community Banker, performed a skit to help illustrate how consumers can save money when going on vacation.
- August 22, 2025 [Helpful Hints: Money Tips for College Students \(3:08\)](#) Community Bankers Chase Aguilar, Isaac Araujo, Soraya Jimenez, and Nick Schmidt discuss savings tips for fellow college students heading back to school.
- October 27, 2025 [Helpful Hints: Mobile Device Security \(2:23\)](#) Brad Borene, BSA/Security Administrator, and Joe Bolsover, Network Specialist, perform a skit to highlight steps consumers can take to better secure their mobile devices.

FINANCIAL LITERACY BLOGS

The Bank knows that well-informed consumers contribute to the health of the overall economy. One of the ways we promote financial wellness is through our monthly blog, where we discuss various topics relevant to the modern consumer. Here are the topics that we wrote about in 2025:

- January 15, 2025 [Tools for Budgeting Success](#)
- February 14, 2025 [Joint Bank Accounts: When is the Time Right?](#)
- April 22, 2025 [Passive Income: What is it and How to Earn It](#)
- May 16, 2025 [Tips for New Recruits](#)
- June 20, 2025 [Homebuying Tips in the Digital Age](#)
- August 20, 2025 [Smart Credit Card Use](#)
- September 10, 2025 [Using Gamification to Encourage Smart Spending](#)
- November 19, 2025 [Teaching Kids About Debit Cards](#)



SCAM & FRAUD AWARENESS

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

January 30	Tax Fraud	July 11	Elder Financial Exploitation
February 11	Dating Scams	July 24	FEMA Imposter Scams
February 28	Fraud Prevention Seminar	August 6	Phishing
March 14	Signs of a Scam	August 12	Scam Snapshot
April 23	Free Alert System for Fraud	August 21	Elder Financial Fraud
May 8	Text Scams	October 27	Cybersecurity
May 29	Imposter Scams	October 30	Smishing



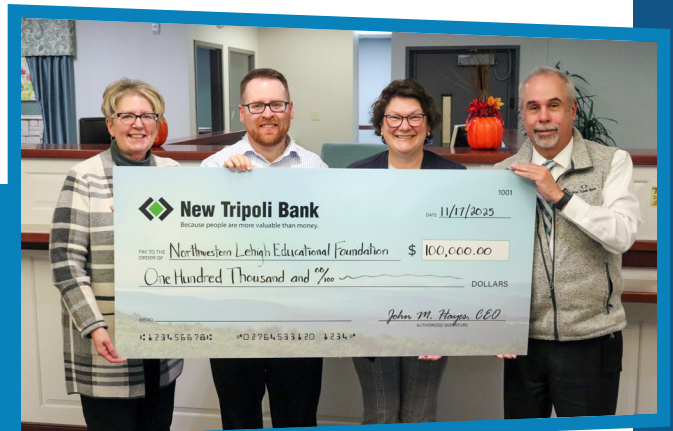
EITC DONATIONS

Every year, New Tripoli Bank donates funding to the Northwestern Lehigh Educational Foundation, the East Penn School District Education Foundation, and the Parkland School District Education Foundation, as part of the Pennsylvania Educational Improvement Tax Credit program.

These funds help provide funding to EITC-approved projects that might not otherwise receive the necessary resources, such as improvements to teaching tools and grants for academic programs.

"Thank you so much for your continued support of NWLEF. Because of you, we were able to fund nine more teacher minigrants at the last board meeting. Every student in every building is being impacted because of your generosity."

*— Amy Kinnon, Development Director
Northwestern Lehigh Educational Foundation*



EDUCATIONAL RESOURCES

New Tripoli Bank provides grade-appropriate financial literacy workbooks to schools in our community. Since 1999, we have distributed approximately 4,700 workbooks to students in the following schools:

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

Union Terrace Elementary School
William Allen High School

SCHOOL PRESENTATIONS

New Tripoli Bank understands the importance of providing financial literacy education to students of all ages, so they can start developing the skills they need now to become responsible consumers in the future. To this end, the Bank regularly visits schools throughout the Lehigh Valley to provide free educational seminars meant to teach adolescents and teenagers important concepts such as saving, budgeting, avoiding scams and fraud, job interview skills, and more.

These interactive presentations provide education in a subject that many students would otherwise never receive. Here are the schools that we visited in 2025:



January 7, 2025 **Roberto Clemente Charter School**

Visited two 3rd grade classes to teach the basics of banking, budgeting, and saving.

February 27, 2025 **Lehigh Parkway Elementary School**

Met with two 3rd grade classes to teach financial basics including banking, budgeting, and saving.

March 31, 2025 **William Allen High School**

Presented a broad financial literacy lecture on saving, budgeting, paychecks, interviewing, and scams/fraud to 11th and 12th grade classes.

September 30, 2025 **Kutztown University College of Business**

Gave a presentation to college freshmen on financial awareness which included budgeting, job interviews, fraud, credit scores, and credit use.

October 17, 2025 **Lehigh Parkway Elementary School**

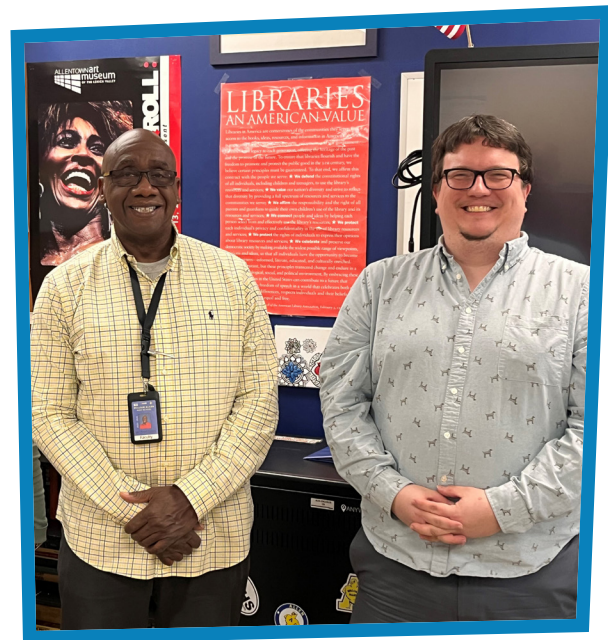
Met with two 3rd grade classes to teach financial basics including banking, budgeting, and saving.

November 14, 2025 **Eyer Middle School**

Presented to 8th graders on topics including budgeting, saving, scams, and paychecks, and took questions from the classes.

November 20, 2025 **William Allen High School**

Gave interactive presentations to 11th and 12th grade students on budgets, long-term financial planning, paychecks, and money decisions.



COMMUNITY REINVESTMENT ACT

At New Tripoli Bank we strive to make a positive impact on our local communities. We are committed to meeting the financial needs of our communities, including all low and moderate income and minority areas.

CRA LENDING

In 2025, New Tripoli Bank provided CRA Lending totaling:

Low to Moderate Income Tracts		Loans in our Assessment Area
Total # Loans	Total Loans	# Loans
14	\$3,486,672	111



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.

2025 Community Development Loan History

# of Loans	Total
13	\$2,972,793

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.

"Thank you so much for your extremely generous donation to Parkland CARES. Your contribution means so very much during this crucial time. You are making a true difference to our families."

*— Christina Morgan, Director
Parkland CARES Food Pantry*



2025 DIRECTORS AND OFFICERS



New Tripoli Bancorp, Inc.

OFFICERS

DAVID R. HUNSICKER
Chairman/President

JOHN M. HAYES
Chief Executive Officer

GREGORY W. SNYDER
Vice Chair

SALLY K. SMITH
Secretary/Treasurer

DEBRA A. HUNSICKER
Audit Chair

DIRECTORS

DAVID R. HUNSICKER

GREGORY W. SNYDER

SALLY K. SMITH

DEBRA A. HUNSICKER

MICHAEL P. OSWALD

JOHN M. HAYES

EMERITUS

WILLARD A. SNYDER
Chairman Emeritus



New Tripoli Bank

OFFICERS

DAVID R. HUNSICKER
Chairman

JOHN M. HAYES
President/Chief Executive Officer

GREGORY W. SNYDER
Vice Chair

SALLY K. SMITH
Secretary/Treasurer

DEBRA A. HUNSICKER
Audit Chair

MICHELE M. HUNSICKER
Executive Vice President/Chief Financial Officer

STEPHANIE J. BARTON
Senior Vice President/Chief Information Officer

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

JENNIFER L. MOYER
Vice President/Deposit Operations Manager

DAVID J. SHERWIN
Vice President/Commercial Lender

DONNA L. SIGLEY
Vice President/Mortgage Loan Officer

MICHELLE VINEBURG
Vice President/Compliance Officer



NEW TRIPOLI OFFICE

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CLAUSSVILLE OFFICE

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OREFIELD, PA 18069

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BUCKEYE OFFICE

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