



Press Release

FOR IMMEDIATE RELEASE

Contact: Lauren J. Muzzy
Vice President/Corporate Relations Officer
717.339.5103
lmuzzy@acnb.com

TWO COMMUNITY BANKING MANAGERS JOIN NWSB BANK

GETTYSBURG, PA, January 14, 2019 --- Sonali J. Shah and Timothy W. Utz have joined NWSB Bank, a division of ACNB Bank, in the position of Community Banking Manager for locations in Westminster, MD. In this role, they are responsible for welcoming customers to their respective offices, fulfilling customers' needs for banking products and services, building relationships with the local community, and managing the office staff.



Ms. Shah is Assistant Vice President/Community Banking Manager for NWSB Bank's Market Place Office located at 810 Market Street in Westminster. She has 14 years of banking experience, specializing in management and consumer lending. Ms. Shah was born in Surat, India, in the state of Gujarat, and graduated from Fatima Convent High School. She earned a Bachelor of Science in Physics from Sir P.P. Institute of Science in

the city of Bhavnagar, also in Gujarat, and moved to the United States in 2001. Ms. Shah resides in Westminster with her husband, Jainam.



Mr. Utz is Community Banking Manager for NWSB Bank's College Square Office located at 444 WMC Drive in Westminster. He has more than 11 years of banking experience, specializing in management, consumer lending, and business banking. Mr.

Utz is a graduate of Westminster High School and earned an Associate of Arts in General Studies from Carroll Community College. Mr. Utz participates in Launch Carroll, a young

ACNB BANK

Press Release/Two Community Banking Managers Join NWSB Bank

January 14, 2019

Page 2 of 2

professionals networking group affiliated with the Carroll County Chamber of Commerce. He resides in Westminster with his wife, Emily, and their two sons.

#

Editor's Note:

About NWSB Bank, A Division of ACNB Bank

NWSB Bank, a division of ACNB Bank, serves its marketplace with banking and wealth management services, including trust and retail brokerage, via a network of seven community banking offices located in Carroll County, MD. ACNB Bank is a wholly-owned subsidiary of ACNB Corporation, an independent financial holding company with assets of \$1.6 billion headquartered in Gettysburg, PA. Originally founded in 1857, ACNB Bank serves its marketplace via a network of 22 community banking offices in the four southcentral Pennsylvania counties of Adams, Cumberland, Franklin and York as well as loan offices in York, PA, and Hunt Valley, MD. For more information regarding NWSB Bank, visit nwsbbank.com.

ACNB #2019-1

January 14, 2019