



Press Release

FOR IMMEDIATE RELEASE

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STEVEN M. WILLIAMS NAMED TREASURY MANAGEMENT OFFICER FOR NWSB BANK

GETTYSBURG, PA, January 16, 2019 --- Steven M. Williams has been named Assistant Vice President/Treasury Management Officer to serve customers of NWSB Bank, a division of ACNB Bank. In this role, he is responsible for helping business customers in central Maryland manage their finances by providing a full suite of treasury management products including business online banking, ACH origination, online wire services, positive pay, remote deposit capture, merchant services, and various sweep accounts. His office is located at NWSB Bank's Taneytown Office at 222 East Baltimore Street, Taneytown, MD.

Mr. Williams has worked in the banking industry for over 35 years with expertise in treasury management, retail office management, and product profitability and cost accounting. Formerly from Highland, NY, Mr. Williams earned a Bachelor of Arts in Economics and Political Science and an MBA from Fordham University in Bronx, NY. His current community involvement includes the Baltimore County Chamber of Commerce, Catholic Business Network, and Hunt Valley Rotary Club. He lives in Cockeysville, MD, with his wife, Kiki. They have two adult children and two grandchildren.

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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 #2019-2

January 16, 2019