



Press Release

FOR IMMEDIATE RELEASE

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ACNB BANK EXPANDS INTO BALTIMORE MARKET

GETTYSBURG, PA, September 7, 2018 --- ACNB Bank has expanded its presence into the Baltimore market, with the opening of a new loan office in Hunt Valley, MD, staffed by a team of commercial lenders living and working in the local area.

M. Neil Brownawell, II and Redmond C. Beam have joined ACNB Bank in the positions of Senior Vice President/Baltimore Market Executive and Vice President/Commercial Loan Officer, respectively. They are responsible for building commercial customer relationships by providing commercial loan services to assist in the operation and growth of a customer's business.

"The Baltimore market is a natural extension of ACNB Bank's existing footprint in southcentral Pennsylvania and central Maryland. We believe our community banking philosophy complements this area's vibrant and growing commercial banking landscape," said James P. Helt, ACNB Bank President & CEO. "With the backing of ACNB Corporation, a \$1.6 billion financial holding company, ACNB Bank is highly regarded for its ability to contribute to the success of mid-sized companies and small businesses in a meaningful way --- through financial strength, a prominent 160 year history of independence, exemplary relationship management, and competitive products and services," he added.

Mr. Brownawell has worked in the banking industry for more than 35 years, specializing in commercial lending, commercial real estate, and treasury management. Prior to joining ACNB Bank, he served as a commercial banker for several community banks in the Baltimore area. An Eagle Scout, Mr.

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Brownawell remains active with the Baltimore and West Shore Area Councils of Boy Scouts of America. He is past chairman of the Maryland Real Estate Commission and currently supports Oldfields School, US Lacrosse, and SquashWise. Mr. Brownawell earned a Bachelor of Science in Business and Finance and an MBA in Economics from Mount St. Mary's University in Emmitsburg, MD. He resides in Sparks, MD, with his wife, Jean Scheffenacker, and their daughter, Emily.

Mr. Beam began his banking career in 2011 with a large financial institution in the Baltimore area. The following year, he was selected to participate in a retail banking development program with a dedicated focus on commercial banking. Prior to joining ACNB Bank, Mr. Beam worked as a senior portfolio lender specializing in commercial real estate and commercial and industrial lending in the Baltimore area. He is a member of the Alliance for Catholic Charities and a board member of The Odyssey School Alumni Association. Mr. Beam earned a Bachelor of Science in Business Administration from Stevenson University in Stevenson, MD, and is a graduate of Calvert Hall College High School in Towson, MD. He resides in Sparks, MD, with his wife, Maria.

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M. Neil Brownawell, II



Redmond C. Beam

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Editor's Note:

About ACNB Bank

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 with banking and wealth management services, including trust and retail brokerage, via a network of 22 community banking offices located in the four southcentral Pennsylvania counties of Adams, Cumberland, Franklin and York. In addition, NWSB Bank, a division of ACNB Bank, serves its marketplace via a network of seven community banking offices located in Carroll County, MD. For more information regarding ACNB Bank, please visit acnb.com.

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