



PRESS RELEASE

FOR IMMEDIATE RELEASE

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GABRIEL S. ZEPP JOINS NWSB BANK

GETTYSBURG, PA, June 5, 2020 --- Gabriel S. Zepp has joined NWSB Bank, a division of ACNB Bank, in the position of Agribusiness Lending Officer. In this role, he works with farmers and other agricultural entities to find the right solution to achieve the financial goals unique to each business operation. The banking products offered include farm real estate loans, farm equipment loans, and working capital lines of credit, as well as an array of deposit services. Mr. Zepp is based at NWSB Bank's Taneytown Office at 222 East Baltimore Street, Taneytown, MD, and serves agricultural businesses primarily in the northern Maryland area.

Mr. Zepp has more than 20 years of marketing, business development and sales experience in the agricultural industry, supporting local agricultural communities in Maryland and Pennsylvania. He has also developed extensive expertise in managing and running a purebred, 90 head, beef cow-calf operation and 175-acre crop and hay business.

Mr. Zepp was born in Westminster, MD, and is a graduate of Westminster High School. He earned a Bachelor of Science in Large Animal Science and a minor in agribusiness from Delaware Valley College of Science and Agriculture in Doylestown, PA. Mr. Zepp is a member of a number of community and professional agricultural organizations including the Carroll County Farm Bureau, Carroll County Holstein Club, Red Angus Association of America, American Farm Bureau Federation, Optimist International, and

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Gamber Smallwood Optimist Club. Mr. Zepp resides in New Windsor, MD, with his wife, Kelly, and their three children.

NWSB Bank, a division of ACNB Bank, serves its local 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 headquartered in Gettysburg, PA. ACNB Bank---including its two Maryland divisions, FCB Bank and NWSB Bank---provides financial services to customers with 33 community banking offices and three loan offices serving the Pennsylvania counties of Adams, Cumberland, Franklin and York and the Maryland counties of Baltimore, Carroll and Frederick. Affiliated with ACNB Bank is Russell Insurance Group, Inc. of Westminster, MD, a full-service insurance agency with licenses in 44 states and the other wholly-owned subsidiary of ACNB Corporation. For more information regarding NWSB Bank, please visit nwsbbank.com.

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