



Press Release

FOR IMMEDIATE RELEASE

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ACNB BANK PROMOTES THREE OFFICERS TO SENIOR VICE PRESIDENT

GETTYSBURG, PA, February 14, 2020 --- ACNB Bank has promoted three officers to Senior Vice President including Kevin J. Hayes, Gary W. Rappoldt and Merle J. Zehr.



Senior Vice President Kevin J. Hayes, Esquire joined ACNB Bank in 2015 as Vice President/General Counsel. In his role as General Counsel, he is responsible for providing legal counsel and representation to ACNB Bank on general corporate, banking, real estate, commercial, trust and investment, and regulatory matters. Prior to joining ACNB Bank, Mr. Hayes was an attorney with Mette, Evans & Woodside in Harrisburg, PA, where he represented a number of financial institutions. At this firm, he had a general civil law practice with an emphasis on banking, loan workout and asset recovery, civil litigation, landlord-tenant transactions, and estate and trust planning. Mr. Hayes graduated with a Bachelor of Science in Biochemistry and Molecular Biology from The Pennsylvania State University and earned his Juris Doctor from The Dickinson School of Law. He is a member of the Pennsylvania Bar Association, Adams County Bar Association, American Bankers Association General Counsels Group, Pennsylvania Bankers Association Legal Affairs Advisory Committee, and is a 2015 graduate of Leadership Harrisburg Area. Mr. Hayes resides in Dillsburg, PA, with his wife, Joanna, and their three children.

ACNB BANK

Press Release/ACNB Bank Promotes Three Officers to Senior Vice President

February 14, 2020

Page 2 of 3



Senior Vice President Gary W. Rappoldt joined ACNB Bank in 2008 as Vice President/ Commercial Loan Officer and has more than 26 years of banking experience with 20 years focused specifically on commercial lending. In his current role as Regional Commercial Lending Manager, he is responsible for a team of commercial lenders and works to meet the commercial banking needs of business customers located throughout the counties of Adams, Cumberland and Franklin in southcentral Pennsylvania. Mr. Rappoldt is based at the Bank's North Gettysburg Office located at 675 Old Harrisburg Road, Gettysburg, PA. He is a graduate of York College of Pennsylvania, earning a Bachelor of Science in Management, with minors in Economics and Accounting and a concentration in Banking and Finance. Active in the local community, Mr. Rappoldt is involved with the Gettysburg Optimist Club, The Chamber of Gettysburg & Adams County, Shrewsbury Masonic Lodge #423, and Black Rock Church of the Brethren. He and his wife, Patti, live in Thomasville, PA, and have three adult children.



Senior Vice President Merle J. Zehr joined ACNB Bank in 2008 as Vice President/Commercial Loan Officer. Mr. Zehr has 29 years of banking experience, with the majority of those years in the commercial lending arena. In his current role as Regional Commercial Lending Manager, he is responsible for a team of commercial lenders and works to meet the commercial banking needs of business customers in Hanover, York, Lancaster and the surrounding markets. Mr. Zehr is based at the Bank's North Hanover Office located at 1127 Eichelberger Street, Hanover, PA. He earned a Bachelor of Arts in Business Administration and a minor in Economics from Goshen College in Goshen, IN. Mr. Zehr is an active member of the Rotary Club of Hanover, serving as chairman of the raffle fundraising committee. He resides in York Springs, PA, with his wife, Kristen, and their two children.

ACNB Bank is a wholly-owned subsidiary of ACNB Corporation, a \$2.2 billion independent financial holding company headquartered in Gettysburg, PA. Originally founded in 1857, ACNB Bank

ACNB BANK

Press Release/ACNB Bank Promotes Three Officers to Senior Vice President

February 14, 2020

Page 3 of 3

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, as well as loan offices in Lancaster and York, PA, and Hunt Valley, MD. As divisions of ACNB Bank operating in Maryland, FCB Bank and NWSB Bank serve the local marketplace with a network of five and seven community banking offices located in Frederick County and Carroll County, MD, respectively. Affiliated with ACNB Bank is Russell Insurance Group, Inc., a full-service insurance agency with licenses in 44 states and the other wholly-owned subsidiary of ACNB Corporation. For more information regarding ACNB Bank, please visit acnb.com.

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PHOTOS ENCLOSED