Welcome to NexTier Bank!

We are excited to announce the joining of two great organizations in April 2017. Manor Bank has served its customers and community for years and NexTier Bank pledges to continue that tradition. We believe that communities will thrive when supported by a strong, hometown bank.

As our valued customer, you will be able to enjoy the same great personalized customer service with new and improved products and features. Account protection with Overdraft Privilege, convenient account access with Mobile Banking, enhanced security through EMV Chip Enabled Debit Cards, Treasury Management and Insurance Services and much, much more. This guide is designed to provide answers to all your conversion questions, highlight important dates when changes will take effect, and walk you through a brief introduction to all we have to offer you.

Our goal is to make this transition as seamless as possible. We appreciate your support and patience through the process. We look forward to serving you at all of our 28 locations beginning May 8th and for many years to come.

Welcome to the NexTier Bank Family!

Sincerely,

Clem C. Rosenberger
President & CEO of NexTier Bank

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Please Read: Important Dates to Remember

Week of April 24th

- New NexTier Visa® Debit Card will arrive in the mail. Call 1-800-992-3808 to activate your card upon arrival. **Begin using your new card after 4pm on Friday, May 5, 2017.**

Weekend of Friday, May 5th – Sunday, May 7th

- You will not have access to Manor Online Banking or Telephone Banking, beginning **Friday at 5pm**. All Bill Pay payments will occur as scheduled.

Friday, May 5th

- Manor Bank offices will operate under normal business hours on Friday, May 5th.
- Your Manor Bank Debit Card can be used through **4pm** on Friday, May 5th.
- **After 4pm,** you may begin using your **new NexTier Bank Debit Card**. ATM withdrawals will be limited to $500 total and purchases limited to $1,000 total during the weekend. **See Monday, May 8th for details of your debit card going forward.**
- Manor Bank ATMs will be unavailable at 4pm at both locations.

Saturday, May 6th

- All Manor Bank Offices will be closed as we make the transition to NexTier Bank.
- All Manor Bank ATM machines will be unavailable over the weekend. (Your NexTier Bank Debit Card can be used at other ATMs.)

Monday, May 8th

- Beginning Monday, May 8th, your **NexTier Bank Debit Card** will revert to current daily limits of $500 for ATM withdrawals and $1,500 for POS and PIN purchases.
- Manor and Irwin ATM machines will be available by Noon on Monday, May 8th.
- Visit any of our 28 locations for all of your banking and insurance needs, view locations on page 32.
- New Online Banking will be available at www.nextierbank.com – see page 11 for details.
- New telephone banking system will be available toll-free at 1-844-639-8437.
- Download NexTier Mobile from the App Store to begin using mobile banking – see page 12 for details.

Please note that the legal merger between the two banks is expected to occur between April 17th and 30th. Manor customers will be able to access NexTier Products, Services and Locations beginning May 8, 2017.

CUSTOMER CARE CENTER

Give us a call, locally: 724.863.5510 OR 724.590.5166 | 1.800.262.1088

Extended Calling Hours

SATURDAY MAY 6 from 8AM – 5PM
SUNDAY MAY 7 from 9AM – 3PM
M-F, WEEK OF MAY 8 from 8AM – 7PM

We’re pleased to announce extended weekend hours at our Irwin location beginning Saturday, May 13th.
View locations on page 32 for details.
Deposit Account Enhancements

We’re taking your banking relationship to the next level.

NexTier Bank offers an expanded line of deposit accounts with an added value of protection. The following chart will assist you in identifying the new deposit account terms to which your existing Manor Bank account will be converted.

All changes will be effective as of Monday, May 8, 2017.

<table>
<thead>
<tr>
<th>If you currently have:</th>
<th>You will have this NexTier account:</th>
<th>Features on Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Free Checking</td>
<td>Essential Checking *</td>
<td>14</td>
</tr>
<tr>
<td>NOW Checking</td>
<td>Personal Checking with Interest *</td>
<td>15</td>
</tr>
<tr>
<td>Personal Passbook Savings*</td>
<td>Personal Savings</td>
<td>16</td>
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<tr>
<td>Christmas Club</td>
<td>Savings Club</td>
<td>17</td>
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<td>Personal Money Market</td>
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<td>Business Checking</td>
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<td>Business NOW Checking</td>
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<td>State-Municipal Checking</td>
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<td>Business Savings</td>
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<td>23</td>
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<tr>
<td>Business Money Market</td>
<td>Business Money Market</td>
<td>23</td>
</tr>
<tr>
<td>Certificates of Deposit</td>
<td>See details to the right.</td>
<td></td>
</tr>
</tbody>
</table>

* Effective May 8th, we will no longer issue or update Passbooks.

Monthly service charge will be waived.

Passbook Information:

Passbook Savings accounts will be converted to Personal Savings accounts. In lieu of issuing and updating passbooks, you will begin to receive either a monthly or quarterly statement displaying all of your posted transactions. In addition, you will be able to view these transactions via NexTier Online Banking and NexTier Mobile Banking. Your first statement will display recent transactions.

Certificates of Deposit:

All terms and conditions for Certificates of Deposit (CD) accounts will remain the same. When your CD matures after the merger, you will have the option to renew, however rates and terms and conditions are subject to change.
Effective
May 2017

Schedule of Fees

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Account Research &amp; Reconcilement</td>
<td>$25.00 / hour</td>
</tr>
<tr>
<td>Amortization Schedule</td>
<td>$10.00</td>
</tr>
<tr>
<td>Bond Coupons</td>
<td>$10.00</td>
</tr>
<tr>
<td>Cashier’s Check</td>
<td>$10.00</td>
</tr>
<tr>
<td>Debit Card Replacement</td>
<td>$10.00</td>
</tr>
<tr>
<td>Check Copy</td>
<td>$5.00</td>
</tr>
<tr>
<td>Counter Checks</td>
<td>$1.00</td>
</tr>
<tr>
<td>Escheat Fee</td>
<td>$75.00</td>
</tr>
<tr>
<td>Fax Service (per page)</td>
<td>$4.00</td>
</tr>
<tr>
<td>Foreign Checks</td>
<td>Individually Priced</td>
</tr>
<tr>
<td>Incoming Domestic Wire</td>
<td>$17.00</td>
</tr>
<tr>
<td>Levy, Writs, Garnishments</td>
<td>$150.00</td>
</tr>
<tr>
<td>NSF (Returned Item)</td>
<td>$36.00</td>
</tr>
<tr>
<td>Outgoing Domestic Wire</td>
<td>$25.00</td>
</tr>
<tr>
<td>Outgoing Foreign Wires</td>
<td>Individually Priced</td>
</tr>
<tr>
<td>Overdraft (Paid Item)</td>
<td>$36.00</td>
</tr>
<tr>
<td>Overdraft Protection Transfer</td>
<td>$10.00</td>
</tr>
<tr>
<td>Returned Deposit Item</td>
<td>$10.00</td>
</tr>
<tr>
<td>Signature Guarantee</td>
<td>$10.00</td>
</tr>
<tr>
<td>Statement Copy</td>
<td>$10.00</td>
</tr>
<tr>
<td>Stop Payment</td>
<td>$36.00</td>
</tr>
</tbody>
</table>

Frequently Asked Questions

Will Manor Bank be changing its name?
Yes. The name and logo of Manor Bank will be changing. Once the merger is complete, we will operate as NexTier Bank.

Can I keep my current account numbers?
Yes. There will be no change to account numbers. If your account is among the few that need to be changed, you will be notified directly.

Can I continue using my current checks and deposit tickets?
Yes. Please continue to use your current checks. Once your existing supply is depleted, your new order should be modified to include the new bank name and routing number.

Do I need to change my direct deposit or direct debit information?
No. We will provide any necessary changes to the originator of your deposit or debit transaction.

Will my debit card and/or personal identification number (PIN) change?
Yes. You will receive a new, Free of Charge, NexTier Visa® Debit Card in the mail. See page 11 for complete details.

What will happen to the rate and term of my CD?
Your accounts will retain their existing terms and conditions.

Will my online banking and bill payment options change?
Yes. You will be able to access the New Online Banking at www.nextierbank.com. If you currently have accounts at NexTier, you will be able to view all accounts using your current NexTier login. See page 11 for details.

Will there be any changes to my account statement?
Yes. The appearance will change, but the information reported will remain the same. Check images and electronic statements are available with Online Banking. See page 11 for complete details.

Will the FDIC continue to insure my bank account post-merger?
Yes. All NexTier Bank accounts will continue to be insured by the FDIC. For more information visit: http://www.fdic.gov/deposit/

Will my automatic payments or pre-authorized debits change?
No. If you currently have an automatic payment or pre-authorized debit from your account, it will occur as scheduled.

What will happen to the rate and term of my Loan?
Your accounts will retain their existing terms and conditions.

Will I continue to receive the same monthly statement for my loan?
You will receive an invoice statement each month which will include the same information as your current Manor Bank statement. Your first billing statement will include all activity on your account since the last statement was generated.

Fair Credit Reporting Act
You have the right under the Fair Credit Reporting Act, section 623, to dispute information that NexTier Bank, N.A. has provided to the credit reporting agencies. NexTier Bank, N.A. will complete a thorough investigation of the information you provide, and will take the appropriate action based on the outcome of the investigation. NexTier Bank, N.A. will notify you directly by mail of the results of the investigation.

To initiate a credit dispute investigation, please send a written description of the dispute to:

NexTier Bank, N.A.
Attn: Credit Disputes
P.O. Box 929
Kittanning, PA 16201

The written dispute must include 1) the account number, name and address, 2) the specific information that is being disputed, 3) the basis for the dispute, 4) all supporting documentation required to substantiate the basis for the dispute including a copy of the relevant portion of the consumer credit report that is in question. Once NexTier Bank, N.A. completes a thorough investigation, a letter will be sent to you summarizing the result of the investigation and any action that was taken.
Debit Cards
The New Chip Card – A smarter, more secure debit card will be delivered to you the week of April 24th. Information programmed into the chip is personalized for your account and each transaction is unique, adding a new safeguard against fraud. Activate immediately by calling 1-800-992-3808.

Begin using your new card after 4pm on Friday, May 5.
*Remember to contact any vendors for all ACH / Bill Pay Payments to update your new card information.

Free Telephone Banking
Our New Telephone Banking system will be available on Monday, May 8 at 1-844-639-8437.
*For existing telephone banking users, you will continue to use the PIN previously established with Manor Bank.

Our Website is Changing!

Online Banking & Bill Pay
www.nextierbank.com
You can access Online Banking, Bill Pay and eStatements from one convenient login. Your user ID & password will remain the same.

~ All existing Bill Pay payees, scheduled payments and transfers will be converted and occur as previously scheduled. However, please review to ensure all are set up as intended.
~ Transactions will be viewable from May 1st and on.
~ Set up balance & transaction alerts.
~ Tutorials will be available on our website.

Statement Production
Paper Statements
All checking and statement savings accounts will receive a statement with transactions posted through May 5. Going forward, you will receive your statement as usual.
For Customers with a Passbook Savings Account, please see page 7 for statement information.

eStatements
You will now be able to sign up for electronic statements beginning Monday, May 8.

Mobile Banking
NexTier Mobile will be available beginning Monday, May 8. See page 12 for details.
Introducing NexTier Mobile

Banking on-the-go just got better. With our NexTier Mobile App, you can bank when it’s best for you from the ease of your smart phone or tablet. Download NexTier Mobile from the App Store today!

Mobile Deposits

Make mobile deposits with the NexTier Mobile App. Now Available!

Message and data rates may apply.

Account Alerts

Receive alerts about your account activity on any phone with text messaging capabilities.

- Receive a text alert if your account falls below your selected amount
- Receive a text alert when deposits are made
- Receive a text alert when a check has cleared

Available for all mobile devices that can send and receive text messages.

Message and data rates may apply.

Mobile Bill Pay

Pay your bills directly from the palm of your hand. It’s simple, just select your payee from the list, enter the amount, payment date and confirm. You also have the option to view and modify pending payments.

NexTier Mobile Bill Pay is available to all of our consumer and small business online bill pay subscribers.

Bill pay is available with our Mobile Web Banking and Smart Phone App only.

Text Banking

Text messages delivered directly to your cell phone! Enroll through online banking and send a message to 99588.

- Text BAL to view your account balance
- Text HIST + “account nickname” to receive transaction history
- Receive text Account Alerts

Text Stop to 99588 to cancel messages. Text Help to 99588 for help.

Message and data rates may apply.

Mobile Web Banking

Visit www.nextierbank.com from your smartphone to have account access on any mobile web browser.

- View real-time account balances
- View transaction history
- Transfer funds between accounts
- Pay bills from your mobile phone
- Locate a nearby ATM
- Receive text Account Alerts

Message and data rates may apply.

Mobile App

Download NexTier Mobile from the App Store and enjoy the freedom of banking on-the-go with Mobile Deposits.

- Check your account balances
- View transaction history
- Transfer funds between accounts
- Pay bills from your mobile phone
- Deposit checks with Mobile Deposit

Message and data rates may apply.

Popmoney: Send money to anyone using their email address, mobile number or account information.

A2A Transfers: Transfer money to your account at another financial institution.
Personal Deposit Accounts
We have the perfect solution for you and your family.

Free Checking
- No minimum balance requirement
- No monthly service charge
- Unlimited check writing and teller transactions
- Free NexTier Visa® Debit Card
- Free ATM withdrawals on the Freedom ATM Alliance Network
- Free Telephone Banking
- $50.00 minimum deposit to open
- Overdraft Privilege limit of $500. See enclosed form for details and important opt-in info.

Essential Checking
- No minimum balance requirement
- Unlimited check writing and teller transactions
- Free NexTier Visa® Debit Card
- Free ATM withdrawals on the Freedom ATM Alliance Network
- Online Banking with Bill Pay
- Free Mobile Banking
- Free Telephone Banking
- $50.00 minimum deposit to open
- Sign up for eStatements within sixty (60) days of account opening to avoid an $8 monthly service charge
- Overdraft Privilege limit of $500. See enclosed form for details and important opt-in info.

Personal Checking with Interest
- Interest bearing account
- Unlimited check writing and teller transactions
- Free NexTier Visa® Debit Card
- Free ATM withdrawals on the Freedom ATM Alliance Network
- Free Online Banking with Bill Pay
- Free Mobile Banking
- Free Telephone Banking
- $50.00 minimum deposit to open
- Maintain a minimum daily balance of $1,500 or a monthly average balance of $5,000 to avoid a $10 monthly service charge
- Overdraft Privilege limit of $500. See enclosed form for details and important opt-in info.

NexTier Gold Checking
- Unlimited check writing and teller transactions
- Free NexTier Visa® Debit Card
- Free ATM withdrawals on the Freedom ATM Alliance Network
- Free Online Banking with Bill Pay
- Free Mobile Banking
- Free Telephone Banking
- Free Small Safe Deposit Box
- Periodic Loan Discounts
- Identity Fraud Insurance Available
- $50.00 minimum deposit to open
- Maintain a combined monthly balance of $5,000 in personal deposit and loan accounts to avoid a $10 monthly service charge
- Overdraft Privilege limit of $1,000. See enclosed form for details and important opt-in info.

NexTier Gold Plus Checking
- Interest bearing account
- Unlimited check writing and teller transactions
- Free NexTier Standard Checks
- Free NexTier Visa® Debit Card
- Free ATM withdrawals on the Freedom ATM Alliance Network
- Free Online Banking with Bill Pay
- Free Mobile Banking
- Free Telephone Banking
- Free Small Safe Deposit Box
- Free Cashier Checks
- Periodic Loan Discounts & CD Rates
- Identity Fraud Insurance Available
- $50.00 minimum deposit to open
- Maintain a combined monthly balance of $20,000 in personal deposit and loan accounts to avoid a $15 monthly service charge
- Overdraft Privilege limit of $1,500. See enclosed form for details and important opt-in info.

For all existing Manor Bank accounts, the monthly service charges will be waived.

1. Interest rate and annual percentage yield may change. Interest begins to accrue on the business day we receive your deposit. Interest is calculated on the daily ledger balance. Interest accrued daily. Compound & credited monthly.
2. Does not include Mortgage balances.
Personal Money Market

- Interest bearing account
- Free NexTier Visa® Debit Card
- Free ATM withdrawals on the Freedom ATM Alliance Network
- Free Online Banking
- Free Mobile Banking
- Free Telephone Banking
- Receive monthly or quarterly statements
- $50.00 minimum deposit to open
- Maintain a monthly average balance of $100 to avoid a $3 monthly service charge
- Transfers from this type of account to another account or to third parties by pre-authorized or automatic transfer are limited to six (6) per statement cycle

Free Kids Savings

An account designed for children under the age of 18 with all of the features mentioned above. No minimum balance requirement. Initial deposit of $25.00 is requested to open.

Savings Club

- No minimum balance requirement
- No service fees
- Interest bearing account
- Select the maturity date from 7 to 12 months from account opening
- Free Online Banking
- Free Mobile Banking
- Free Telephone Banking
- No minimum deposit to open
- Penalty for early withdrawal may apply

1. Interest rate and annual percentage yield may change. Interest begins to accrue on the business day we receive your deposit. Interest is calculated on the Daily ledger balance. Interest accrued daily. Compounded & credited monthly.
2. Interest rate and annual percentage yield may change. Interest begins to accrue on the business day we receive your deposit. Interest is calculated on the Daily ledger balance. Interest accrued daily. Compounded & credited quarterly.
3. Interest rate and annual percentage yield may change. Interest begins to accrue on the business day we receive your deposit. Interest is calculated on the Daily ledger balance. Interest accrued daily. Compounded & credited at maturity.

Personal Money Market

- Interest bearing account with check writing capabilities
- Free NexTier Visa® Debit Card
- Free ATM withdrawals on the Freedom ATM Alliance Network
- Free Online Banking
- Free Mobile Banking
- Free Telephone Banking

Premium Gold Money Market

- Interest bearing account with check writing capabilities
- Free NexTier Visa® Debit Card
- Free ATM withdrawals on the Freedom ATM Alliance Network
- Free Online Banking
- Free Mobile Banking
- Free Telephone Banking
- $10,000.00 minimum deposit to open
- Maintain a monthly average balance of $10,000 to avoid a $20 monthly service charge
- Transfers from this type of account to another account or to third parties by pre-authorized or automatic transfer are limited to six (6) per statement cycle

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Savings Club

- No minimum balance requirement
- No service fees
- Interest bearing account
- Select the maturity date from 7 to 12 months from account opening
- Free Online Banking
- Free Mobile Banking
- Free Telephone Banking
- No minimum deposit to open
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3. Interest rate and annual percentage yield may change. Interest begins to accrue on the business day we receive your deposit. Interest is calculated on the Daily ledger balance. Interest accrued daily. Compounded & credited at maturity.

Premium Gold Money Market

- Interest bearing account with check writing capabilities
- Free NexTier Visa® Debit Card
- Free ATM withdrawals on the Freedom ATM Alliance Network
- Free Online Banking
- Free Mobile Banking
- Free Telephone Banking
- $10,000.00 minimum deposit to open
- Maintain a monthly average balance of $10,000 to avoid a $20 monthly service charge
- Transfers from this type of account to another account or to third parties by pre-authorized or automatic transfer are limited to six (6) per statement cycle

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- No minimum balance requirement
- No service fees
- Interest bearing account
- Select the maturity date from 7 to 12 months from account opening
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- Free Mobile Banking
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Savings Club

- No minimum balance requirement
- No service fees
- Interest bearing account
- Select the maturity date from 7 to 12 months from account opening
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- Free Mobile Banking
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3. Interest rate and annual percentage yield may change. Interest begins to accrue on the business day we receive your deposit. Interest is calculated on the Daily ledger balance. Interest accrued daily. Compounded & credited at maturity.
Loans & Mortgages

Our experienced lenders will help you find the perfect solution. We offer a variety of lending products with flexible terms, competitive interest rates, and convenient repayment plans.

Mortgages

^ Up to 90% Financing!
^ Private Mortgage Insurance Not Required
^ Fixed Rate Mortgages
^ Conventional and Jumbo Mortgages
^ Adjustable Rate Mortgages
^ Construction Mortgages

Buy.
^ Up to 90% financing
^ Simple application process
Build.
^ Simplified 1-Step Closing
^ Low Closing Costs
Refinance.
^ Great for remodeling or to pay off debt

Home Equity

Home Equity Loan
Features
^ Competitive interest rates
^ The full loan amount up front
^ Security of a fixed interest rate
^ Convenience of fixed monthly payments
^ A predictable payoff schedule
^ Benefit from interest that may be tax deductible (consult your tax advisor)

Home Equity Line of Credit
Features
^ Competitive interest rates
^ Flexibility: apply once and access your credit line anytime you need it
^ Select monthly payments that fit your budget
^ Benefit from interest that may be tax deductible (consult your tax advisor)

Consumer Loans

Fast Approval. Flexible Terms. Affordable Rates. No Hidden Fees!
^ Personal Loans – secured and unsecured
^ Personal Lines of Credit – secured and unsecured
^ Loans secured by savings, stocks, bonds, mutual funds, or cash value life insurance
^ Auto – new and used with fixed interest payment. 100% financing of purchase price or book value, whichever is less.
^ Loans to purchase ATVs, boats, & farm equipment

^ Affordable Rates
^ No Hidden Fees!

Home Equity
Business Deposit Accounts

Taking your business to the next level.

NexTier Connects Checking

- Designed specifically for non-profit organizations.
- Unlimited check writing and teller transactions
- Free NexTier Visa® Debit Card
- Free ATM withdrawals on the Freedom ATM Alliance Network
- Free Online Banking with Bill Pay
- Free Telephone Banking
- $100.00 minimum deposit to open
- Minimum daily balance of $400 or a monthly average balance of $600 to avoid a $4 monthly service charge
- Overdraft Privilege limit of $500.
- See enclosed form for details.

Business Alliance Plus

- 400 free checks, deposit items and / or deposit tickets per month. For items over 400, a $0.40 fee may apply.
- Free NexTier Visa® Debit Card
- Free, unlimited ATM withdrawals (charges from non-NexTier ATM usage are credited within one (1) to two (2) business days)
- Free Online Banking with Bill Pay
- Free Telephone Banking
- $100.00 minimum deposit to open
- Maintain a minimum daily balance of $10,000 or an average monthly balance of $20,000 to avoid a $20 monthly service charge
- Overdraft Privilege limit of $1,500.
- For all existing Manor accounts, the monthly service charges will be waived.

Business Alliance with Interest

- Available to non-profits, unincorporated associations, and sole proprietorships only.
- Interest bearing account
- Unlimited check writing and teller transactions
- Free NexTier Visa® Debit Card
- Free, unlimited ATM withdrawals (charges from non-NexTier ATM usage are credited within one (1) to two (2) business days)
- Free Online Banking with Bill Pay
- Free Telephone Banking
- $100.00 minimum deposit to open
- Maintain a minimum daily balance of $1,000 or an average monthly balance of $2,000 to avoid a $7 monthly service charge
- Overdraft Privilege limit of $1,500.
- See enclosed form for details.

For all existing Manor accounts, the monthly service charges will be waived.

ACH origination, payroll services, and other cash management options are available. See Treasury Management on page 30.

1. Interest rate and annual percentage yield may change. Interest begins to accrue on the business day we receive your deposit. Interest is calculated on the Daily ledger balance. Interest accrued daily. Compounded & credited monthly.
Business Money Market
- Interest bearing account with check writing capabilities
- Free NexTier Visa® Debit Card
- Free ATM withdrawals on the Freedom ATM Alliance Network
- Free Online Banking
- Free Telephone Banking
- $1,500.00 minimum deposit to open
- Maintain a minimum daily balance of $1,500 or a monthly average balance of $5,000 to avoid a $10 monthly service charge
- Transfers from this type of account to another account or to third parties by pre-authorized or automatic transfer are limited to six (6) per statement cycle
- Excessive Transaction Fee for Money Market & Savings accounts is $10 per occurrence.

Business Statement Savings
- Interest bearing account
- Free NexTier Visa® Debit Card
- Free ATM withdrawals on the Freedom ATM Alliance Network
- Free Online Banking
- Free Telephone Banking
- $100.00 minimum deposit to open
- Maintain a monthly average balance of $100 to avoid a $5 fee
- Transfers from this type of account to another account or to third parties by pre-authorized or automatic transfer are limited to six (6) per statement cycle
- *Can only be used for ATM withdrawals if a checking account is not attached.

1. Interest rate and annual percentage yield may change. Interest begins to accrue on the business day we receive your deposit. Interest is calculated on the Daily ledger balance. Interest accrued daily. Compounded & credited monthly.

2. Interest rate and annual percentage yield may change. Interest begins to accrue on the business day we receive your deposit. Interest is calculated on the Daily ledger balance. Interest accrued daily. Compounded & credited quarterly.
**Commercial Loans**
- Flexible Rate and Term Options
- Quick turnaround time
- Available for expansion / refinancing purchases

**Construction Loans**
- Construction of a new facility
- Ideal for expanding existing space

**Term Loans**
- Perfect for equipment and vehicle purchases
- Short or Long Term

**Lines of Credit**
- Provides liquidity when you need it
- Pay interest only on amount outstanding
- Can be used for inventory and accounts receivable funding
- Flexibility for purchase opportunities

**Letters of Credit**
- Cost effective alternative to bonding

**Commercial Real Estate**
- Owner occupied and investment properties
- Office buildings, mixed use properties, rental properties, apartment complexes, industrial properties, and land development
- Up to 80% Loan to Value

**Municipal Lending**
- Flexible municipal financing options including short-term and long-term
- Essential Purpose Projects
- Renovations, Expansions, Equipment Purchases
- Water and Sewer Financing
- Tax Anticipation Notes
Treasury Management Solutions

Our Treasury Management Solutions provide clients with a unique blend of exceptional customer service and sophisticated products. Our team is committed to keeping you up-to-date on industry enhancements, while providing new products that can improve cash flow, accelerate payment of receivables, simplify payment processes, reduce the risk of fraud, improve returns on funds, and provide detailed reporting.

- Customized Cash Management Structure
- Overnight Sweep Accounts
- Automated Lockbox Services
- Online Cash Manager Services
- ACH (Automated Clearing House) Services
- Electronic Payment Solutions
- Customized Municipal Lending
- Account Reconciliation
- Zero-Balance Accounts
- Positive Pay and Other Fraud Prevention Services
- Remote Deposit

NexTier Cash Management services are an extension of your finance department. We can help you achieve the best mix of collection, disbursing, reporting and investing cash, while maintaining liquidity and potential return on those funds.

Business Alliance Analysis Account

- Designed for customers with higher transaction volumes
- Monthly fees are offset by a variable earnings credit rate
- Overdraft Privilege limit of $1,500. See enclosed form for details.
Insurance that goes beyond traditional products for personal and business needs. It’s our priority to develop the best program design to protect your assets.

We provide hands-on expertise for personal, commercial, life and health insurance, bonding and risk management services.

**Personal**
- Homeowners
- Condominiums
- Renters
- Personal Articles
- Jewelry
- Farm
- Auto
- Umbrella
- Recreational Vehicles
- Rental / Seasonal Properties
- Flood / Earthquake
- Life / Health / Disability

**Business**
- Business Owner’s Policy
- Commercial Automobile
- Crime
- Cyber Liability
- Directors & Officers
- Employee Benefits
- Employment Practices
- Flood
- General Liability
- Professional Liability
- Property
- Risk Management and Loss Control
- Surety Bonds
- Umbrella
- Worker’s Compensation

Benefit From Unbiased, Professional Guidance

We welcome the opportunity to learn about your goals and create a strategy to help you pursue them. Our mission is to get to know and understand your needs, wants, and long-term goals. We want to help you develop, implement, and monitor a strategy that’s designed to address your individual situation.

NexTier offers access to a selection of personal wealth management services designed to help you successfully manage your wealth. Backed by an impressive, multi-disciplinary team of credentialed professionals, you’ll achieve a sense of clarity and confidence only an experienced, steady hand can provide.

Services Offered Include:
- Financial Reviews
- Retirement Planning
- Investment Planning
- Insurance

Securities offered through LPL Financial, member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates. NexTier Bank and NexTier Wealth Management are not registered broker/dealers and are not affiliated with LPL Financial.

Not FDIC Insured | Not Bank Guaranteed | May Lose Value
Not Insured by Any Federal Government Agency | Not a Bank Deposit

Visit our website for more information: www.nextierwealth.com
ATMs available at all locations, with the exception of Parker, Petrolia, Hilltop Plaza and Loan Operations.
Give us a call, locally: 724.863.5510 OR 724.590.5166 | 1.800.262.1088

(out of area, toll-free)

Extended Calling Hours
SATURDAY MAY 6 from 8AM – 5PM
SUNDAY MAY 7 from 9AM – 3PM
M-F, WEEK OF MAY 8 from 8AM – 7PM

Revised March 2017
WHAT IS OVERDRAFT PRIVILEGE?
A non-contractual courtesy that’s included with your checking account to cover accidental overdrafts. Overdraft Privilege saves the embarrassment of returned checks and saves you from the non-sufficient funds fee merchants may charge. You’ll also avoid potential late charges on important bills!

With your consent, we can also cover your debit and ATM transactions! Be proactive, and opt-in today to extend the courtesy you’re already given! See form on the reverse side for details.

ANOTHER WAY TO PROTECT YOUR ACCOUNT(S)
You may also sign up for Overdraft Protection which allows you to transfer funds from a previously designated account to cover insufficient items. $10.00 fee per transfer. To learn more, ask us about this service.
HOW DOES NEXTIER BANK COVER OVERDRAFTS?
An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:
- We have standard overdraft practices that come with your account.
- We also offer overdraft protection plans, such as a link to a savings account, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

OUR STANDARD OVERDRAFT PRACTICES
This notice explains our standard overdraft practices included with your account.
We do authorize and pay overdrafts for the following types of transactions.
- Checks and other transactions made using your checking account number
- Automatic Bill Payments

We do not authorize and pay overdrafts for the following types of transactions without your consent. Select the appropriate option on the form below.
- ATM Transactions
- Everyday Debit Card Transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.
If we do not authorize and pay an overdraft, your transaction will be declined.

WHAT FEES WILL I BE CHARGED IF NEXTIER BANK PAYS MY OVERDRAFT?
Under our standard overdraft practices:
- We will charge you a fee of up to $36 each time we pay an overdraft.
- We limit daily charges for overdrafts to $216 per account for consumers.

WHAT IF I WANT NEXTIER BANK TO AUTHORIZE AND PAY OVERDRAFTS ON MY ATM AND EVERYDAY DEBIT CARD TRANSACTIONS?
If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions – complete this form and return it to your local office or mail it to NexTier Bank, P.O. Box 1232, Butler, PA 16003-9985, ATTN: Deposit Support
You can also call 1.800.262.1088 or email a signed copy of this form to info@nextierbank.com to opt-in today!

☐ I do want NexTier Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Name __________________________ Date __________________
Email __________________________ Phone __________________

Checking Account Number(s) __________________________
We only need the last four digits of your account number.

Customer Signature
Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

The types of personal information we collect and share depend on the product or service you have with us. This information can include:
- Social Security number and income
- Account balances and payment history
- Credit history and credit scores

All financial companies need to share customers’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons NexTier Bank, N.A. chooses to share; and whether you can limit this sharing.

<table>
<thead>
<tr>
<th>Reasons we can share your personal information:</th>
<th>Does NexTier Bank, N.A. Share?</th>
<th>Can you limit this sharing?</th>
</tr>
</thead>
<tbody>
<tr>
<td>For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For our marketing purposes — to offer our products and services to you</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For joint marketing with other financial companies</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For our affiliates’ everyday business purposes — information about your transactions and experiences</td>
<td>No</td>
<td>We don’t share</td>
</tr>
<tr>
<td>For our affiliates’ everyday business purposes — information about your creditworthiness</td>
<td>No</td>
<td>We don’t share</td>
</tr>
<tr>
<td>For our affiliates to market to you</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>For nonaffiliates to market to you</td>
<td>No</td>
<td>We don’t share</td>
</tr>
</tbody>
</table>

Call toll-free 1-800-262-1088 and a representative will assist you.

Please note:
- If you are a new customer we can begin sharing your information 30 days from the date we sent this notice.
- When you are no longer our customer, we continue to share your information as described in this notice.
- However, you can contact us at any time to limit our sharing.

Questions? Call 1-800-262-1088 or go to www.nextierbank.com
<table>
<thead>
<tr>
<th>Who we are</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Who is providing this notice?</strong></td>
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</table>

<table>
<thead>
<tr>
<th>What we do</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>How does NexTier Bank, N.A. protect my personal information?</strong></td>
</tr>
</tbody>
</table>
| **How does NexTier Bank, N.A. collect my personal information?** | We collect your personal information, for example, when you  
- Open an account or deposit money  
- Pay your bills or apply for a loan or insurance or buy securities  
- Use your ATM / Debit Check Card  
We also collect your personal information from others, such as credit bureaus, affiliates, or other companies. |
| **Why can’t I limit all sharing?** | Federal law gives you the right to limit only  
- Sharing for affiliates’ everyday business purposes – information about your creditworthiness  
- Affiliates from using your information to market to you  
- Sharing for nonaffiliates to market to you  
State laws and individual companies may give you additional rights to limit sharing. |
| **What happens when I limit sharing for an account I hold jointly with someone else?** | Your choices will apply to everyone on your account. |

<table>
<thead>
<tr>
<th>Definitions</th>
</tr>
</thead>
</table>
| **Affiliates** | Companies related by common ownership or control. They can be financial and nonfinancial companies.  
- Any company with a NexTier name; Financial companies such as NexTier Bank, N.A., NexTier Wealth Management; non-financial companies, such as ESS NexTier Insurance Group |
| **Nonaffiliates** | Companies not related by common ownership or control. They can be financial and non-financial companies.  
- NexTier Bank, N.A. does not share with nonaffiliates so they can market to you. |
| **Joint Marketing** | A formal agreement between nonaffiliated financial companies that together market financial products or services to you.  
- Our joint marketing partner includes LPL Financial Institution Services |

| Other important information |
FUNDS AVAILABILITY DISCLOSURE
Effective October 6, 2014

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

FUNDS AVAILABILITY POLICY DISCLOSURE

YOUR ABILITY TO WITHDRAW FUNDS AT NEXTIER BANK, N.A.. Our policy is to make funds from your cash and check deposits available to you on the same business day as the day we receive your deposit. Once the funds are available, you can withdraw them in cash and/or we will use them to pay checks that you have written. For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays and federal holidays. If you make a deposit before 4:30pm on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after 4:30pm or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

Reservation of Right to Hold. In some cases, we will not make all of the funds that you deposit by check available to you on the same business day as the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first $200 of your deposit, however, may be available on the first business day after the day of your deposit. If we are not going to make all of the funds from your deposit available on the same business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the business day after we receive your deposit. If you need the funds from a deposit right away, you should ask us when the funds will be available.

Longer Delays May Apply. We may delay your ability to withdraw funds deposited by check into your account at an additional number of days for these reasons:
- You deposit checks totaling more than $5,000 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- We believe a check you deposit will not be paid.
- There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the deposit.

Holds On Other Funds. If we cash a check for you that is drawn on another financial institution, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it. If we accept for deposit a check that is drawn on another financial institution, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

Special Rules For New Accounts.
If you are a new customer, the following special rules will apply during the first 30 days your account is open:

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first $5,000 of a day’s total deposits of cashier’s, certified, teller’s, traveler’s, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over $5,000 will be available on the first business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first $5,000 will not be available until the second business day after the day of your deposit.

Funds from deposits of checks drawn on NexTier Bank, N.A. will be available on the first business day after the day of your deposit.

Funds from all other check deposits will be available on the ninth business day after the day of your deposit.