



For Immediate Release

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NEXTIER BANK NAMES NEW CHIEF CREDIT OFFICER

BUTLER, PA March 10, 2021 — NexTier Bank (www.nexttierbank.com), an established community bank serving Allegheny, Armstrong, Butler, Clearfield, Cumberland, and Westmoreland County, recently announced a new addition to the executive management team. Michael Smelko is NexTier Inc.'s new Chief Credit Officer and is responsible for administering the bank's loan policies and practices, developing and recommending loan policies and credit risk review policies and procedures, identifying credit risk situations and providing guidance to lending managers. Additionally, Smelko will act as liaison between NexTier and regulatory agencies to ensure compliance with banking legislation. Smelko replaces Greg Schultz, a financial services veteran who will be retiring after 47 years in the industry.

Prior to joining the team, Smelko served as Executive Vice President and Chief Credit Officer of Dollar Bank, where he presided over credit policy, loan portfolio management, loan underwriting and loss mitigation. Mike was also responsible for establishing an independent underwriting and credit administration function.

With 32 years of experience and deep credit expertise, Smelko's career reflects extensive experience and proficiency in retail and commercial banking, lending, sales, and credit administration. He has proven capabilities in utilizing technology to improve efficiencies, fostering cross functional team collaboration, and resolving regulatory issues. Additionally, Smelko offers strong leadership, communication, analytical, problem-solving, and decision-making skills, along with a track record for exceeding profitability and production goals.

"We are extremely pleased that Mike will be joining our executive team," said Clem Rosenberger, President and Chief Executive Officer. "With his extensive experience in the financial services industry and strong credit

background, I believe that Mike will be instrumental in helping us maintain a superior level of service and management of our credit portfolio."

Smelko received a Bachelor of Science in Business from Penn State Behrend and has completed both the Graduate and Advanced School of Banking. Mike and his wife, Barb, and their four children, Nick, Caroline, Luke, and Cassie, live in Warren, PA and will be relocating to the Pittsburgh area.

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About NexTier, Inc. and NexTier Bank

NexTier Inc. is a \$1.7 billion bank holding company headquartered in Kittanning, PA. NexTier Bank, a community bank established in 1892, is a wholly-owned subsidiary of NexTier, Inc. NexTier Bank provides deposit, lending, and cash management services to individuals and businesses through a network of 30 branches and a loan production office in Cleveland Ohio. As of December 31, 2020, NexTier Bank had deposits of \$1.4 billion and loans of \$1.4 billion. For more information, visit www.nexttierbank.com. NexTier Bank is Member FDIC.

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