




MID PENN BANK®

BRINGING YOU THE BEST IN COMMUNITY BANKING

YOUR GUIDE TO THE UPCOMING PRODUCT AND SERVICE CONVERSION

June 20-23, 2025



WELCOME!

As William Penn Bank joins Mid Penn Bank, we promise to deliver a best-in-class banking experience and vow to work hard to earn your trust. We look forward to welcoming you to banking with Mid Penn Bank on Monday, June 23, 2025. During the weekend of June 20-22, your existing accounts will be transitioned to Mid Penn products.

This Conversion Guide details the product changes that you can expect and includes a guide to Mid Penn Bank's products and services.

If you have any questions about the upcoming transition, please call us directly at 866.642.7736. We look forward to getting to know you as our valued customer.



WE BRING YOU THE BEST COMMUNITY BANKING EXPERIENCE IN THE MID-ATLANTIC



Mid Penn Bank Financial Centers, Administration Centers, and Wealth Management Office are conveniently located in local communities throughout Pennsylvania and Central and Southern New Jersey.



WHAT TO EXPECT

- Your William Penn Bank accounts will become Mid Penn Bank accounts on Monday, June 23, 2025.
- Starting Monday, June 23, you can look forward to being a part of the Mid Penn Bank retail network that includes Financial Centers across communities in Pennsylvania and New Jersey.
- Except in a limited number of cases, your current deposit and loan account numbers will not change. We will personally contact you to provide details and assistance if there is any change to your account number.
- Online Banking and Mobile Banking will be unavailable from Friday, June 20 at 5 p.m. until Monday, June 23 at 8 a.m. The mobile deposit feature will be disabled at 2 p.m. on Friday, June 20.
- Financial Center experts will be available at each location to assist you and ensure a smooth transition.
- William Penn Bank Financial Centers will be unavailable on Saturday, June 21, and will open as Mid Penn Bank Financial Centers on Monday, June 23.

Our Customer Contact Center will also be available to help you. Contact our Customer Contact Center professionals at 866.642.7736
Monday-Friday, 8 a.m. - Midnight
Saturday-Sunday, 8:30 a.m. - 5 p.m.

PRODUCT AND SERVICE TRANSITIONS

WILLIAM PENN SERVICE	TRANSITION INFORMATION	IMPORTANT DATES/INFORMATION
Availability of Deposits	Please refer to the "Your Ability to Withdraw Funds" section in the enclosed Disclosure booklet.	
Branch Banking	You will be able to perform your banking as usual, but you also now have access to Financial Centers throughout Pennsylvania and New Jersey. Visit our website at midpennbank.com to view our locations and hours.	Starting Monday, June 23, you will have access to banking services at any of Mid Penn Bank's Financial Centers.
Personal Online Banking	If you are currently enrolled and active in William Penn's Online Banking, you will automatically have access to Mid Penn Bank's Online Banking. Your User ID will not change unless you have been notified by us. When logging in to Mid Penn Bank's Personal Online Banking for the first time, enter your William Penn Personal User ID and choose "Forgot Password" to have a temporary password sent to your email address on file. Retrieve that password to log in.	You will be able to log in to Mid Penn Bank's Online Banking beginning at 8 a.m. on Monday, June 23.
Business Online Banking	If you are currently enrolled and active in William Penn's Business Online Banking, you will automatically have access to Mid Penn Bank's Business Online Banking. You will receive additional information prior to the June 23 conversion.	Learn more about Mid Penn Bank's Business Online Banking at: https://midpennbank.com/business/online-banking .
Personal and Business Online Banking Bill Pay	We will convert as much Bill Pay payee information as possible. Payment history will not convert. Please download any needed payment history prior to June 20.	William Penn will send all payments scheduled through June 20. After June 20, any payments scheduled will be sent from Mid Penn Bank's Online Bill Pay. Please begin using Mid Penn's Online Banking to schedule bill payments beginning Monday, June 23.
Certificates of Deposit (CDs)	Refer to the Product and Service section later in this conversion guide and the Disclosure booklet for more information.	The rate and term of your CD(s) on June 20, 2025 will remain the same until the maturity date.
Checking Accounts	Personal and Business Checking accounts will transition to corresponding Mid Penn Bank checking products. Refer to the Product and Service section later in this guide and the Disclosure booklet for more information.	William Penn Checking accounts will be converted to Mid Penn Bank checking products effective Monday, June 23.
Checks/Deposit Slips	You may continue to use your existing checks and deposit slips.	When you need to reorder checks or deposit slips, please place a new order by visiting or calling your local Financial Center.
Coin Counting	Coin counting is a free Financial Center service available to all customers.	
Direct Deposits and Preauthorized Payments	Direct Deposits and Preauthorized Payments to and from your accounts will continue without interruption.	
Escrowed Insurance and Taxes	Tax and insurance bills should be sent to Mid Penn Bank, Loan Operations, 11 N. 2nd Street, Clearfield, PA 16830 or email escrow@midpennbank.com .	Please send tax and insurance bills to the new address starting June 23.
eStatements	You may choose eStatements or paper statements for your Mid Penn deposit accounts. There is no fee associated with either option. You will need to re-enroll for eStatement access with Mid Penn Bank.	Historical William Penn eStatements will not be available in Mid Penn's Online Banking. Please log in by June 19 and save copies of any William Penn Bank eStatements you will need.
FDIC Coverage	The FDIC considers your deposit accounts separately insured for a grace period of 6 months after the merger. This "grace period" gives you the opportunity to restructure your accounts, if necessary.	Please call our Customer Contact Center or visit a convenient Financial Center before October 30 and we will help you and provide resources so you may make informed decisions about your FDIC insurance.
Holiday Club	Refer to the Product and Service section later in this conversion guide and the Disclosure booklet for more information.	The rate and term of your Holiday Club will remain the same until the maturity date.
Individual Retirement Accounts (IRAs) and Coverdell Education Savings Accounts (CESAs) *Excluding Passbook Savings IRA and IRA Money Market Savings - see pp. 6-7	Refer to the Product and Service section later in this Guide and the Disclosure booklet for more information. You will receive an IRA or CESA Amendment in a separate mailing for each type of account you hold.	The rate and term of your IRA(s) and CESA(s) on June 20, 2025, will remain the same until the maturity date.
Business Loans and Lines of Credit	The terms and conditions of your Business Loan(s) will not change. If you are currently on an automatic payment schedule, you will not experience any interruption to your payments.*	Except in very limited circumstances, your loan account number will not change. If your account number changes, we will contact you individually.
Loan Billing	Mid Penn loan products accrue interest from billing date to billing date.	Depending on your loan product, this may cause the interest on your first bill to be a slightly different amount.
Loan Billing Statements	William Penn loan bills are generated 20 days prior to the loan due date.	After June 23, loan bills will be created 15 days before the loan due date instead of 20 days. This does not apply to HELOCs or Personal Lines of Credit.

* Does not apply to payments submitted through the website's Pay Loan link.

QUESTIONS ABOUT CHANGES TO PRODUCTS AND SERVICES?

Contact our Customer Contact Center:

866.642.7736

Monday - Friday, 8 a.m. - Midnight
Saturday - Sunday, 8:30 a.m. - 5 p.m.

WILLIAM PENN SERVICE	TRANSITION INFORMATION	IMPORTANT DATES/INFORMATION
Loan Payments	Loan Payments should be sent to Mid Penn Bank, Loan Operations, 2405 Park Drive, Harrisburg, PA 17110.	Please mail Loan Payments to the new address starting on June 23.
LoanPay Xpress	You can continue to schedule payments using LoanPay Xpress until June 16. Payments scheduled past that date will not be processed through this payment channel.	Further details will be sent to you by mail before June 16.
Mobile Banking	You will have access to Mid Penn Bank's free mobile app, along with mobile check deposit. Your MPB Online Banking credentials will serve as your mobile app login. The Mid Penn Bank mobile app can be downloaded from the Apple™ or Google™/Samsung™ app stores.	You will be able to log in to Mid Penn Bank's mobile banking app beginning Monday, June 23 at 8 a.m. Business mobile users will need a Software Activation Key. Your Software Activation Key is available by logging in on a browser and searching under your profile name at the top right, then search for Software Activation Key. Business Banking users will need to choose "Edit My Profile" under your profile name.
Money Market Accounts	Personal and Business Money Market accounts will transition to corresponding Mid Penn Bank products. Refer to the Product and Service section later in this Guide for more information.	William Penn Money Market accounts will be converted to Mid Penn Bank products effective Monday, June 23. Refer to the enclosed Disclosure booklet for more information.
Mortgages	The terms and conditions of your mortgage will not change. If you are currently on an automatic payment schedule, you will not experience any interruption to your payments.*	Your loan account number will not change.
Online Transfers	Any recurring internal transfers established through Personal Online Banking will be converted automatically.	Online Banking transfers scheduled for a holiday or a weekend will be processed on the next business day.
Personal and Business Debit/ATM Card	You will be able to use your current William Penn debit card during conversion weekend. You will receive a new Mid Penn debit card in the mail.	Watch for your Mid Penn debit card to arrive in a plain white envelope at the beginning of June. Your new card can be activated and used beginning at midnight on Sunday, June 22.
Personal Loans/Lines of Credit	The terms and conditions of your Personal Loan/Line of Credit will not change. If you are currently on an automatic payment schedule, you will not experience any interruption to your payments.*	You can continue to use your current Line of Credit checks. When you need to reorder checks, please place a new order by visiting or calling your local Financial Center.
Safe Deposit Box	You will be able to access your safe deposit box as you do today.	Your annual rent due date will remain the same. A notice will be mailed 30 days in advance of the due date.
Savings Accounts	Personal Savings and Business Savings accounts will transition to corresponding Mid Penn Bank Savings products. Refer to the Product and Service section later in the Guide for more information.	William Penn Savings accounts will be converted to Mid Penn Bank Savings products effective Monday, June 23. Refer to the enclosed Disclosure booklet for additional information.
Scheduled Transfers	Scheduled one-time and recurring transfers between and among your William Penn Bank Accounts will continue to transfer, as scheduled, after the conversion to Mid Penn Bank.	Transfers scheduled for a holiday or a weekend will be processed on the next business day.
Statements	The timing of when you will receive your new Mid Penn statement(s) depends on your account type. If you wish to receive eStatements, please log in to Online Banking on or after June 23 and complete the eStatement enrollment. There is no fee for paper statements or eStatements.	On Friday, June 20, your final William Penn Bank checking, savings and/or Money Market account statement(s) will be generated and will be mailed to you. Transactions through the end-of-day on the 20th will be displayed. Historical William Penn eStatements will not be available in Mid Penn's Online Banking.
Telephone Banking	As a convenience to our customers, Mid Penn Bank offers Telebanker, a free and secure bank-by-phone service. Telebanker allows you to access account information and perform transactions 24 hours a day, seven days a week.	On Monday, June 23, you will be able to use Mid Penn Bank's telephone banking by calling 1-888-MID-PENN (1.888.643.7366) and following the prompts to access your account information.
Wire Transfers	Consumer customers may originate wire transfers by visiting a Financial Center. Commercial and Business customers may originate a wire by visiting a Financial Center or, for those with access, by using our Business Online Banking service. Contact the Mid Penn Cash Management team through the Cash Management Care Line at 1.888.999.2644 if you want access to the Business Online Banking system.	On Monday, June 23, you will be able to conduct wire transfers at any of our Financial Centers. You will no longer be able to conduct wire transfers by phone or fax. The cut-off time for outgoing domestic wires is 3 p.m. and the cut-off time for outgoing international wires is 2 p.m., Monday through Friday, not including Bank holidays.

* Does not apply to payments submitted through the website's Pay Loan link.

PERSONAL BANKING ACCOUNTS / PRODUCTS

WILLIAM PENN PRODUCT	YOUR NEW MID PENN BANK PRODUCT	OVERVIEW
Free Checking	Simply Free Checking (Non-Interest)	This straightforward checking product offers convenient features and benefits with no nuisance fees.
Interest Checking	Simply Free Checking	This straightforward checking product is interest-bearing, and offers convenient features and benefits with no nuisance fees.
Money Market	Simply Free Checking	This straightforward checking product is interest-bearing, and offers convenient features and benefits with no nuisance fees.
Premier Checking	Simply Free Checking	This straightforward checking product is interest-bearing, and offers convenient features and benefits with no nuisance fees.
50+ Interest Checking	Simply Free Checking	This straightforward checking product is interest-bearing, and offers convenient features and benefits with no nuisance fees.
Business Free Checking	Simply Free Checking (Non-Interest)	This straightforward checking product offers convenient features and benefits with no nuisance fees.
Preferred Money Market	Flex Money Market	A traditional Money Market product with a competitive interest rate.
Money Market Special Money Market Special II	Flex Money Market	A traditional Money Market product with a competitive interest rate.
Statement Savings	Simple Savings	A savings product with no monthly or minimum balance fees.
Passbook Savings	Simple Savings	A savings product with no monthly or minimum balance fees.
Kid Saver	My Savings	Children and teens can get a head start on money smarts with a My Savings account.
Holiday Club	Club Savings	A structured savings product with annual distribution of funds.
Certificate of Deposit	Book Entry C/D	A traditional Certificate of Deposit product featuring a fixed interest rate and an automatic renewal at maturity.

WILLIAM PENN IRA OR CESA PRODUCT	YOUR NEW MID PENN BANK IRA AND CESA PRODUCT	OVERVIEW
Individual Retirement Account - IRA Coverdell Education Savings Account - CESA	Traditional and Simplified Employee Pension Plans will convert into "Individual Retirement Account-Fixed Rate", Roth Plans will convert into "Individual Retirement Account-ROTH", and CESA will convert into "Educational".	Your new product features a fixed interest rate and an automatic renewal at maturity. IRA Certificates and CESA with a term less than 12 months will not automatically renew and will be set to single maturity. Your local Financial Center will contact you before maturity to discuss options.
Passbook Savings (IRA) and IRA Money Market Savings	Savings IRA	Variable rate savings IRA product without a fixed term.

BUSINESS BANKING ACCOUNTS / PRODUCTS

WILLIAM PENN PRODUCT	YOUR NEW MID PENN BANK PRODUCT	OVERVIEW
Free Checking	Free Business Checking	A basic, easy-to-manage checking product for small and medium-sized businesses.
Business Free Checking	Free Business Checking	A basic, easy-to-manage checking product for small and medium-sized businesses.
Business Money Market	Business Interest Checking	Interest-bearing checking product for small to medium-sized businesses.
Money Market Premier Checking Interest Checking Business Interest Checking 50+ Interest Checking	Business Interest Checking	Interest-bearing checking product for small to medium-sized businesses.
Business Money Market Special Business Money Market Special II Money Market Special II	Business Money Market	A traditional Money Market product with a competitive interest rate.
Municipal Interest Checking	Nonprofit/Government Checking	A business checking product designed for nonprofit organizations and government entities that pays interest with no minimum balance requirements or nuisance fees.
Preferred Business Money Market	Business Money Market	A traditional Money Market product with a competitive interest rate.
IOLTA - PA IOLTA - NJ	IOLTA	A specialized checking product designed for qualified funds.
Statement Savings	Business Savings	A savings product with no monthly or minimum balance fees.
Passbook Savings	Business Savings	A savings product with no monthly or minimum balance fees.
Certificate of Deposit	Book Entry C/D	A traditional Certificate of Deposit product with a fixed interest rate and an automatic renewal at maturity.
Z Escrow Business Checking Z Escrow Interest Checking	Information about your new Mid Penn Bank Product will be mailed to you separately.	

¹ Internet and carrier fees may apply.

² Customer must elect to have loan payment automatically deducted from a Mid Penn Bank Checking or Savings account to receive discount. Discount available only on non-promotional consumer fixed-rate loans. Cannot be combined with other offers. Offer is subject to credit approval and may be withdrawn without notice.

³ Annual safe deposit box rental fee will be discounted (based on availability).

FEATURES			SERVICES				
MONTHLY MAINTENANCE/ MINIMUM BALANCE FEES	ATM/ DEBIT CARD	INTEREST BEARING	ONLINE BANKING ¹	MOBILE BANKING ¹	TELEBANKER	CHARGE FOR PAPER OR eSTATEMENTS	DISCOUNTS
None	Free	No	Free	Free	Free	No Charge	<ul style="list-style-type: none"> • 0.20% loan discount² • Discounted Safe Deposit Box³
None	Free	Yes	Free	Free	Free	No Charge	<ul style="list-style-type: none"> • 0.20% loan discount² • Discounted Safe Deposit Box³
None	Free	Yes	Free	Free	Free	No Charge	<ul style="list-style-type: none"> • 0.20% loan discount² • Discounted Safe Deposit Box³
None	Free	Yes	Free	Free	Free	No Charge	<ul style="list-style-type: none"> • 0.20% loan discount² • Discounted Safe Deposit Box³
None	Free	Yes	Free	Free	Free	No Charge	<ul style="list-style-type: none"> • 0.20% loan discount² • Discounted Safe Deposit Box³
None	Free	No	Free	Free	Free	No Charge	<ul style="list-style-type: none"> • 0.20% loan discount² • Discounted Safe Deposit Box³
None	Free	Yes	Free	Free	Free	No Charge	• 0.20% loan discount ²
None	Free	Yes	Free	Free	Free	No Charge	• 0.20% loan discount ²
None	Free	Yes	Free	Free	Free	No Charge	• 0.20% loan discount ²
None	Free	Yes	Free	Free	Free	No Charge	• 0.20% loan discount ²
None	N/A	Yes	Free	Free	Free	N/A	N/A
None	N/A	Yes	Free	Free	Free	N/A	N/A

SERVICES				
INTEREST BEARING	ONLINE BANKING ¹	MOBILE BANKING ¹	TELEBANKER	STATEMENTS
Yes	Free	Free	Yes	Annual Fair Market Value Statement
Yes	Free	Free	Yes	Annual Fair Market Value Statement

Our Customer Contact Center professionals are ready to help you and answer any questions.

866.642.7736

Contact us:

Monday - Friday, 8 a.m. - Midnight
Saturday - Sunday, 8:30 a.m. - 5 p.m.

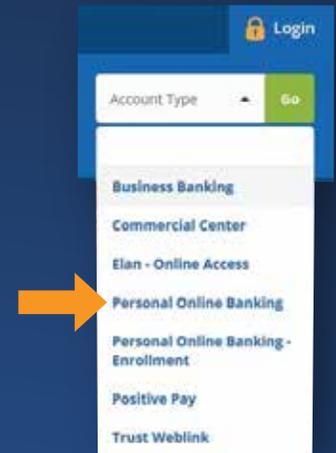
FEATURES			SERVICES			
MONTHLY MAINTENANCE/ MINIMUM BALANCE FEES	ATM/ DEBIT CARD	INTEREST BEARING	ONLINE BANKING ¹	MOBILE BANKING ¹	TELEBANKER	CHARGE FOR PAPER OR eSTATEMENTS
None	Free	No	Free	Free	Free	No Charge
None	Free	No	Free	Free	Free	No Charge
None	Free	Yes	Free	Free	Free	No Charge
None	Free	Yes	Free	Free	Free	No Charge
None	Free	Yes	Free	Free	Free	No Charge
None	Free	Yes	Free	Free	Free	No Charge
None	Free	Yes	Free	Free	Free	No Charge
None	Free	Yes	Free	Free	Free	No Charge
None	Free	Yes	Free	Free	Free	No Charge
None	Free	Yes	Free	Free	Free	No Charge
None	N/A	Yes	Free	Free	Free	N/A
None	N/A	Yes	Free	Free	Free	N/A

Information about your new Mid Penn Bank Product will be mailed to you separately.

ONLINE BANKING

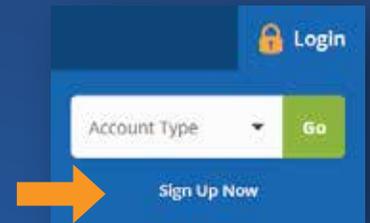
ALREADY ENROLLED IN PERSONAL ONLINE BANKING?

- Logging in for the first time? Go to www.midpennbank.com. From the Login Menu, choose Personal Online Banking and click Go. Choose “Forgot Password” to have a temporary password emailed to you to log in for the first time.



ENROLLING FOR THE FIRST TIME?

- Go to www.midpennbank.com. From the Login Menu, select “Sign Up Now”.
- On the first page of enrollment, enter your account number, your SSN, and other personal information.
- Next you’ll need to answer questions to verify your identity.
- Once presented, please read and accept the Terms of Service.
- Create your User ID and Password and select your challenge questions and answers.



IT'S THAT SIMPLE.

WANT MOBILE BANKING?

- Just download the Mid Penn Bank Mobile Banking app from your app store and log in with your newly created User ID and Password.



LOOKING FOR BILL PAYMENTS?

- Log in to Online Banking and choose Bill Pay. All converted bill payees will appear in the Payment Center.
- Please verify that any scheduled or recurring payments have been converted as expected.






MID PENN BANK®

**BRINGING YOU THE BEST IN
COMMUNITY BANKING**



MID PENN BANK[®]
QUESTIONS?

Call us at 866.642.7736
and we will be happy to help.