

FAQs for William Penn Bank Acquisition – Legal Conversion

General Questions about Mid Penn Bank

Who is Mid Penn Bank?

Mid Penn Bank was founded in 1868. Headquartered in Millersburg, PA, Mid Penn Bank and its holding company, Mid Penn Bancorp, Inc., are committed to providing customers with quality banking services. The bank is also committed to local decision making and support of its local communities.

Where is Mid Penn Bank located/how sizable is Mid Penn Bank?

Mid Penn Bank has grown to approximately \$5 billion in assets and has retail locations that serve customers throughout Pennsylvania and central New Jersey. Mid Penn Bank offers an extensive line of products and services while maintaining great customer service and local support to the communities we serve.

Is Mid Penn Bank a safe secure bank?

Mid Penn Bank is a Pennsylvania state-chartered, FDIC-insured and federally-regulated bank in good standing. For further information, please visit Mid Penn Bank's Investor Relations page on our website at investors.midpennbank.com.

Where can I get more information about Mid Penn Bank?

For complete information about Mid Penn Bank, please visit our website at midpennbank.com.

What is Mid Penn Bank's Routing Number?

031308807

Financial Center Questions

Will my Financial Center be closed?

No.

Will my Financial Center be closed over conversion weekend?

Yes. On Saturday, June 21, 2025, all William Penn Bank Financial Centers will be closed to migrate all accounts to Mid Penn Bank systems. If you have any questions, please call our Call Center Saturday or Sunday June 21-22, 2025, at 866-642-7736. Mid Penn Bank's Call Center team will be available to answer questions between 8:30am-5:00pm.

Will the Financial Center's scheduled days or hours change?

All Financial Centers will continue to operate under the same hours.

**Any modification to the hours of operation at Financial Center locations will be communicated no less than 30 days in advance of the change.*

When can I start using Mid Penn Bank Financial Centers?

Starting on May 1, 2025, you will be able to use all Mid Penn Bank Financial Centers for all transactions. Until that time, you can withdraw cash with no fee at any Mid Penn Bank or William Penn ATM location.

Personal Deposit Account, ATM and Debit Card Questions

Will there be any changes to my personal checking, savings, money market, CD, IRA, or Holiday Club account?

There may be changes to your account(s) such as the elimination of a minimum balance fee, but many of the same features will apply. More detailed information will be provided to you in our conversion guide which will be mailed prior to the June 23, 2025, conversion. Copies of our conversion guide will also be available at your local Financial Center beginning May 1, 2025.

How soon can I open a Mid Penn Bank account?

You can open a Mid Penn Bank account today at any Mid Penn Financial Center or online at www.midpennbank.com. Starting on May 1, 2025, you will have the ability to open a Mid Penn Bank deposit account at any financial center. If you are interested in a loan, we can help you apply and get started today at any location.

Will my deposit account number change?

We do not anticipate that this will be the case. However, if your account number will change for any reason, you will be notified in advance.

Will I need to order new checks?

No, you can continue to use your William Penn checks. When you need to reorder checks or deposit slips, please place a new order by visiting or calling your Financial Center. Mid Penn Bank will provide a complimentary first order of checks free.

What about my direct deposit of social security, payroll, or annuity, etc. coming into my account?

These transactions will continue to be processed exactly as they have been in the past. All direct deposits will continue to be credited to your account(s) without interruption. New transactions initiated after June 22, 2025, should be submitted with the Mid Penn Bank routing number, 031308807, and your current account number.

What about my insurance, cable TV, gym membership, etc. that are directly debited from my account?

Electronic transactions and ACH payments will continue to be processed exactly as they have been in the past. All automatic debits will continue to be charged to your account(s). (If you have payments set up on your debit card, those will need to be rescheduled using your new Mid Penn Bank debit card number.) New transactions initiated after June 22, 2025, should be submitted with the Mid Penn Bank routing number, 031308807, and your current account number.

Will my debit card number remain the same?

Your debit card will be reissued under Mid Penn Bank with a new card number.

When can I expect my new debit card?

You will receive your Mid Penn Bank debit card before June 20. All debit cards will be mailed by June 9.

When can I start using Mid Penn Bank ATMs without being charged?

Currently, William Penn customers can use Mid Penn Bank ATMs without being charged a fee by either institution.

I am a customer of both Mid Penn Bank and William Penn. How will this affect my FDIC coverage?

The FDIC considers your deposit accounts separately insured for a grace period of 6 months after the merger date. The grace period will give you the opportunity to restructure your accounts, if necessary.

**CDs are an exception, which will be covered separately until the maturity date. This allows you to avoid a penalty for an early withdrawal.*

Safe Deposit Box Questions**What happens to my safe deposit box?**

The location of your safe deposit box and your ability to access it will remain the same.

What about annual rent charges and due dates?

We anticipate that your payment due date will not change. Any changes in the rent charge will be communicated in your annual Safe Deposit Box billing notice which is generated 30 days prior to your rent due date.

Online, Mobile and Telephone Banking Questions**Will online banking stay the same?**

You will continue to use William Penn online banking until June 20, 2025. After 5:00pm on June 20, your William Penn online banking will be transitioned into Inquiry Only. You will not be able to perform transfers or deposits. Starting Monday, June 23 at 8:00am, you will be able to log into Mid Penn Bank's online banking platform. Review the Conversion Guide for login instructions and additional information about logging into Mid Penn Bank's online banking system, the mobile banking app and telephone banking.

What about my eStatements?

You may sign up for eStatements when you enroll or log into Mid Penn Bank's online banking using a browser or any time thereafter by logging in using a browser and selecting your Profile to make changes. Historical William Penn eStatements will not be available in Mid Penn Bank's online banking right away. Please log into your William Penn online banking by June 19 and save copies of any William Penn Bank eStatements you will need. If you need a historical statement before they become available, please visit your local Financial Center to obtain a copy.

When will I be able to use Mid Penn Bank's mobile app?

You will have access to Mid Penn Bank's free mobile app, along with mobile check deposit, beginning Monday June 23, 2025. Once enrolled in Personal Online Banking, your same credentials will serve as your mobile app login credentials.

**Business mobile users will need a Software Activation Key. The Activation Key is available to the customer when they log in on a browser and searching under their profile name at the top right, then search for Software Activation Key. Business Banking users will need to choose "Edit My Profile" under the profile name.*

When will I be able to use Mid Penn Bank's telephone banking (Telebanker) service?

On Monday, June 23, 2025, you will be able to use Mid Penn Bank's telephone banking by calling 1-888-MID-PENN (888-643-7366). Telebanker is a free and secure bank-by-phone service that allows you to access account information and perform routine transactions 24 hours a day, 7 days a week.

What will happen to my BillPay?

Final conversion plans are still being discussed. This will be answered in an FAQ for System Conversion.

What about my BillPay history?

Final conversion plans are still being discussed. This will be answered in an FAQ for System Conversion.

Pricing and Fee-Related Questions**Will there be any changes to interest rates on William Penn accounts?**

If you currently have a savings, money market, non-termed IRA, or interest-bearing checking account with William Penn Bank, the variable interest rates for these accounts will continue to be subject to change at any time. Any William Penn Bank CD, termed IRA, or Holiday Club account will continue to earn the same interest rate in effect June 22 until the maturity date following this date.

After the merger, will there be any changes to the service fees related to my William Penn accounts?

Yes, there will be some changes to the service fee structure related to your accounts, all of which will be highlighted in our conversion guide and disclosure booklet. Most Mid Penn Bank deposit accounts have no minimum balance charge, no monthly fee, and no nuisance fees.

Loan Account Questions**Will there be any changes to my loan with William Penn?**

There will be no changes to the terms and conditions of your existing loan, including your payment amount, due date, maturity date or fees. Please continue using your existing William Penn billing statement for loan information and payments until you receive your new Mid Penn Bank billing statement.

Will the interest rate on my loan remain the same?

The contractual rate on your loan will not change as a result of the conversion.

How will my interest be accrued?

William Penn loan products accrue interest from due date to due date. Mid Penn Bank loan products accrue interest from billing date to billing date. This may cause your first bill to be a slightly different amount than you are accustomed to. Your interest rate will not change. This does not apply to mortgages or SBA loans.

**Mortgages accrue interest according to the amortization schedule.*

**SBA loans accrue interest based on the regulatory requirement pertaining to that loan.*

When will I receive my new billing statement?

Final conversion plans are still being discussed. This will be answered in an FAQ for System Conversion.

Where should I mail my loan payment?

Mid Penn Bank, Loan Operations, 2405 Park Dr, Harrisburg, PA 17110.

Please send Loan Payments to the new address starting on June 23.

Where should I send escrow insurance and tax information?

Escrow@midpennbank.com or Mid Penn Bank, Loan Operations, 11 N 2nd St Clearfield, PA 16830.

Please send tax and insurance bills to the new address starting June 23.

My loan payment is debited from my checking account – will that continue?

Final conversion plans are still being discussed. This will be answered in an FAQ for System Conversion.

Cash Management Services

Mid Penn Bank offers a complete suite of Cash Management products and services for businesses to gain optimal insight into their finances and provide them with the functionality and security they need to grow. Cash Management services include ACH Origination, Online Wire Transfers, Check and ACH Positive Pay, Remote Deposit and Sweeps. In addition, Mid Penn offers CDARS and ICS accounts as well as Merchant and Credit Card services. If you have any specific questions today and would like to have more information, please contact Cash Management Customer Care at 1-888-999-2644.

Insurance and Risk Management

Mid Penn Bank offers Insurance and Risk Management to protect what you have built, whether it's a business, a lifestyle, or a legacy. Our product is Insurance, but it's really more than that: We protect what's most important to you so you can grow your business and support your family. If you have questions and would like to have more information, please contact us at 717-257-9018, insurance@mpbfinancial.com, or visit our website at www.midpennbank.com/insurance.

Private Banking

Private Banking is a service that is available to high net-worth customers. Customers that meet the criteria to be eligible for Private Banking, will be serviced and assisted by the MPB Private Banking Department. If you have questions and would like to have more information, please visit our website at www.midpennbank.com/private-bank and connect with a Private Banker today.

Retail Investment Services

Mid Penn Bank offers a variety of Retail Investment Services through Mid Penn Financial Services via Osaic Financial Institutions. If you have any specific questions today and would like to speak to a member of Mid Penn Financial Services, please contact Julie Bramlitt, SVP, Financial Services Sales Manager, at 717-317-1113.

Trust & Wealth Management Service

Mid Penn Bank offers a variety of Trust and Wealth Management products to help you achieve your financial goals. If you have any specific questions today and would like to speak to a member of Mid Penn's Trust Department, please contact Joe Paese, Director of Trust and Wealth Management, at 717-562-1097.