

Customer Frequently Asked Questions

Q: Why are Orrstown Bank and First Community Bank of Mercersburg merging?

A: Orrstown and Mercersburg are very similar.

- Orrstown Bank and First Community Bank of Mercersburg are both excellent community banks with similar cultures and philosophies who value superior customer service and supporting our community.
- We have an exciting opportunity to better serve our communities, deliver greater customer convenience, and provide career enhancements for our employees – while continuing to exemplify the values of community banking.
- Both banks are committed to strengthening the communities we serve – this merger will only strengthen that commitment.

Q: What are the benefits to customers?

A: This merger is great news for our customers – customers will continue to get personalized service with the benefit of a stronger market presence that includes more branches, state-of-the-art technology capabilities, and enhanced product offerings.

Q: What can you tell me about Orrstown?

A: Orrstown and Mercersburg are very similar. At their core, both banks have one common mission: to strengthen the communities they serve. Both organizations were started in the early 1900's, with Orrstown turning 100 next year. Both banks employ a community banking model that is built on personalized customer service and local decision making.

Orrstown has invested very heavily in technology, particularly over the last several years – Orrstown wants our customers to receive white glove service whether meeting face-to-face or through their smart phone.

Q: What shall I expect between now and the merger closing date?

A: No obvious changes will occur at this time; it is business as usual. Our business approach and commitment to you and the community will remain unchanged. More information will follow in the near future as we work through shareholder approval and customary regulatory approvals.

Q: Is First Community Bank of Mercersburg keeping its name?

A: No. Once all approvals are obtained and the merger is completed, the First Community Bank of Mercersburg name will change to Orrstown Bank. But, many of the local people you already know and trust will continue to serve you.

Q: What will Bob Fignar's role be with Orrstown post-merger?

A: Bob Fignar will become an integral member of Orrstown Bank, serving as Market President, covering Franklin and Perry County, PA, and Washington County, MD. The role of the Market President is to interface with all business lines including Retail, Mortgage, Commercial and

Orrstown Financial Advisors within the region to ensure that we are taking advantage of opportunities and working together to achieve success.

Q: Are you closing any offices at either bank?

A: Orrstown and Mercersburg have overlapping branches in certain markets and as a result, some branches may be closed. However, no final decisions have been made at this time.

Q: Will I be able to conduct my banking business immediately at the other institution?

A: Yes, eventually you will be able to conduct your banking at the other institution. While we do not know at this time just when that capability will exist, we'll be working hard to make that goal a reality and will notify you when it is achieved.

Q: Will my commercial loan officer change?

A: You will continue to work with your current commercial loan officer and lending support staff at least until the merger is finalized.

Q: Will you be able to offer me the same level of service that I have always received?

A: Yes, this partnership will enable our staff to continue to provide exemplary customer service while also being able to offer enhanced products and services.

Q: Is this community bank that I love, becoming a “big” bank?

A: We are a community bank and will continue to be a community bank. We may be growing, but we will continue to maintain our community bank focus. Orrstown's approach to customer service and its current banking locations complement our commitment to serving our customers. Our customers will have more resources, enhanced products and services, a broader branch network AND will continue to experience excellent customer service.

Q: How soon will this merger be finalized?

A: Regulatory approval can take several months. We are anticipating a merger completion date in the fourth quarter of 2018.