



FOR IMMEDIATE RELEASE

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BANK OF BIRD-IN-HAND ANNOUNCES APPROVAL OF MOBILE BANKING UNIT

Bird-in-Hand, Pa. (October 18, 2017) – Bank of Bird-in-Hand, a community-based, full-service bank with assets of approximately \$236 million, has announced that it has received regulatory approval for a mobile banking unit. The unit, which will be a twenty-nine foot long full-service mobile bank on wheels, will travel to various locations within Lancaster and Chester Counties.

“As a community bank, Bank of Bird-in-Hand continues to look for innovative ways to service customers with the financial products that they want and need, while maintaining an efficient and cost-effective means of delivery,” said Lori A. Maley, President & CEO, Bank of Bird-in-Hand. Bank of Bird-in-Hand's success is based on its dedication to providing exceptional value, service and convenience to small and medium-sized businesses, farmers, professionals, individuals and families. This ensures that customers have access to a full range of products while providing personalized service. Ms. Maley stated that “the Bank hopes to roll out the unit in the first quarter of 2018.” The Mobile Unit will have a built-in ATM, walk-up customer service window and also room inside for a Customer Service representative to open accounts and transact business. The mobile unit will serve the following geographic locations: New Holland Borough, Lancaster County; Quarryville Borough, Lancaster County; Christiana Borough, Lancaster County; Georgetown, Bart Township, Lancaster County; Kirkwood, Colerain Township, Lancaster County; Narvon, Salisbury Township, Lancaster County; East Earl Township, Lancaster County; Honeybrook, Chester County; Ephrata Borough, Lancaster County; and Peachbottom, Fulton Township, Lancaster County.

Since 2013, Bank of Bird-in-Hand's assets have grown from \$35 million to \$236 million. As of September 30, 2017, the Bank had total deposits of \$207 million and total gross loans of \$208 million. The Bank has substantially exceeded its profit projections and balance sheet growth when compared to its original business plan as a result of tremendous support from the local community.

Bank of Bird-in-Hand has also been recognized as one of the Top 50 Fastest Growing Companies in 2017 by the Central Pennsylvania Business Journal and, according to DepositAccounts.com, Bank of Bird-in-Hand was ranked 24th on its Top 200 Healthiest Banks in America Listing. The Bank has also earned the coveted 5-Star rating from BauerFinancial, the Nation's Premier Bank Rating Firm.

Ms. Maley noted that “We are pleased to be recognized among the top-performing banks of our asset size. We take this recognition as further proof of the success and profitability of our customer-focused banking model, and of the impact that quality banking products can produce for the customers and communities we serve.”

About the Bank of Bird-in-Hand:

The Bank of Bird-in-Hand was the first bank that opened in the United States since 2008. It has grown to \$236 million in assets as of September 30, 2017. Total assets increased by \$50 million in 2016 and \$65.5 million through September of 2017.

For more information about the Bank, please visit bihbank.com.

This press release contains statements that are not of historical facts and may pertain to future operating results or events or management’s expectations regarding those results or events. These are “forward-looking statements” within the meaning of Section 27A of the Securities Act of 1933 and Section 21E of the Securities and Exchange Act of 1934. These forward-looking statements may include, but are not limited to, statements about our plans, objectives, expectations and intentions and other statements contained in this press release that are not historical facts. When used in this press release, the words “expects”, “anticipates”, “intends”, “plans”, “believes”, “seeks”, “estimates”, or words of similar meaning, or future or conditional verbs, such as “will”, “would”, “should”, “could”, or “may” are generally intended to identify forward-looking statements. These forward-looking statements are inherently subject to significant business, economic and competitive uncertainties and contingencies, many of which are either beyond our control or not reasonably capable of predicting at this time. In addition, these forward-looking statements are subject to assumptions with respect to future business strategies and decisions that are subject to change. Actual results may differ materially from the results discussed in these forward-looking statements. Readers of this press release are accordingly cautioned not to place undue reliance on forward-looking statements. Bank of Bird-in-Hand disclaims any intent or obligation to update publicly any of the forward-looking statements herein, whether in response to new information, future events or otherwise.