

FOR IMMEDIATE RELEASE

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BANK OF BIRD-IN-HAND ANNOUNCES TWO ADDITIONAL BRANCH LOCATIONS

Bird-in-Hand, Pa. (July 26, 2022) – Bank of Bird-in-Hand, a community-based, full-service bank with assets of approximately \$977 million as of June 30, 2022, has announced that it will open two additional branch locations in Manheim, Lancaster County, PA and Schaefferstown, Lebanon County, PA by the end of 2022.

The Manheim Branch will be located at 118 Doe Run Road, just north of the downtown Manheim area. The Bank anticipates that the branch will open in October 2022. The Schaefferstown Branch will be located at 2483 Stiegel Pike in the shopping complex shared with Dutch-Way Farm Market and Good’s Store. An anticipated opening is planned for November 2022.

“Community pride and strong work ethic are at the heart of what makes the towns of Manheim and Schaefferstown special places to live and work and they align with the values of Bank of Bird-in-Hand,” shares Kevin J. McClarigan, CPA, Chairman of the Board for Bank of Bird-in-Hand. “Entering these two communities now expands the reach of the Bank into Lebanon County and strengthens its presence in Northern Lancaster County. It is a testament to the entire staff, Board of Directors, and shareholders, and their commitment to delivering a quality banking experience focused on building relationships.”

These two locations will be the fifth and sixth brick-and-mortar branches for Bank of Bird-in-Hand since its original launch in 2013, in addition to its locations in Bird-in-Hand, Intercourse, Paradise and Ephrata, and will be the second and third branches to open this year. In March 2022, Bank of Bird-in-Hand began servicing the Lykens Valley region through its Mobile Branch initiative. These “Gelt Buses”, named for the word “money” in Pennsylvania Dutch, feature a walk-up teller window, an interior office area, an ATM, and provide banking services to eighteen locations in Lancaster, Chester, and Dauphin Counties.

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About Bank of Bird-in-Hand:

With a mission to provide quality banking services with integrity in the markets they serve, Bank of Bird-in-Hand opened its doors in December 2013 in the heart of Lancaster County’s Plain Community, in the village of Bird-in-Hand. At that time, the Bank was the first bank in the United States to gain a charter since 2010 and remains the only bank in Pennsylvania to open since 2008. Since then, Bank of Bird-in-Hand has grown to \$977 million in assets as of June 30, 2022. For more information about the Bank, please visit bihbank.com. Member FDIC. Equal Housing Lender.

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.

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