

Welcome



Learn more about your transition
to Ephrata National Bank.

You can call us ENB!

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You're Invited! We appreciate YOU!
Stop into any of the ENB Cecil County
Community Banking Offices on
Tuesday, July 7 to celebrate with us.
Keep an eye out for more details and
follow the Cecil Bank social channels
for updates.



Facebook



LinkedIn



Welcome to Ephrata National Bank!

On **February 1, 2026**, Cecil Bank officially joined Ephrata National Bank as Cecil Bank, a Division of Ephrata National Bank. Since then, plans have been underway for the full integration of Cecil Bank customers onto ENB systems during the period of **June 26–29, 2026**.

This transition involves extensive preparation to ensure a smooth, positive experience for you. Throughout the process, our top priority has been providing you with the information you need to make this transition as seamless and simple as possible. We have created this Welcome Guide to provide you with key dates, answers to questions you may have, and important information regarding products and services.

As you review this guide, please make note of closure and reopen dates and times to ensure you are prepared for conversion weekend. Should you have questions, feel free to give us a call at **(877) 773-6605**. You are also welcome to submit your questions by emailing ENBCecilComms@epnb.com.

The year ahead offers an exciting opportunity as we join Cecil County and experience all that your community has to offer. From the beginning, Cecil Bank's relationship-based approach has supported the needs of local individuals, families, and businesses, something that remains at the heart of ENB's mission. Moving forward, you can expect the same commitment to personalized service, along with continued investment in the people, businesses, and organizations that make Cecil County strong.

We look forward to serving you.

Sincerely,

Jeffrey S. Stauffer

President, CEO & Chairman of the Board

Rachel G. Bitner

President & CEO Elect

Important Dates to Remember

Below are key dates to help you plan for a smooth transition. We'll help you stay informed and prepared along the way.

Friday, June 26

Cecil Bank will convert to ENB systems from **June 26–29**. On **Friday, June 26**, Rising Sun and Fair Hill branches will close at **4:00 pm** and Elkton and North East branches will close at **5:00 pm**. Online and Mobile Banking will be unavailable beginning at **4:00 pm**.

Saturday – Sunday, June 27–28

The conversion of Cecil Bank accounts and systems continues. All Cecil Bank branches remain closed, and Online and Mobile Banking remain unavailable. Access to your accounts will be restored on **Monday, June 29**, so please plan accordingly for the weekend.

Monday, June 29

Former Cecil Bank branches will reopen on **Monday, June 29** at **9:00 am** as Ephrata National Bank Community Banking Offices. The conversion of Cecil Bank accounts and systems will be complete. You may begin banking at any ENB Community Banking Office and using ENB Online and Mobile Banking and Telephone Banking. Refer to the Banking With ENB section on page 3 for more details on your new banking experience.

What Happens Next

Review the information below to understand what to expect, what's changing, and what will remain the same before our transition weekend.

Online and Mobile Banking

From **June 26–29**, Cecil Bank's online and mobile banking will transition to Ephrata National Bank's Online and Mobile Banking platforms. On **Friday, June 26**, mobile deposit capabilities will be disabled at **2:00 pm**, followed by the full shutdown of Online and Mobile Banking at **4:00 pm**. These services will remain unavailable throughout the weekend.

Beginning **Monday, June 29** at **9:00 am**, former Cecil Bank customers can download the ENB Mobile Banking App and begin accessing their accounts. Please refer to the Banking With ENB section on the next page for app download and login instructions.

Debit Card

Your Cecil Bank debit card will continue to work as normal prior to, during, and following conversion weekend. See the Banking With ENB section on the next page for details regarding debit card replacement cycles occurring after the transition.

ATMs

ATMs will be upgraded in phases and may be temporarily unavailable prior to or during conversion weekend. Keep an eye out for more communication from us and visit welcomececil.epnb.com for details on our refresh schedule as specifics are finalized.

As a reminder, Cecil Bank is part of the Allpoint ATM Network, providing access to more than 55,000 ATMs worldwide. You can find Allpoint ATMs at convenient locations like Target, Costco, Walgreens, Wawa, and CVS. These ATMs will remain available for fee-free withdrawals before and throughout conversion weekend.

Deposit Statements

All Cecil Bank deposit and savings accounts will generate a final paper statement at conversion on **June 26**. See the Banking With ENB section on the next page for more details on statement cycles following the conversion weekend.

Bill Pay

Bill Pay will be cut off at **4:00 pm** on **Friday, June 26** and will be unavailable throughout conversion weekend. Your existing payees and scheduled payments will transfer automatically; however, transaction history will not be available until **July 1**.

Online Transfers

Requests to transfer funds between accounts should be submitted through your current Cecil Bank online banking system before **4:00 pm** on **Friday, June 26**. All recurring and scheduled internal transfers set prior to this time will remain in place.



Banking With ENB

Find helpful details below about ENB's everyday banking, products, and services.

Online and Mobile Banking

Former Cecil Bank online and mobile banking customers will be able to sign in to Ephrata National Bank's Online and Mobile Banking platforms using their existing usernames and passwords. Your account numbers, balances, and transaction history will remain the same, while you'll notice visual upgrades along with new tools and features.

Online Banking

Beginning **June 29 at 9:00 am**, customers can access ENB Online Banking by visiting EPNB.com and logging in from the homepage. Simply enter your existing Cecil Bank username and password to get started.

During your first login, you may be prompted to complete a one-time identity verification process. This may include entering your username, Social Security number (or EIN for business accounts), and one of your Cecil Bank account numbers. In some cases, you may also be asked to confirm additional information such as your date of birth, phone number, or ZIP code. Please note, this initial verification must be completed within 60 days of your first login attempt and allows a limited number of attempts before assistance is required. After 60 days with no completion, you will be required to reach out to ENB to reset your verification.

Mobile Banking

New Online and Mobile Banking users can select "Enroll" on the Online Banking login screen to create an account. Once enrolled, download the ENB Mobile Banking App from your app store by searching "Ephrata National Bank," and sign in using your Online Banking credentials.

Customers currently using the Cecil Bank mobile app will be able to access ENB's Mobile Banking App starting **June 29**. By selecting the existing Cecil Bank app icon on your phone, you will be redirected to your app store to download the new ENB Mobile Banking App. Once downloaded, log in using your existing credentials.

Keep an eye out for additional communications introducing your new online and mobile banking experience as part of the transition to ENB.

Debit Card

Your Cecil Bank debit card will continue to work as normal after the transition to ENB's systems. A debit card replacement cycle will occur in July following the transition. A debit card will be mailed to you, and no action is required on your end. Activation instructions will be included with your new ENB Debit Card when it is issued.

ATMs

In addition to being a member of the Allpoint network, ENB offers Express Banking ATMs at all Community Banking Offices that can be used for both fee-free withdrawals and deposits. Following the transition to ENB systems, each ENB Community Banking Office in Cecil County will be equipped with an Express Banking ATM for your convenience.

You can also continue to visit Allpoint ATMs, using the ATM locator in ENB Online and Mobile Banking to easily find the nearest location.

Checks

Your Cecil Bank checks will continue to work as normal after the transition to ENB's systems. Following the transition, you will receive a mailing providing you an option to order new checks if needed.

Availability of Funds

Funds from deposits made on or after **June 29, 2026** will generally be available on the next business day after the day we receive your deposit.

Funds from electronic direct deposits, cash, and checks drawn on Ephrata National Bank accounts, including former Cecil Bank accounts, will be available on the same day the deposit was received.

In some cases, we may delay your ability to withdraw funds beyond the next business day. In that case, funds will generally be available by the seventh business day from the deposit date.

For full details please refer to the Ephrata National Bank Funds Availability Policy found within our Disclosure Guide.

Banking With ENB (continued)

Transaction Cutoff Times

Service	Cutoff Time	Processing Details
Mobile Deposit	5:00 pm	Deposits made before cutoff are available the next business day. Limits: \$3,000 per item, \$6,000 per day, max 10 items. Confirmation email sent upon submission.
ENB ATM Deposits	3:00 pm	Deposits before cutoff are processed the same day; after cutoff or on closed days, the next business day.
Non-ENB ATM Deposits	N/A	Funds are available the first business day after the date of deposit.

Deposit Statements

After conversion, most Cecil Bank accounts will move to ENB's standard statement cycles. Personal checking and money market accounts will generate statements on the 26th of each month going forward. Personal savings accounts will generate a statement on **June 30** for quarter-end then move to ENB's regular quarterly cycle. Business accounts will remain on an end-of-month statement cycle with no change. Club accounts will continue to receive an annual statement in the month of their yearly transfer, and CDs will continue to receive an annual statement at year-end.

Zelle®

All former Cecil Bank customers will have access to ENB's person-to-person payment system, Zelle®, through the ENB Mobile Banking App or ENB Online Banking. Use Zelle® to send convenient, fast and private payments to friends, family and others you trust. To get started, log in to your ENB Mobile Banking App, navigate to "Move Money," then select "Send Money with Zelle®." Follow the prompts to enroll, then begin conveniently sending and receiving money through your ENB Online and Mobile Banking account.

Card Suite Lite

ENB's Debit Card Control provider is Card Suite Lite, which provides card management capabilities within ENB Online and Mobile Banking. With Card Suite Lite, users can turn their debit card on and off, set location-based controls, manage spending limits, and more.

Bill Pay

Bill Pay is a convenient way to manage and pay your bills directly within ENB Online and Mobile Banking. Once enrolled, you can easily add payees, schedule one-time or recurring payments, and keep track of your payment activity. It's a simple, secure way to stay on top of your bills without writing checks or visiting multiple websites.

Online Transfers

ENB Online and Mobile Banking allows you to securely move money between your ENB accounts and accounts at other financial institutions. To get started, simply log in to Online or Mobile Banking, connect your external account under the Accounts section by selecting "Connect An Account," and enter your routing and account number. Once linked, you can easily transfer funds anytime by selecting the Transfer option.



Overdrafts

The preferences associated with your Cecil Bank deposit account relative to payment of overdrafts for ATM, everyday debit card, checks, ACH debits, and recurring debit card payments will be automatically transferred to your ENB account. Under our standard consumer overdraft practices, if we pay an item(s) based on your election for payment of the above items, you may be charged our standard overdraft fee for up to six (6) items per day, up to \$37 total per day. ENB does not charge an overdraft fee on transactions of \$5.00 or less or when an account balance is overdrawn by \$10.00 or less. For full details, please refer to the Overdraft Services Consent information found within our Disclosure Guide. If you wish to change your preferences for payment of these items, you may visit any of our branch locations or call our Customer Contact Center.

CDs

The interest rate, annual percentage yield (APY), and maturity date on your current Cecil Bank Certificate of Deposit (CD) will remain the same until maturity.

IRAs

Effective on **June 29, 2026**, IRA rollovers and transfers will automatically move to the trustee care of Ephrata National Bank. You do not need to take any action. The transition does not affect the maturity date, interest rate, or annual percentage yield (APY) of any of your investments, and the distributions will not change from your current schedule.

Home Equity Lines of Credit

If you have a Cecil Bank Home Equity Line of Credit, your account number, interest rate, terms, and conditions will remain the same unless you are notified otherwise.

As of conversion to ENB on **June 29, 2026**, your payment date will remain the same or close to your original payment due date, and you will receive a monthly statement approximately 24 days prior to the next due date. If you have HELOC checks on your account, we will need to replace these checks. You will receive a separate communication regarding these new HELOC checks. If you currently have automatic payments scheduled for your loan account, those will all continue with no action required by you. You can make payments by visiting any Ephrata National Bank Community Banking Office, online at EPNB.com, or by mailing your payment to Ephrata National Bank, P.O. Box 457, Ephrata, PA 17522.

Consumer Loans and Personal Lines of Credit

If you currently have a Cecil Bank Consumer Loan or Personal Line of Credit, your account number, interest rate, terms, and conditions will remain the same unless you are notified otherwise. As of conversion to ENB on **June 29, 2026**, you can make payments by visiting any Ephrata National Bank Community Banking Office, online at EPNB.com, or by mailing your payment to Ephrata National Bank, P.O. Box 457, Ephrata, PA 17522. If you currently have automatic payments scheduled for your loan account, those will all continue with no action required by you.

Mortgages and Home Equity Loans

Your home mortgage or home equity loan will be transitioning to Ephrata National Bank. You will receive a mailing in early June with all the important details for this transition. As of conversion to ENB on **June 29, 2026**, you can make payments by visiting any Ephrata National Bank Community Banking Office, online at EPNB.com, or by mailing your payment to Ephrata National Bank, P.O. Box 457, Ephrata, PA 17522. If you currently have automatic payments scheduled for your loan account, those will all continue with no action required by you.



About ENB

Bank History and Mission

Founded in 1881 by William Z. Sener and a group of local investors, Ephrata National Bank (ENB) was established with a shared vision of supporting community growth through trusted financial services. Early leadership, including former president J. Harry Hibshman, helped shape the bank's people-first philosophy — a foundation that continues to guide ENB today. For more than 145 years, ENB has served individuals, families, and businesses as an independent community bank headquartered in Ephrata, Pennsylvania.

From the beginning, ENB's purpose has been to provide dependable financial services while building lasting relationships in the communities it serves. That mission remains unchanged. ENB continues to focus on personal service, local decision-making, and long-term stability, ensuring customers and employees are treated as neighbors rather than numbers.

Community Focus and Longevity

Community involvement has always been central to ENB's identity. Many team members live in the same neighborhoods they serve, strengthening the bank's connection to local needs and priorities. Through financial support and volunteer initiatives, ENB actively supports nonprofit organizations, financial education initiatives, and community development efforts that help improve quality of life across the region.

One of the most meaningful examples of this commitment is the J. Harry Hibshman Scholarship Fund. Established through provisions in Hibshman's Last Will and Testament, the fund entrusted Ephrata National Bank as its trustee and dedicated a significant portion of his estate to investing in future generations. Although Hibshman himself never graduated from high school, he deeply believed in education as a pathway to opportunity and community advancement. His vision was to help students pursue higher education and develop the skills needed to become future leaders.

Branch Footprint and ATM Access

ENB operates 18 full-service community banking offices throughout Lancaster, Lebanon, and Berks counties in Pennsylvania and Cecil County, Maryland. Each branch includes ATM access, and customers enjoy surcharge-free withdrawals at more than 55,000 ATMs worldwide through the Allpoint Network.

This expanded footprint provides convenient in-person banking alongside modern self-service options, giving customers flexibility in how and where they bank.

FDIC Insurance and Financial Strength

Your deposits remain protected at Ephrata National Bank. ENB is a Member FDIC institution, meaning eligible deposits are insured up to applicable federal limits. In addition, the FDIC follows the six-month rule, which says that when two banks merge, a client's deposits will be considered separately insured. This means the FDIC will insure the two banks as if they are still operating separately for at least six months, and possibly longer for CDs. The six-month rule is intended to allow depositors time to review their deposit insurance coverage and make changes if needed. For clients who have concerns regarding amounts over \$250,000 from their combined deposit balances, ENB offers solutions to address those concerns. The six-month period began on **February 1, 2026** and for most deposit accounts will end on **August 1, 2026**. Please refer to the FDIC's website at www.fdic.gov for additional information on deposit insurance coverage. We would also be happy to sit down with you to review your insurance coverage at any time.

Expanded Capabilities and Services

As we have grown, so have the resources and services available for customers. We combine community banking values with modern financial capabilities, including:

- Enhanced digital banking and ongoing technology investments focused on security and convenience
- Comprehensive personal and business banking solutions
- Cash management and lending services
- Wealth management, retirement planning, and trust services through ENB Wealth Solutions, helping customers plan for long-term financial success

With approximately \$2.3 billion in combined assets following our recent expansion, ENB is positioned to deliver broader capabilities while maintaining personalized service.

Schedule of Service Fees

Fee Schedule effective February 2, 2026

Deposit Accounts

Personal Checking	No Fee
Business Checking	No Fee
Bonus Checking Overdraft Protection.....	\$12/Transfer <i>(Available for business and personal accounts)</i>
Interest Checking	\$15/Month <i>(Balance below \$1,000)</i>
Money Market	\$15/Month <i>(Balance below \$2,500)</i>
Statement Savings	\$5/Month <i>(Balance below \$100)</i>
Early Withdrawal – Club Account	\$10/Transaction
Closed Account Fee	\$25/Account <i>(Deposit account closed within 90 days of opening)</i>
IRA Transfer Fee.....	\$50/CD
Dormant Account.....	\$10/Month <i>(No activity for 2 years)</i>
Escheat Fee for Dormant Accounts.....	\$75/Account
Check and Deposit Ticket Orders	Vary by Style
Stop Payment	\$37/Request
Overdraft*	\$37/Item <i>(Created by check, in person or ATM withdrawal, or other electronic means)</i>
Insufficient Funds (NSF)*	\$37/Item <i>(Created by check, in person or ATM withdrawal, or other electronic means)</i>
Deposited Item Returned.....	\$15/Item
Deposited Item Returned Re-transmittal	\$15/Item
Checks Returned.....	\$37/Item <i>(Uncollected Funds/Postdated)</i>
ACH Stop Payment.....	\$37/Item
Account Reconciliation	\$25/Hour (\$15 min)
ATM/Debit Card Replacement.....	\$10/Card
Non-Network ATM Withdrawal.....	\$3.50/Transaction
International ATM/ Debit Transaction	\$2 + 3% of Transaction Total
Non-MICR Encoding Fee	\$0.50/Item (\$25 max)

Safe Deposit Box

Rates.....	Available at the Branch
Late Fee	\$10/Box
Drilling Fee.....	\$300/Box
Lost Key Replacement Fee	\$25/Key

Miscellaneous Services

Cashier's Checks.....	\$12 Each
Counter Checks.....	\$4 /Page of 4
Foreign Currency Purchase.....	\$20 Each
Canadian Check Processing Fee.....	\$15/Item
Wire Transfer of Funds, Customer <i>(Incoming Domestic and International)</i>	\$15 Each
Wire Transfer of Funds, Customer <i>(Domestic Outgoing)</i>	\$35 Each
<i>(International Outgoing)</i>	\$50 + Costs Each
Check Cashing <i>(Non-Active Account)</i>	\$10/Check
Collection of Negotiable Items <i>(In or Out)</i>	\$25/Item
Bond Coupon Collection	\$10/Envelope
Bond Coupon Redemption <i>(Called or Matured)</i>	\$25 Each
Signature Guarantee	\$10/Non-Bank Item
Statement Reprint.....	\$5/Statement
Mid-Cycle Statement.....	\$5/Statement
Statement on CD-ROM <i>(Monthly)</i>	\$25/Statement
Undeliverable Mail Fee.....	\$5/Item
Tax Levy.....	\$250 Each
Writ of Execution/Garnishment	\$250 Each
Domestic Relations Levy.....	\$250 Each
Research of Bank Information.....	\$50/Hour (\$15 min)
Vinyl Currency Bag.....	\$.50/Bag <i>(First vinyl bag free)</i>

Business Fees

Business Deposited Item Returned	\$20/Item
Wire Transfer of Funds, Business Customer Through Online Banking <i>(Outgoing)</i>	\$30 Each
Wire Transfer of Funds, Business Customer Through Telephone Banking With PIN <i>(Outgoing)</i>	\$35 Each
Wire Transfer of Funds, Business Customer Through Online Banking <i>(International)</i>	\$45 Each
Wire Transfer of Funds, Business Customer Through Telephone With PIN <i>(International)</i>	\$50 Each

*No Overdraft or Insufficient Funds (NSF) fee on items \$5 or less. No Overdraft fee if, after paying an item, the ending balance in an account is overdrawn by \$10 or less. No more than 6 Overdraft or Insufficient Funds fees per business day. An item returned for Insufficient Funds may be presented again; however, ENB will not charge more than one NSF fee for the same item.

Personal Banking Solutions

Account Transition

Current Cecil Account	New ENB Account	ENB Account Features
Regular Checking	Classic Checking	
	\$50	Open Amount
	No	Interest
	—	Minimum for Interest
	26+	Age
	None	Fee
	No minimum balance requirement No monthly maintenance fee No direct deposit requirement Unlimited check writing Overdraft Protection available Monthly statements	Benefits

Current Cecil Account	New ENB Accounts		ENB Account Features
Student Checking	My Checking 101	Success Checking	
	13–17	18–25	Age
	\$25	\$25	Open Amount
	No	No	Interest
	—	—	Minimum for Interest
	None	None	Fee
	No monthly maintenance fee No minimum balance requirement Unlimited check writing Overdraft Protection available Monthly statements No direct deposit requirement Free book with financial tips	No monthly fee No minimum balance requirement Unlimited check writing Overdraft Protection available Monthly statements ATM free rebates for non-ENB ATM fees (up to \$15 per month)* No direct deposit requirement	Benefits

*ENB will refund up to \$15 per month for transactions conducted at non-ENB ATMs. ENB will still assess a service charge on all non-Allpoint ATM transactions.

Current Cecil Accounts	New ENB Account		ENB Account Features
NOW Interest Checking, Premium High-Yield Checking, Now High-yield Interest Bearing Account	Interest Checking		
	\$1,000		Open Amount
	Yes		Interest
	\$0		Minimum for Interest
	Balance Required to Obtain APY*	APY*	Rate
	\$0-\$49,999	0.05%	
	\$50,000-\$99,999	0.05%	
	\$100,000-\$249,999	0.05%	
	\$250,000-\$499,999	0.15%	
	\$500,000+	0.15%	
	\$15 if minimum balance falls below \$1,000		Fee
	No direct deposit requirement Earn interest on your entire balance Unlimited check writing Overdraft Protection available Monthly statements		Benefits

*Annual Percentage Yield effective April 23, 2026. Subject to change without notice.

Current Cecil Account	New ENB Account	ENB Account Features
Silver and Gold Checking	Carefree Club 50 Checking	
	\$50	Open Amount
	No	Interest
	—	Minimum for Interest
	50+	Age
	—	Rate
	None	Requirement and Fee
	No minimum balance requirement No monthly maintenance fee No direct deposit requirement Unlimited check writing First order of checks is free 10% discount on safe deposit box Monthly statements Overdraft Protection available	Benefits



Current Cecil Account	New ENB Account	ENB Account Features
Statement Savings	Statement Savings	
	\$100	Open Amount
	Yes	Interest
	\$0	Minimum for Interest
	0.05% APY*	Rate
	\$5 if minimum balance falls below \$100	Fee
	Eligible as Overdraft Protection for an ENB checking account Set up automatic transfers from checking accounts Quarterly statements	Benefits

Current Cecil Account	New ENB Account	ENB Account Features
Statement Savings – Maryland Uniform Transfers to Minors Act (MDUTMA)	Super Saver Custodial**	
	\$10	Open Amount
	Yes	Interest
	\$0	Minimum for Interest
	21 and under	Age
	0.05% APY*	Rate
	—	Fee
	Automatic transfers Quarterly statements ENB piggy bank at account opening – when it’s full, stop in and deposit Personal birthday card sent each year	Benefits

*Annual Percentage Yield effective April 23, 2026. Subject to change without notice.

**The Super Saver Club Membership and benefits are limited to children ages 12 and under. Limit one per child. Only with parent or guardian permission. Child must be present to receive deposit gift, with exception for newborns and infants.

Current Cecil Account	New ENB Account	ENB Account Features
Holiday Savings/Club Account	EZSave Club	
	\$1	Open Amount
	Yes	Interest
	\$1	Minimum for Interest
	0.05% APY*	Rate
	No minimum balance fee Required automatic monthly deposit from an ENB checking account Option to choose the month your transfer is made into your ENB checking account.	Benefits

Current Cecil Accounts	New ENB Account	ENB Account Features
Money Market Account, 8 Tier Jumbo Money Market	Personal Money Market	
	\$2,500	Open Amount
	Yes	Interest
	\$0	Minimum for Interest
	Balance Required to Obtain APY*	APY*
	\$0–\$9,999	0.10%
	\$10,000–\$24,999	0.20%
	\$25,000–\$49,999	0.30%
	\$50,000–\$99,999	0.85%
	\$100,000–\$249,999	0.85%
	\$250,000–\$499,999	1.04%
	\$500,000–\$999,999	1.04%
	\$1,000,000+	1.95%
	\$15 if minimum balance falls below \$2,500	Fee
	No minimum balance requirement to earn interest Tiered rates earn higher interest on higher balances Eligible as Overdraft Protection for an ENB checking account Monthly statements	Benefits

*Annual Percentage Yield effective April 23, 2026. Subject to change without notice.

Business Banking Solutions

Account Transition

Current Cecil Accounts		New ENB Account	ENB Account Features
Business Checking	Small Business Checking	Free Business Checking	
		\$100	Open Amount
		No	Interest
		None	Requirement and Fee
		<ul style="list-style-type: none"> No monthly service fee No minimum daily balance requirement No per-item fee No account analysis Payroll direct deposit with ENB Online Banking Overdraft Protection available Monthly statements No direct deposit requirement 	Benefits



Current Cecil Accounts	New ENB Account		ENB Account Features
High Yield Checking, NOW Interest Checking	Classic Interest Business Checking		
	\$1,000		Open Amount
	Yes		Interest
	\$0		Minimum for Interest
	Balance Required to Obtain APY*	APY*	Rate
	\$0–\$49,999	0.05%	
	\$50,000–\$99,999	0.05%	
	\$100,000–\$249,999	0.05%	
	\$250,000–\$499,999	0.15%	
	\$500,000+	0.15%	
	\$10 if minimum balance falls below \$1,000		Requirement and Fee
	No per-item fee No account analysis ATM access Payroll direct deposit with ENB Online Banking Overdraft Protection is available Monthly statements		Benefits

Current Cecil Account	New ENB Account	ENB Account Features
Statement Savings	Business Statement Savings	
	\$100	Open Amount
	Yes	Interest
	\$0	Minimum for Interest
	0.05% APY*	Rate
	\$5 if minimum balance falls below \$100	Requirement and Fee
	Eligible as Overdraft Protection for an ENB business checking account Monthly statements	Benefits

Current Cecil Accounts	New ENB Account	ENB Account Features
Money Market Account, 8 Tier Jumbo Money Market	Business Money Market Account	
	\$2,500	Open Amount
	Yes	Interest
	\$0	Minimum for Interest
	Balance Required to Obtain APY*	Rate
	\$0–\$9,999	0.15%
	\$10,000–\$24,999	0.25%
	\$25,000–\$49,999	0.35%
	\$50,000–\$99,999	0.90%
	\$100,000–\$249,999	0.90%
	\$250,000–\$499,999	1.04%
	\$500,000–\$999,999	1.04%
	\$1,000,000+	1.95%
	\$15 if minimum balance falls below \$2,500	Requirement and Fee
	No minimum balance required to earn interest Tiered rates with higher yields on higher balances Eligible as Overdraft Protection for an ENB business checking account Access funds by check, ATM, ENB Online Banking, or in person	Benefits

*Annual Percentage Yield effective April 23, 2026.
Subject to change without notice.

Locations & Hours

Ephrata National Bank Community Banking Offices are conveniently located throughout Lancaster, Lebanon, and Berks counties and Cecil County, Maryland. With friendly staff, we're always here to serve you with a smile and help with your banking and financial needs.

PENNSYLVANIA

- 1 Akron**
351 S. Seventh Street
Akron, PA 17501
- 2 Blue Ball / East Earl**
110 Marble Avenue
East Earl, PA 17519
- 3 Denver**
1 Main Street
Denver, PA 17517
- 4 Elizabethtown**
222 South Market Street
Elizabethtown, PA 17022
Limited service office for opening loans & deposit accounts only. Hours by appointment.
- 5 Ephrata Cloister**
809 Martin Avenue
Ephrata, PA 17522
- 6 Ephrata Main Street**
31 E. Main Street
Ephrata, PA 17522
- 7 Ephrata Main Street Drive-Up**
42 E. Main Street
Ephrata, PA 17522
- 8 Georgetown / Quarryville Drive-Up**
1298 Georgetown Road
Quarryville, PA 17566
- 9 Hinkletown / New Holland**
935 N. Railroad Avenue
New Holland, PA 17557
- 10 The Candy Factory**
342 N. Queen Street
Lancaster, PA 17603
Limited service office for opening loans & deposit accounts only. Hours by appointment.
- 11 Leola**
361 W. Main Street
Leola, PA 17540
- 12 Lititz**
1 E. Main Street
Lititz, PA 17543

- 13 Lititz Kissel Hill**
3190 Lititz Pike
Lititz, PA 17543
- 14 Manheim**
1 N. Penryn Road
Manheim, PA 17545
- 15 Morgantown**
6296 Morgantown Road
Morgantown, PA 19543
- 16 Myerstown**
615 E. Lincoln Avenue
Myerstown, PA 17067
- 17 Quarryville**
101 East State Street
Quarryville, PA 17566
- 18 Strasburg**
60 Historic Drive
Strasburg, PA 17579
- 19 Tec Centro**
57 Laurel Street
Lancaster, PA 17603
Limited service office for opening loans & deposit accounts only.

MARYLAND

- 20 Elkton**
127 North Street
Elkton, MD 21921
- 21 Fair Hill**
4434 Telegraph Road
Elkton, MD 21921
- 22 North East**
108 North East Plaza
North East, MD 21901
- 23 Rising Sun**
56 Rising Sun Town Centre
Rising Sun, MD 21911

Contact Us

Customer Solutions Center

(877) 773-6605

Monday – Friday 8 am – 6 pm
Saturday 8 am – 12 pm

Main Mailing Address

PO Box 457
Ephrata, PA 17522

Website

EPNB.com

Online and Mobile Banking
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(888) 878-2265
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