

SHIPPENSBURG, PA | May 3, 2016

Orrstown advisor earns retirement income certification

Brad Gerlach, vice president and financial advisor for Orrstown Financial Advisors, has earned the Retirement Income Certified Professional, or RICP®, designation from The American College in Bryn Mawr, Pa.

To earn the certification, Gerlach had to complete numerous courses and exams in addition to meeting stringent ethics requirements. The focus of the program includes mastering retirement planning as well as portfolio management techniques.

“Many of my clients ask about retirement income planning, Social Security, health insurance and housing decisions, and taxes. Because those items were a focus of this designation, it was important to me to earn the certification,” said Gerlach.

Gerlach has been with Orrstown Bank for 20 years. He works in the branch on Village Drive in Carlisle.

END

With about \$1.3 billion in assets, Orrstown Financial Services, Inc. and its wholly-owned subsidiary, Orrstown Bank, provide a full range of financial services through 22 locations throughout Pennsylvania and Maryland. Orrstown Bank is an Equal Housing Lender and its deposits are insured up to the legal maximum by the FDIC. Orrstown Financial Services, Inc.'s stock is traded on Nasdaq (ORRF). More information available at www.orrstown.com.

Securities offered through Cetera Advisor Networks LLC, member FINRA/SIPC

Investments are:

- *Not FDIC/NCUSIF insured*
- *May lose value*
- *Not financial institution guaranteed*
- *Not a deposit*
- *Not Insured by any federal government agency.*

Cetera is under separate ownership from any other named entity



PHOTO CAPTION

Brad Gerlach, vice president and financial advisor for Orrstown Financial Advisors, has earned a special certification for providing advice on planning for income after retirement.