

Orrstown Bank Loan and Deposit Products As of April 1, 2026								
<i>PERSONAL CHECKING PRODUCTS</i>	<i>PERSONAL SAVINGS PRODUCTS</i>	<i>INDIVIDUAL RETIREMENT ACCOUNTS (IRAs)</i>	<i>BUSINESS CHECKING PRODUCTS</i>	<i>BUSINESS SAVINGS PRODUCTS</i>	<i>CONSUMER LOANS & MORTGAGES</i>		<i>COMMERCIAL LOANS & MORTGAGES</i>	
Relationship Checking	Essential Savings	Traditional IRA	Everyday Business Checking	Preferred Business Money Market	Mortgages (Fixed & Adjustable Rate)	Medical Doctor/Dentist Programs	Commercial Term Loans	United States Department of Agriculture Program Lending
Momentum Checking	Momentum Savings	IRA Money Market	Business Interest Checking	Relationship Business Money Market	Construction to Permanent Mortgages	Home Equity Installment Loans	Commercial Time Note	Small Business Administration Program Lending
Interest Checking	Relationship Money Market	IRA Certificate of Deposit	Treasury Management Accounts	Municipal/Public Money Market	Improved and Unimproved Lot Loans	Home Equity Lines of Credit	Commercial Construction Loans	
Growth Checking	Preferred Money Market			Advantage Plus Business Money Market	Jumbo Mortgage Loans	Personal Loans – secured and unsecured	Commercial Mortgages	
	Health Savings				Federal Housing Administration Mortgage Loans	Personal Lines of Credit – secured and unsecured	Commercial Lines of Credit	
	Certificate of Deposits				Veterans' Administration Mortgage Loans	Vehicle Loans	Commercial Letters of Credit	
	Advantage Plus Personal Money Market				United States Department of Agriculture Mortgage Loans	Bridge Loans	Commercial Guidance Lines of Credit	
					First Time Homebuyer Programs	CRA Mortgage	Formula Based Lines of Credit	

For additional details on Orrstown Bank products and services, please visit www.Orrstown.com.

Orrstown Bank Services As of April 1, 2026					
<i>CONSUMER SERVICES</i>	<i>BUSINESS SERVICES</i>	<i>OTHER MISCELLANEOUS SERVICES</i>		<i>INTERNET/ONLINE & MOBILE BANKING SERVICES</i>	
Debit Cards	Business Debit Cards	Direct Deposit	Wire Transfers	Interbank Transfers	Electronic Statements
Credit Cards	Business Credit Cards	Night Deposit	Automated Teller Machines	Electronic Bill Pay	Person to Person Transfer
Private Banking	Remote Deposit Capture	Bank-by-Mail	Cashier Checks	Online Deposits (Application Only)	Online Mortgage Applications & Pre-Qualifications
	ACH Processing	Telephone Banking	Foreign Currency ²	Online Loans (Application Only)	Remote Deposit (Consumer)
	Treasury Management Services	Overdraft Protection		Online Alerts	Digital Payments
	Merchant Services	Safe Deposit Boxes ¹		Real-Time Rates	Card Swap
				Customer Service Messaging (Online Banking and Mobile Application)	
				Check Reordering	

¹ Safe deposit boxes are not available at the follow branches: Lindle Road (Harrisburg), Hunt Valley, Shrewsbury, Lancaster City, and South Hanover.

² May require advance order.