



ENB Financial Corp

FOR IMMEDIATE RELEASE

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ENB Financial Corp Announces Quarterly Cash Dividend

(January 19, 2022) -- Ephrata, PA -- ENB Financial Corp (OTCQX: ENBP), declared a first quarter cash dividend today, January 19, 2022, of \$0.17 per share, an increase of \$0.01, or 6.3%, from the dividend paid in the first quarter of 2021, and maintaining the dividend paid in the fourth quarter of 2022. The decision to maintain the dividend at the current level was made in order to protect the capital levels of the Corporation after two years of elevated balance sheet growth. The dividend applies to all shareholders of record as of February 15, 2022, and is payable on March 15, 2022. Shareholders will receive \$0.17 for each share of ENB Financial Corp common stock owned as of the record date.

ENB Financial Corp, headquartered in Ephrata, PA, is the bank holding company for its wholly-owned subsidiary Ephrata National Bank. Ephrata National Bank operates from twelve full-service locations in Lancaster County, southeastern Lebanon County, and southern Berks County, Pennsylvania, with the headquarters located at 31 E. Main Street, Ephrata, PA. Ephrata National Bank has been serving the community since 1881. For more information about ENB Financial Corp, visit the Corporation's web site at www.enbfc.com.

Notice Regarding Forward Looking Statements

This news release may constitute forward-looking statements for purposes of the Securities Act of 1933, as amended, and the Securities Exchange Act of 1934, as amended, and as such may involve known and unknown risk, uncertainties and other factors which may cause the actual results of ENB Financial Corp to be materially different from future results expressed or implied by such forward-looking statements. These forward-looking statements can be identified by use of terminology such as "expect", "plan", "anticipate", "believe", "estimate", and similar words that are intended to identify such forward-looking statements. These forward-looking statements are based on management's current expectations, assumptions, estimates, and projections about the Corporation, the financial services industry, and the economy. The Private Securities Reform Act of 1995 provides safe harbor in the event the projected future operations are not met. There are a number of future factors such as changes in fiscal or monetary policy, or changes in the economic climate that will influence the Corporation's future operations. These factors are difficult to predict with regard to how likely and to what degree or significance that they would occur. Actual results may differ materially from what may have been forecasted in the forward-looking statements. We are not obligated to publicly update any forward-looking statements to reflect the effects of subsequent events.

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