

PRESS RELEASE

FOR IMMEDIATE RELEASE

Contact: Lauren J. Muzzy Vice President Corporate Relations Officer 717.339.5103 lmuzzy@acnb.com

ANDREA J. REED JOINS ACNB BANK

GETTYSBURG, PA, January 8, 2024 --- Andrea J. Reed has joined ACNB Bank in the position of Community Banking Manager of the East Berlin Office located at 1677 Route 194 North, East Berlin, PA. In this role, Ms. Reed is responsible for welcoming current and prospective customers, fulfilling customers' needs for banking products and services, building relationships within the local community, and managing the office staff. She can be reached during business hours at areed@acnb.com or 717.339.5014.

Ms. Reed's professional experience includes more than 30 years in the banking industry in southcentral Pennsylvania and central Maryland. Prior to joining ACNB Bank, she served as vice president and multi financial center manager for 12 years for a bank with offices in Hanover and Shrewsbury, PA. She was born in Baltimore, MD, and is a graduate of Francis Scott Key High School in Union Bridge, MD. Ms. Reed earned an Associate of Arts in business management and banking from Carroll Community College in Westminster, MD. She resides in Littlestown, PA, with her husband, John Reed Sr. They have two adult children -- John Reed Jr. and Jessica Reed – and three grandchildren.

ACNB Bank is a wholly-owned subsidiary of ACNB Corporation, an independent \$2.4 billion financial holding company headquartered in Gettysburg, PA. Originally founded in 1857 on Gettysburg's Lincoln Square, ACNB Bank serves its marketplace with banking and wealth management services, including trust and retail brokerage, via a network of 26 community banking offices and three loan offices located in the Pennsylvania counties of Adams, Cumberland, Franklin, Lancaster and York and the Maryland counties of

ACNB BANK

Press Release/Andrea J. Reed Joins ACNB Bank

January 8, 2024

Page 2 of 2

Baltimore, Carroll and Frederick. Affiliated with ACNB Bank is ACNB Insurance Services, Inc. of

Westminster, MD, a full-service insurance agency with licenses in 44 states and the other wholly-owned

subsidiary of ACNB Corporation. The agency offers a broad range of property, casualty, health, life and

disability insurance serving personal and commercial clients through office locations in Westminster and

Jarrettsville, MD, and Gettysburg, PA. For more information regarding ACNB Bank, please visit acnb.com.

#



ACNB #2024-1 January 8, 2024

PHOTO ATTACHMENT