

FAQs for 1st Colonial Bank Acquisition – Legal Conversion

General Questions about Mid Penn Bank

Who is Mid Penn Bank?

Mid Penn Bank was founded in 1868. Headquartered in Millersburg, PA, Mid Penn Bank and its holding company, Mid Penn Bancorp, Inc., are committed to providing customers with quality banking services. The bank is also committed to local decision making and support of its local communities.

Where is Mid Penn Bank located/how sizable is Mid Penn Bank?

Mid Penn Bank has grown to approximately \$7 billion in assets and has retail locations that serve customers throughout Pennsylvania and central New Jersey. Mid Penn Bank offers an extensive line of products and services while maintaining great customer service and local support to the communities we serve.

Is Mid Penn Bank a safe secure bank?

Mid Penn Bank is a Pennsylvania state-chartered, FDIC-insured and federally-regulated bank in good standing. For further information, please visit Mid Penn Bank's Investor Relations page on our website at investors.midpennbank.com.

Where can I get more information about Mid Penn Bank?

For complete information about Mid Penn Bank, please visit our website at midpennbank.com.

What is Mid Penn Bank's Routing Number?

031308807

Financial Center Questions

Will my Financial Center be closed?

No.

Will my Financial Center be closed over conversion weekend?

Yes. On Saturday, April 25, 2026, all 1st Colonial Bank Financial Centers will be closed to migrate all accounts to Mid Penn Bank systems. If you have any questions, please call our Call Center Saturday or Sunday April 25-26, 2026, at 866-642-7736. Mid Penn Bank's Call Center team will be available to answer questions between 8:30am-5:00pm.

***Will the Financial Center's scheduled days or hours change?**

All Financial Centers will continue to operate under the same hours.

**Any modification to the hours of operation at Financial Center locations will be communicated no less than 30 days in advance of the change.*

When can I start using Mid Penn Bank Financial Centers?

While the bank's operating systems will not be converted until the weekend of April 25, Mid Penn Bank will legally acquire 1st Colonial Community Bank on February 28. Therefore, starting on March 2, 2026, you will be able to use all Mid Penn Bank Financial Centers for all transactions. Until that time, you can also withdraw cash with no surcharge fee at any Mid Penn Bank or 1st Colonial ATM location.

Personal Deposit Account, ATM and Debit Card Questions

Will there be any changes to my personal checking, savings, money market, CD, IRA, or Club account?

There may be changes to your account(s) such as the elimination of a minimum balance fee, but many of the same features will apply. More detailed information will be provided to you in our conversion guide which will be mailed prior to the April 27, 2026, conversion. A copy of our conversion guide will also be available on the Mid Penn Bank website and at your local financial center beginning Wednesday, March 18, 2026.

How soon can I open a Mid Penn Bank account?

You can open a Mid Penn Bank account today at any Mid Penn Financial Center or online at www.midpennbank.com. Starting on March 2, 2026, you will have the ability to open a Mid Penn Bank deposit account at any 1st Colonial financial center. If you are interested in a loan, we can help you apply and get started today at any location.

Will my deposit account number change?

We do not anticipate that this will be the case. However, if your account number changes for any reason, you will be notified in advance.

Will I need to order new checks?

Unless we identify that your account number must be changed, you will be able to continue to use your 1st Colonial checks. When you need to reorder checks or deposit slips, please place a new order by visiting or calling your Financial Center. Mid Penn Bank will provide a complimentary first order of checks free.

What about my direct deposit of social security, payroll, or annuity, etc. coming into my account?

These transactions will continue to be processed exactly as they have been in the past. All direct deposits will continue to be credited to your account(s) without interruption. New transactions initiated on or after April 25, 2026, should be submitted with the Mid Penn Bank routing number, **031308807**, and your current account number. If notified of an account number change, the new account number will be used on or after April 25, 2026.

What about my insurance, cable TV, gym membership, etc. that are directly debited from my account?

Electronic transactions and automatic payments will continue to be processed exactly as they have been in the past. All automatic debits will continue to be charged to your account(s). (If you have recurring payments set up on your debit card, those will need to be rescheduled using your new Mid Penn Bank debit card number.) New transactions initiated on or after April 25, 2026, should be submitted with the Mid Penn Bank routing number, **031308807**, and your current account number. If notified of an account number change, the new account number will be used on or after April 25, 2026.

Will my debit card number remain the same?

Your debit card will be reissued under Mid Penn Bank with a new card number.

When can I expect my new debit card?

All reissued debit cards will be mailed by the first week of April. If you have recurring payments set up on your debit card, those will need to be rescheduled using your new Mid Penn Bank debit card number.

When can I start using Mid Penn Bank ATMs without being charged?

Currently, 1st Colonial customers can use Mid Penn Bank ATMs without being charged a fee by either institution. Mid Penn customers may likewise use any 1st Colonial ATM without a surcharge.

***I am a customer of both Mid Penn Bank and 1st Colonial. How will this affect my FDIC coverage?**

The FDIC considers your deposit accounts separately insured for a grace period of 6 months after the acquisition date, February 28, 2026. The grace period will give you the opportunity to restructure your accounts, if necessary.

**CDs are an exception, which will be covered separately until the maturity date. This allows you to avoid a penalty for an early withdrawal.*

Safe Deposit Box Questions

What happens to my safe deposit box?

The location of your safe deposit box and your ability to access it will remain the same.

What about annual rent charges and due dates?

We anticipate that your payment due date will not change. Any changes in the rent charge will be communicated in your annual Safe Deposit Box billing notice which is generated 30 days prior to your rent due date.

Online, Mobile and Telephone Banking Questions

Will online banking stay the same?

You will continue to use 1st Colonial online banking until April 24, 2026. After 4:00 PM on April 24, your 1st Colonial online banking will be transitioned to Inquiry Only. You will not be able to perform transfers or deposits.

Access to Zelle and External Transfers will be disabled as of April 22, 2026. You will need to re-register for Zelle and External Transfer access as this information cannot be converted.

Starting Monday, April 27 at 8:00 AM, you will be able to log into Mid Penn Bank's online banking platform. Please review the Conversion Guide for login instructions and additional information about logging into Mid Penn Bank's online banking system, the mobile banking app and telephone banking.

PLEASE BE SURE TO ACCESS ONLINE BANKING AND DOWNLOAD ANY 1ST COLONIAL STATEMENT COPIES YOU MAY NEED. ALSO, DOWNLOAD ANY ACCOUNT TRANSACTIONS INTO YOUR ACCOUNTING SOFTWARE BEFORE 4:00 PM ON FRIDAY, APRIL 24. FINALLY, IF YOU NEED TO ACCESS YOUR BIL PAY HISTORY, DOWNLOAD ANY BILL PAYMENT HISTORY BEFORE 4:00 PM ON FRIDAY, APRIL 24.

What about my eStatements?

You may sign up for eStatements when you enroll or log into Mid Penn Bank's online banking using a browser or any time thereafter by logging in using a browser and selecting your Profile to make changes. Historical 1st Colonial eStatements will not be available in Mid Penn Bank's online banking. Please log into your 1st Colonial online banking before 4:00 PM on April 24 and save copies of any 1st Colonial Bank eStatements you will need. If you need a historical statement, please visit your local Financial Center to obtain a copy.

When will I be able to use Mid Penn Bank's personal mobile banking app?

You will have access to Mid Penn Bank's free personal mobile banking app, along with mobile check deposit, beginning Monday April 27, 2026. Once enrolled in Personal Online Banking, your same credentials will serve as your mobile app login credentials. Search and download the "Mid Penn Bank Mobile Banking" app for personal online banking.

***When will I be able to use Mid Penn Bank's business mobile banking app?**

You will have access to Mid Penn Bank's free business mobile banking app, along with mobile check deposit, beginning Monday April 27, 2026. Search and download the "Mid Penn Bank Business Mobile" app for business online banking. Most business users will need to enroll for this service since it was not previously available from 1st Colonial Community Bank. Mid Penn Bank will extend mobile banking services to business administrators automatically. Business administrators can also assign mobile banking services to additional company users, if it is needed for other business users. Else, a form will need to be completed for the Bank to add mobile banking services to additional users.

****Business mobile users will need a Software Activation Key when enrolling for mobile banking. The Activation Key is available to business customers who are Administrators in Business Online Banking. When a business Administrator logs in on a browser, search under the user's profile name at the top right. Choose "Edit My Profile" under the profile name to locate your activation key. Then search for Software Activation Key. Non-Administrator users can retrieve your activation key from your company Administrator if mobile banking permissions are granted by your company administrator.***

When will I be able to use Mid Penn Bank's telephone banking (Telebanker) service?

You will be able to use Mid Penn Bank's telephone banking system (Telebanker) on Monday, April 27, 2026. You can call our Telebanker at: 1-888-MID-PENN (888-643-7366). Telebanker is a free and secure bank-by-phone service that allows you to access account information and perform routine transactions 24 hours a day, 7 days a week. We will assist with verifying you and then provide you with a temporary PIN to access the system.

What will happen to my External Transfers?

External transfers, transfers conducted between us and another external bank account, cannot be converted to Mid Penn Bank's online banking system. Please log into your 1st Colonial online banking by April 23 to save a current list of external transfer financial institutions you have established and your account numbers, if needed. Once you have logged into your Mid Penn Bank online banking login starting April 27, you will be able to enroll in external transfers and reestablish your external transfers.

***How do I enroll in External Transfers with Mid Penn Bank?**

Starting April 27, you can log into your personal online banking login. Once logged in, choose “More Options” from the menu options. Within the More Options page, you will find a secure form that should be completed and submitted to request enrollment into External Transfer services with Mid Penn Bank. The form is called “External Transfer Enrollment Form.”

***Note: You must log in using a browser to access the More Options page. The More Options page is not available from the mobile app.

What will happen to my Bill Pay?

The Bank is working to convert bill payees and recurring payments for bill pay users. However, Bill Pay **HISTORY** cannot be converted. If you need access to a list of your previous bill payments for tax purposes, business purposes, personal purposes, etc., please log in and download your bill pay history before April 24, 2026, at 4:00 PM.

What about my Bill Pay history?

Bill pay history cannot be converted. All bill pay users who want to save a copy of their bill pay history should log into their bill pay and download history prior to or by April 24, 2026, at 4:00 PM.

Pricing and Fee-Related Questions

Will there be any changes to interest rates on 1st Colonial accounts?

If you currently have a savings, money market, or interest-bearing checking account with 1st Colonial Bank, the variable interest rates for these accounts will continue to be subject to change at any time. Any 1st Colonial Bank CD, termed IRA, or Club account will continue to earn the same interest rate in effect April 24 until the maturity date following this date.

After the merger, will there be any changes to the service fees related to my 1st Colonial accounts?

Yes, there will be some changes to the service fee structure related to your accounts, all of which will be outlined in our conversion guide and disclosure booklet. Most Mid Penn Bank deposit accounts have no minimum balance charge, no monthly fee, and no nuisance fees.

Loan Account Questions

Will there be any changes to my loan with 1st Colonial?

There will be no changes to the terms and conditions of your existing loan, including your payment amount, due date, maturity date or fees. Please continue using your existing 1st Colonial billing statement for loan information and payments until you receive your new Mid Penn Bank billing statement.

Will the interest rate on my loan remain the same?

The contractual rate on your loan will not change as a result of the conversion.

***How will my interest be accrued?**

Mid Penn Bank loan products accrue interest from billing date to billing date. Depending on your loan product, this may cause the interest on your first bill to be a slightly different amount than you are accustomed to. Your interest rate will not change.

**Mortgages accrue interest according to the amortization schedule.*

**SBA loans accrue interest based on the regulatory requirement pertaining to that loan.*

When will I receive my new billing statement?

Final conversion plans are still being discussed. This will be answered in an FAQ for System Conversion.

Where should I mail my loan payment?

Beginning April 27, 2026, you can begin mailing your loan payments to:
Mid Penn Bank, Loan Operations, 2405 Park Dr, Harrisburg, PA 17110.

Where should I send escrow insurance and tax information?

Beginning April 27, 2026, you can email or begin mailing your tax and insurance bills to:
Escrow@midpennbank.com or Mid Penn Bank, Loan Operations, 11 N 2nd St Clearfield, PA 16830.

My loan payment is debited from my checking account – will that continue?

Final conversion plans are still being discussed. This will be answered in an FAQ for System Conversion.

Cash Management Services

Mid Penn Bank offers a complete suite of Cash Management products and services for businesses to gain optimal insight into their finances and provide you with the functionality and security you need to grow. Cash Management services include ACH Origination, Online Wire Transfers, Check and ACH Positive Pay, Remote Deposit and Sweeps. In addition, Mid Penn offers CDARS and ICS accounts as well as Merchant and Credit Card services. If you have any specific questions today and would like to have more information, please contact Cash Management Customer Care at 1-888-999-2644.

Insurance and Risk Management

Mid Penn Bank offers Insurance and Risk Management to protect what you have built, whether it's a business, a lifestyle, or a legacy. Our product is Insurance, but it's really more than that: We protect what's most important to you so you can grow your business and support your family. If you have questions and would like to have more information, please contact us at 717-257-9018, insurance@mpbfinancial.com, or visit our website at www.midpennbank.com/insurance.

Private Banking

Private Banking is a specialized service that is available to high net-worth customers. Customers that meet the criteria to be eligible for Private Banking, will be serviced and assisted by the MPB Private Banking Department. If you have questions and would like to have more information, please visit our website at www.midpennbank.com/private-bank and connect with a Private Banker today.

Retail Investment Services

Mid Penn Bank offers a variety of Retail Investment Services through Mid Penn Financial Services via Osaic Financial Institutions. If you have any specific questions today and would like to speak to a member of Mid Penn Financial Services, please contact Julie Bramlitt, Senior Vice President and Financial Services Sales Manager, directly at 717-317-1113.

Trust & Wealth Management Service

Mid Penn Bank offers a variety of Trust and Wealth Management products to help you achieve your financial goals. If you have any specific questions today and would like to speak to a member of Mid Penn's Trust Department, please contact Joe Paese, First Executive Vice President and Director of Trust and Wealth Management, directly at 717-562-1097.