

Capitol Research Division
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UNIVEST 2002 ANNUAL REPORT



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At every stage in life, a little hand holding
never hurt anyone.

First job, first investments, first child, first home. When you're just beginning your life as an adult, a world of financial firsts lies ahead. *First Solutions* is Uninvest's package of products and services designed exclusively to meet these growing needs.

As time passes, of course, your needs change. Jobs with long hours, kids with lots of after-school activities, religious and civic involvement, looking out for aging parents—everything takes time. And when your life is this full, it's hard to find the time and experts to manage your financial life. Uninvest can help again, with *Prime Solutions*.

After working long and hard to achieve your goals, you look forward to reaping the rewards and sharing them with future generations. Uninvest's *Classic Solutions* is a special package of banking, insurance and investment products and services to help customers get the most out of their money during these important years.

The lifecycle segmentation we began in 2001 led us to the introduction of our proprietary Lifestage Benefits Program in 2002. These customized offerings strengthen our relationships with our customers, showcase our integrated financial services and provide a significant competitive advantage.



A Year of Growth

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We are pleased and grateful to report another year of solid performance, increased earnings, and penetration into new markets for Univest Corporation. Our financial performance reflects another strong record year with net income reported of \$21,106,000. This represents a 9.9% increase over \$19,210,000 for 2001.

America's business landscape was forever altered with the proliferation of corporate misdeeds which, coupled with a challenging economic environment, have eroded investor confidence across our nation. Univest's values, beliefs, and high standard of conduct have been a hallmark of our organization since its founding in 1876. Thus throughout 2002, Univest was evermore diligent in its effort to create and sustain long-term shareholder value. Looking ahead, we continue to focus on upholding our high standard of integrity, core values and discipline while managing through the turbulent times.

We embarked on the final leg of our journey to reposition Univest as an integrated financial solutions provider. In 2002, we announced plans to combine Union National Bank and Trust Company and Pennview Savings Bank to form one banking subsidiary—Univest National Bank and Trust Co. The final step in aligning our banking franchise as well as our investment and insurance groups under the Univest name was completed on January 18, 2003. We've worked hard at building and enhancing the Univest brand and look forward to the opportunities that lie ahead.

Today, Univest's operations extend far beyond the commercial banking industry where the brand began one hundred and twenty-six years ago. Univest companies market and support banking, investments, insurance, trust and wealth management. We continue to enhance our range of financial products and services for consumers and business customers. One such enhancement in 2002 was the addition of the Lifestyle Benefits Program, three distinct product packages

designed to support our brand promise of providing financial solutions for life.

In order to build loyal relationships with customers throughout our market, significant effort was made to define our competitive strategy and create a corporate-wide environment that is customer-centered. In 2002, to further enhance our focus on building strong customer relationships, we purchased a Customer Relationship Management (CRM) system. An internal team is working on integrating the CRM business philosophy throughout Univest. The CRM system is an advanced tool we will use to implement customer-focused strategies that will help Univest achieve growth, profitability, and market leadership. Implementation of our CRM strategies will be completed in phases with the first phase scheduled for completion in the spring of 2003.

Despite the challenging economy, Univest's asset quality continues to be strong. As a result, our charge-off and nonperforming asset levels compare favorably to those reported by many of our industry peers. Another focus in 2002 was rigorous expense control. Our efforts in streamlining and expense management will continue as we search for ways to make Univest more efficient while maintaining our high level of customer service.

Univest is a dedicated partner with our communities and we strive to foster a work environment that encourages employees to become involved in their communities from a service and leadership standpoint. Early in 2002, we launched "Helping Hands," a new program created to increase the number of volunteers involved with local charitable and community organizations throughout Bucks and Montgomery

Counties. The program's primary goal was to inform our employees, customers and the public of the types of volunteer opportunities available. The Univest Grand Prix also returned in 2002 following its cancellation last year due to the tragic events of September 11. The communities touched by the race have shown tremendous support, cooperation and enthusiasm in embracing this exciting, international cycling event. Another notable volunteer accomplishment in 2002 was the completion of the Univest Habitat for Humanity project. Employees, directors and friends unselfishly gave their time and talents to construct a duplex in Norristown which allowed two deserving families to enjoy the holidays in their new homes.

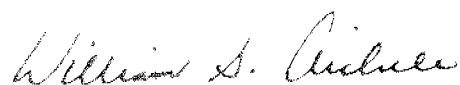
Univest heightened its presence in Bucks County with the opening of a branch in Doylestown in August. Our strategic expansion into Bucks County continued with an announcement early in 2003 to acquire First County Bank. Headquartered in Doylestown, First County has five branches in central and lower Bucks County. Pending regulatory approval, the transaction is anticipated to close in April 2003 and is expected to be accretive to earnings in the first full year. The First County acquisition is a natural extension of Univest's growth throughout Bucks County, and we look forward to providing financial solutions for life in our expanded market.

During this past year several long-term associates retired from their positions with Univest. In July 2002, T. Harry Hunter, III, Vice President of Special Assets, retired after 33 years of

service. Norman L. Keller, President of Pennview Savings Bank and Secretary of Univest Corporation, retired in August 2002 after 41 years of service. In October 2002, Bette L. Antrim, Branch Manager, and Dawn R. Walker, Trust Officer, retired after 36 years and 25 years of service, respectively. We want to thank Harry, Norman, Bette and Dawn for their many years of dedication, loyalty and service to Univest Corporation.

Univest's accomplishments in 2002 are the direct result of the dedication and commitment of the Univest employees. We sincerely thank them for their energy and enthusiasm as we strive to be the financial provider of choice in our market. Please take a few moments to review the subsequent pages in this report, which convey the progress and achievements we have made in 2002. On behalf of the entire Univest family, we look forward to serving you, and thank you for your continued support.

Sincerely,



He gives strength to the weary and increases the power of the weak...but those who hope in the Lord will renew their strength. They will soar on wings like eagles; they will run and not grow weary, they will walk and not faint.

Working hand in hand to drive success

During the year, we introduced new products and services, expanded into new markets and generated excitement and visibility with adventurous new programs and promotions. The launch of our segmented Lifestyle Benefits Program was a significant step toward driving our way to providing fully integrated financial solutions for the various lifestyles of our customers.

And when it came to "revving" up excitement for our new Lifestyle Benefits Program, we started things off in high gear with the Univest Classic Summer Sweepstakes. The grand prize in this thrilling summer-long event was a two-year lease on a sleek, redesigned Ford Thunderbird convertible. The sweepstakes drew attention to our new name, while the appeal of the car generated traffic from both customers and non customers alike.

The Lifestyle Benefits Program includes a rewards program based on combined deposit and loan balances. As a result of both the tailored benefits and the rewards program, we noticed a significant increase in new checking accounts during the promotion and attracted the attention of local, regional and national media.

The 5th Annual Univest Grand Prix was a cycling success. The weather was perfect, the crowd was enthused and the number of participating athletes was amazing. The day started off with the Cyclosporfil, headed by the dedicated Univest team and Floyd Landis, a notable rider from the Tour de France. As far as winners go, this year's race was dominated by a strong American field. For the men, 8 out of the 10 finalists were American with Todd Herritt, of CRCA/Think Racing, dominating the champion spot. For the women, 9 out of the 10 were from American teams, with Jeannie Longo of Paris Cycliste Olympique of France taking top honors. Congratulations to all the participants and thank you to everyone who helped make it a memorable day. Excitement is already building for the 2003 Univest Grand Prix in September.



With strategies in hand, growing our corporate business

Through our Participatory Marketing Planning process, we focused on enhancing the management of our corporate relationships through carefully designed acquisition, penetration and retention strategies.

Our Corporate Business Development team is responsible for utilizing products and services from all divisions of the organization to acquire new business relationships. Prospects are contacted through personal visits, referrals from attorneys and accountants, and by doing follow-up to quarterly direct marketing initiatives as was seen with our unique corporate "drip" glove campaign. Reinforcing our tagline, "A little handholding never hurt anyone," pairs of gloves, each with a different theme and message, were mailed to a select group of business prospects periodically throughout the year. The campaign's goal was to create business opportunities and enhance the corporate sales process. To date, the results have been very favorable and plans are underway to continue the campaign in 2003.

Our penetration strategies are designed to deepen and broaden relationships with our customers. We take the time to listen to and understand their needs, then suggest appropriate insurance, investment and deposit alternatives as solutions.

Relationship management for our business customers also means managing relationships with the owners and key managers of these companies, meeting their personal financial needs for deposit accounts, residential mortgages, home equity loans and investment, insurance and trust services.

Relationship managers are responsible for executing Uninvest's retention strategies. To meet our overall strategic objective of increasing the number of corporate relationships year after year, we work hard to retain our existing customers. The electronic delivery of daily sweep notices was a service enhancement that benefited our customers while resulting in a significant savings to Uninvest.

Continuing education and development of our lending staff focused on supporting the integration of all financial services offered at Uninvest, and techniques to maintain a quality loan portfolio in a changing economy.

Hands on help to our communities

We encourage our employees to be active members of their communities, and a matching day program is offered to employees who volunteer on their time off.

Univest is committed to being a vital and active citizen in the communities we serve. We support the programs, services and other activities of more than 250 community organizations delivering a wide spectrum of social, civic and cultural benefits, and we often provide hands-on assistance through the many volunteer activities of our employees.

During the past two years, groups of employees, directors and friends have volunteered their time on Saturdays to complete construction on two new

Habitat for Humanity homes in Norristown that were sponsored by Univest. Supervised by skilled workers, many of our employees not skilled in construction trades made a positive difference in those communities. Other employees were active in coordinating the volunteer work schedules.

To promote volunteerism throughout Bucks and Montgomery counties, we launched our new "Helping Hands" program to generate awareness and increase the number of volunteers involved with local charitable and community organizations.

During a "Helping Hands Day," interested members of the public learned about the immediate needs in our communities and opportunities to volunteer.

We take very seriously our social corporate responsibility to reach out to all segments of the community. We make community development loans and grants to qualified non-profit 501(c)3 organizations that work with under-served communities in strengthening the quality of community life and individual opportunities. Our commitment to building strong communities has earned us an "Outstanding" rating under the Community Reinvestment Act.

Univest is also a leader in the Community Lenders Community Development Corporation (CDC). Now in its fourth year, this consortium of community banks continues to expand its presence in Bucks and Montgomery Counties by providing low-interest financing for affordable housing and other community development projects. In addition to lending, Univest donates office space and other facilities for the CDC's operation and provides employee expertise on its board and committees.



TAKING CUSTOMERS IN HAND
WITH A WEALTH OF SOLUTIONS

Our broker-dealer formally became Uninvest Investments, Inc., early in 2002. We offer individual securities, mutual funds, variable and fixed annuities and other investment products to help clients achieve financial empowerment.

It's no secret the investment climate of 2002 remained, in a word, challenging. Our financial advisors overcame a weakened economy by working hard to identify the needs of customers of various lifestages and by stressing the time-tested philosophies of diversification, asset allocation and market timing.

Our Wealth Management group of senior financial advisors continued to focus on solutions that integrate investment management, trusts, brokerage services, insurance and banking solutions along with sound financial advice. Investment products are also an important component of the Lifestage Benefits Program.

Throughout 2002, we provided both current and prospective clients with coping strategies as we conducted informative seminars on investing, retirement and estate planning. These events benefited both our Wealth Management group and our customers, because they gave us an opportunity to demonstrate our many capabilities and provided attendees with a chance to learn about the financial matters that concern them the most.

At Uninvest, we strive to maintain the highest ethical standards. During a year in which not every broker could make that claim, we succeeded in maintaining the confidence of our customers.

To provide the best possible service to our customers, Univest continues to grow in tandem with the vibrant and dynamic markets we serve. Our branch network is at the heart of our relationship management strategy. It is where we witness customers passing through life's critical stages and where we match their financial needs with the LifeStage Benefits Program.

In 2002, we entered the Doylestown market with a full-service branch located on West Stare Street. Full service means we offer our customers the convenience of banking, insurance and investments at one central location. And with today's increasingly busy schedules, convenience continues to be key.

Throughout 2002, we looked for ways to improve Univest's efficiency. This was the reasoning behind the consolidation of the Pennview Montgomeryville branch into the Univest Montgomery branch. As a solution for area retailers, we opened our first Express Banking Center in the Montgomery Mall, so mall merchants can make deposits and receive change/currency without leaving the mall.

In an effort to improve customer service, branch-level personal relationship managers were assigned to select business customers. The relationship manager informs these businesses of new opportunities to manage their funds, answers questions and resolves any issues that need immediate attention. This new level of service further exemplifies our commitment to the business segment.

During 2002, Univest's Trust Department implemented an Investment Scorecard system, which for the first time provides clients with state-of-the-art calculation of investment performance returns online. This immediate access to information is a key retention strategy for more sophisticated customers.

Our investment professionals are using a new internal Portfolio Management system to develop innovative techniques for achieving strong investment returns while selecting the most appropriate investment vehicle for the customer's financial goals.

In early 2003, we plan to launch the Univest Foundation. This non-profit community foundation will allow our customers to avoid the time and expense of setting up a private foundation to make significant charitable donations, including charitable remainder trusts and gift annuities. The foundation will provide tax benefits to our customers during their lifetimes as well as to their estate and beneficiaries.



Reducing Risk

Despite a weakening economy, the quality of our loan portfolio continued to compare favorably to our industry peer groups. More aggressive risk management practices put into place during the last several years have continued to enhance the management of our overall portfolio. All lending areas are responsible for maintaining the balance between growth and quality in order to meet these risk management objectives.

RISKY ECONOMY

In this team effort, our behind-the-scenes employees provide strong support to our front-line business units.

INSURING THAT WE'RE ABLE TO OFFER A HAND
WHENEVER YOU NEED US

2002 was our first full year of operation as Univest Insurance, Inc., as we successfully completed the integration of George Becker Associates and the Turner Group Gum Agency. Investment in state-of-the-art technology and an agency management system smoothed the transition.



We saw major improvements in integrating the cross-sell of insurance products with banking services. We focused on "insurance awareness" activities for bank employees, including product information meetings and group meetings to promote interactions among employees. As one of the major components of the Lifestage Benefits Program, Univest insurance products will create additional opportunities for growth as customers gain awareness of the many services Univest can provide.

Our increased premium production led to significant improvements in our relationships with our insurance carriers as well as improved profitability for Univest.

LEVERAGING TECHNOLOGY TO STRENGTHEN
CUSTOMER RELATIONSHIPS

We followed up our successful conversion to check imaging in 2001 by enhancing the service so that online banking customers can now choose to receive check images by email. This added convenience for customers should also reduce our statement production costs even further.

Our most significant technology investment in 2002 was in Customer Relationship Management (CRM) software to standardize the way we manage customer information across the organization. The use of common software and procedures for referrals, sales tracking and householding will enhance the integration of all business units.

The front-line sales staff will be able to identify opportunities to cross-sell products and services from other divisions that will better meet customers' needs. This new software will enhance the procedures our marketing department currently uses to improve the quality of our information by appending demographic and mailing list data from third party sources to our master customer information file.

The CRM software, which will be implemented in the first half of 2003, will be a powerful tool in delivering on our promise to provide our customers with financial solutions for life.

Corporate **ethics** are the guiding hand behind robust **risk management**

The Sarbanes-Oxley Act of 2002 was passed as a reaction to the downfall of several corporate American giants. Not since the 1930s have accounting, financial and other business functions been so scrutinized. Ethical practices and procedures are the foundation of this new bill designed to strengthen corporate governance activities.

Since our founding in 1876, ethics and values have been the basis of everything we do at Uninvest. Our Mission Statement says, "We will provide financial solutions to individuals, businesses and non-profit organizations; maintain an active role in our communities; and build loyal relationships with our customers and employees so that a fair profit will be provided for both the corporation and our shareholders."

Our corporate ethical culture is an ongoing practice, not a one-time effort. Ethical leadership principles are instilled in every employee, at every level, throughout his or her entire Uninvest career. Ethics matter, and our commitment to ethical conduct is unwavering.

Another example of ethical management is our dedication to "Enterprise Risk Management." Our full range of products and services allows us to be "more than a bank." This range of services also makes it possible for us to reduce risk by creating operating efficiencies, diversifying potential revenue sources and competing effectively with other nonbank competitors. Risks are identified, assessed, appropriately managed and controlled across the entire enterprise. Ongoing risk assessments strengthen risk management practices in our day-to-day operations, creating opportunities to strengthen customer relationships and provide an attractive return to our shareholders.



WORKING HAND IN HAND TO REACH
A UNIFIED GOAL

Our common vision is to provide our customers with financial solutions for life. When we do this, we create a fair profit for Univest and build shareholder value. Achieving our goal requires teamwork across all business units and a common focus among every level of staff. That's why we've changed our incentive plans to reflect this common goal.

In 2002 we took a look at our various incentive programs and as a result introduced the Performance Award Program to encourage teamwork and increase awareness of our corporate goals. The plan uses a common measurement tool across the corporation – net income. Periodic updates throughout the year keep employees informed of the team's performance relative to the overall goal.

GIVE YOURSELF A HAND FOR MAKING
2002 A SUCCESSFUL YEAR

With the completion of another successful year, we reflect on our accomplishments and look for new opportunities to strengthen our market presence and increase our brand image and name recognition. In 2002, we laid the groundwork to do exactly this. On January 18, 2003, Union National Bank and Pennview Savings Bank demonstrated their shared vision by combining to form Univest National Bank and Trust Co. This new name allows us to bring together a complete array of banking services, trust, insurance and investment solutions under a unified name.

Strategic acquisitions will also play an important role in the growth of Univest. Early in 2003, pending regulatory approval, we plan to finalize the acquisition of First County Bank, based in Doylestown. First County's five Bucks County offices will allow us to rapidly expand service in this growing market. New opportunities, new locations and a new name—2003 will be an exciting year, but our past and future achievements wouldn't be possible without you. We appreciate your investment in Univest and look forward to continuing to provide you with financial solutions for life.

Univest Plaza Office
*Wealth Management, Trust and
Financial Services, Corporate Banking,
Private Banking, Consumer Loan
Department*

14 North Main Street
Souderton, Pennsylvania 18964
215-721-2400

Buckingham Office
Hunt Acres Center
5006 York Road
Holicong, Pennsylvania 18928
215-794-5916

Center Point Office
2960 Skippack Pike
Worcester, Pennsylvania 19490
610-584-8450

Center Square Office
Clemens Market
1301 Skippack Pike
Center Square, Pennsylvania 19422
610-279-3901

Doylestown Office
191 W. State Street
Doylestown, Pennsylvania 18901
215-348-7966

East Greenville Office
321 Main Street
East Greenville, Pennsylvania 18041
215-679-7928

Franconia
500 Harleysville Pike
Franconia, Pennsylvania 18924
215-721-0707

Green Lane Office
101 Walnut Street
Green Lane, Pennsylvania 18054
215-234-4511

Hatfield Office
115 East Broad Street
Hatfield, Pennsylvania 19440
215-855-4646

Harleysville Office
Clemens Market
611 Main Street
Harleysville, Pennsylvania 19438
215-256-8048

Hilltown Traditional Office
Routes 113 & 309
Souderton, Pennsylvania 18964
215-721-2471

Hilltown Supermarket Office*
Clemens Market
731 Route 113
Souderton, Pennsylvania 18964
215-703-9933

Kulpsville Office
1715 Sumneytown Pike
Kulpsville, Pennsylvania 19443
215-368-1666

Lansdale Area Office
2333 West Main Street, Suite 12
Lansdale, Pennsylvania 19446
215-362-8835

Lansdale East Office
Clemens Market
620 East Main Street
Lansdale, Pennsylvania 19446
215-412-9750

Line Lexington Office
Rt. 309 & Line Lexington Road
Line Lexington, Pennsylvania 18932
215-822-3314

Milford Office
1950 John Fries Highway
Milford Square, Pennsylvania 18935
215-536-4204

Montgomery Office
986 Bethlehem Pike
Montgomeryville, Pennsylvania 18936
215-699-3525

New Britain Office
Clemens Market
202 Town Center
New Britain, Pennsylvania 18901
215-345-8259

Perkasie Office
545 Constitution Avenue
Perkasie, Pennsylvania 18944
215-257-6607

Plumsteadville Office
5859 Easton Road
Plumsteadville, Pennsylvania 18949
215-766-3701

Quakertown Office
Clemens Market
1465-7 West Broad Street
Quakertown, Pennsylvania 18951
215-538-3407

Ralph's Corner Office
Clemens Market
2333 West Main Street
Lansdale, Pennsylvania 19446
215-393-5677

Schwenksville Office
415 Main Street
Schwenksville, Pennsylvania 19473
610-287-7811

Sellersville Office
835 Lawn Avenue
Sellersville, Pennsylvania 18960
215-257-8060

Silverdale Office
103 Baringer Avenue
Silverdale, Pennsylvania 18962
215-257-9600

Solebury Office
Logan Square Shopping Center
6542D York Road
New Hope, Pennsylvania 18938
215-862-3750

Souderton Office
10 West Broad Street
Souderton, Pennsylvania 18964
215-721-2464

Telford Office
50 Penn Avenue
Telford, Pennsylvania 18969
215-723-4515

Telford Supermarket Office*
Landis Market
2685 County Line Road
Telford, Pennsylvania 18969
215-721-7412

Trappe Office
595 West Main Street
Trappe, Pennsylvania 19426
610-454-0883

Univest Investments, Inc.
14 North Main Street
Souderton, Pennsylvania 18964
215-721-2112

Univest Insurance, Inc.
521 West Main Street
Lansdale, Pennsylvania 19446
215-362-7000

James L. Bergy *†

President, Abram W. Bergy & Sons, Inc.

R. Lec Delp *

Principal, R.L. Delp & Company

Richard W. Godshall °

Physician, M.D., Upper Bucks Orthopaedic Associates

Charles H. Hoefflich *†

Chairman Emeritus, Univet Corporation of Pennsylvania

Norman L. Keller *

Retired Executive Vice President, Univet Corporation of Pennsylvania

Thomas K. Leidy *†

President, Leidy's, Inc.

H. Ray Mininger *

President, H. Mininger & Son, Inc.

William G. Morral °

Executive Director, North Penn United Way

Merrill S. Moyer *†

*Retired Chairman, Univet Corporation of Pennsylvania and
Retired Chairman, Union National Bank & Trust Company*

Paul Gregory Shelly *†

President, Shelly Enterprises, Inc.

John U. Young *

President, Alderfer Bologna Co., Inc.

Margaret K. Zook °

Administrator, Soldiers Memorial Home

Marvin A. Anders *†

*Chairman, Univet Corporation of Pennsylvania and
Chairman, Univet National Bank and Trust Co.*

William S. Aichele *†

*President & Chief Executive Officer, Univet Corporation of Pennsylvania and
President & Chief Executive Officer, Univet National Bank and Trust Co.*

* Director of Univet Corporation of Pennsylvania

† Director of Univet National Bank & Trust Co.

° Alternate Director of Univet Corporation of Pennsylvania

Senior Management

William S. Aichele, *President & Chief Executive Officer*

Marvin A. Anders, *Chairman*

Wallace H. Bieler, *Executive Vice President,
Chief Financial Officer and Corporate Secretary*

K. Leon Moyer, *Executive Vice President*

George D. Terry, Jr., *Executive Vice President*

Martin Renninger, *Senior Vice President*

Senior Vice Presidents

Richard L. Boaman, *Electronic Services*

Duane J. Brobst, *Credit Policy*

Douglas R. Delp, *Human Resources and Branch Delivery*

Kenneth D. Hochstetler, *Wealth Management*

Diane L. Koehler, *Compliance*

Richard R. Swartley, *Electronic Services*

Vice Presidents

Michael A. Baymor, *Corporate Loan Underwriting*

Gary E. Brown, *Wealth Management*

Patricia S. Coleman, *Electronic Services*

Carmella A. Faust, *Branch Delivery*

G. Jay Francis, *Security*

David C. Groves, *Branch Delivery*

Richard D. Juniper, *Audit*

Lewis R. Keel, *Human Resources*

Garry R. Kuhnle, *Credit Support*

Mary L. Marger, *Electronic Services*

William B. Meyer, *Loan Review*

Timothy E. Mininger, *Wealth Management*

Diane R. Moyer, *Property Management*

Laurence A. Moyer, *Residential Mortgage Origination*

Philip J. Rush, *Finance & Accounting*

Keith C. Thomas, *Asset Recovery*

Francis E. Varilla, *Finance & Accounting*

Other Principal Subsidiaries Uninvest Corporation of Pennsylvania

Uninvest Realty Corporation

Uninvest Reinsurance Corporation

Uninvest Delaware Inc.

Senior Management

William S. Aichele, *President & Chief Executive Officer*

Marvin A. Anders, *Chairman*

Wallace H. Bieler, *Executive Vice President,
Chief Financial Officer and Corporate Secretary*

K. Leon Moyer, *Executive Vice President*

George D. Terry, Jr., *Executive Vice President*

Senior Vice Presidents

Diane L. Koehler, *Compliance*

John T. Landes, *Corporate Banking*

Ronald S. Price, *Corporate Banking*

Rose A. Radcliff, *Corporate Banking*

Barry L. Stoltzfus, *Trust*

Vice Presidents

Vernon L. Clemmer, *Trust Operations*

John W. Duerksen, *Corporate Banking*

G. Jay Francis, *Security*

J. Matthew Holliday, *Trust and Investment Services*

Kenneth L. Keller, *Corporate Banking*

Patricia J. Kratz, *Corporate Banking*

William F. Marks, *Corporate Banking*

Stephen D. Robinson, *Corporate Banking*

Ricky R. Schneider, *Private Banking*

Harry A. Wenzel, *Corporate Banking*

Gary S. Wolfer, *Trust and Investment Services*

Fern M. Zepp, *Trust*

Uninvest Investments, Inc.

Martin Renninger, *Chairman*

Kenneth D. Hochstetler, *President*

Darren G. Johnson, *Vice President*

Uninvest Insurance Inc.

Martin Renninger, *Chairman & CEO*

George Becker, Jr., *President*

Cynthia L. Gum, *Chief Operating Officer*

George J. Becker, III, *Vice President*

William R. Erickson, *Vice President*

Hervey W. Schofield, *Vice President*

Gail M. Strohmeier, *Vice President*

Richard Theis, *Vice President*

