



“To be the best  
integrated financial solutions  
provider in the market.”

Our Vision Statement

WE Believe

“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 like eagles; they will run and not grow weary, they will walk and not faint.”

– Isaiah 40:29, 31



**UNIVEST**  
BANKING • INSURANCE • INVESTMENTS

2009

ANNUAL REPORT

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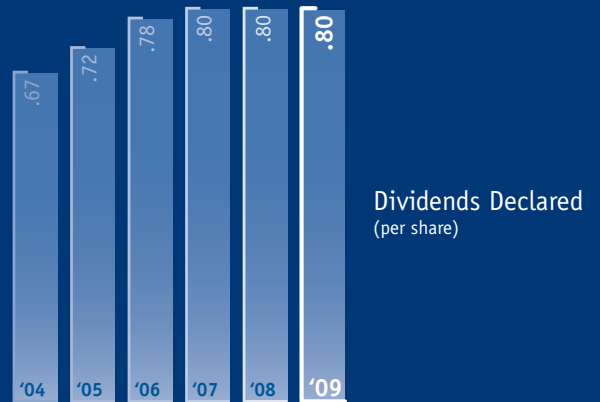
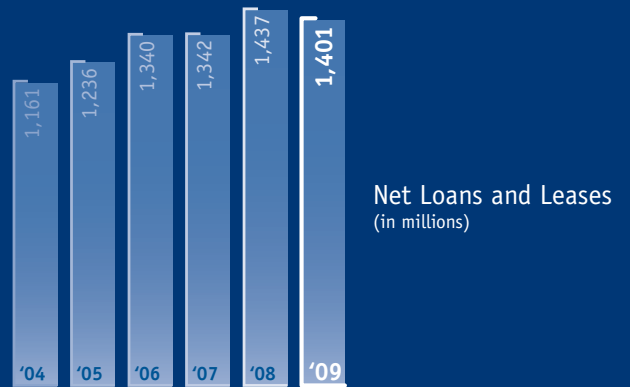
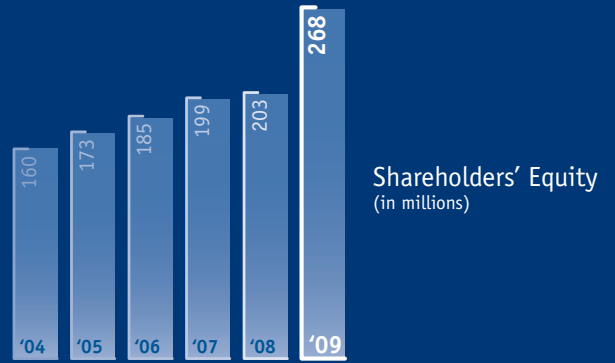
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**UNIVEST**  
BANKING • INSURANCE • INVESTMENTS

# 2009 FINANCIAL PERFORMANCE

ANNUAL REPORT



At December 31, (in Thousands)	2009	2008
Cash, interest-earning deposits and federal funds sold . . . . .	\$68,597	\$ 40,066
Investment securities . . . . .	420,045	432,266
Net loans and leases . . . . .	1,401,182	1,436,774
Other assets . . . . .	195,597	175,691
<b>Total assets</b> . . . . .	<b><u>\$2,085,421</u></b>	<b><u>\$ 2,084,797</u></b>
Deposits . . . . .	\$1,564,257	\$ 1,527,328
Borrowings . . . . .	214,063	312,736
Other liabilities . . . . .	39,294	41,526
Liabilities . . . . .	1,817,614	1,881,590
Shareholders' equity . . . . .	267,807	203,207
<b>Total liabilities and shareholders' equity</b> . . . . .	<b><u>\$2,085,421</u></b>	<b><u>\$ 2,084,797</u></b>

For the years ended December 31, (in Thousands, Except Share and Per Share Data)	2009	2008	2007
Interest income . . . . .	\$96,359	\$ 108,057	\$ 116,144
Interest expense . . . . .	28,723	42,310	54,127
Net interest income . . . . .	67,636	65,747	62,017
Provision for loan and lease losses . . . . .	20,886	8,769	2,166
Net interest income after provision for loan and lease losses . . . . .	46,750	56,978	59,851
Noninterest income . . . . .	29,917	26,615	27,268
Noninterest expense . . . . .	65,324	57,225	52,211
Net income before income taxes . . . . .	11,343	26,368	34,908
Applicable income taxes . . . . .	563	5,778	9,351
<b>Net income</b> . . . . .	<b><u>\$10,780</u></b>	<b><u>\$ 20,590</u></b>	<b><u>\$ 25,557</u></b>
Book value per share . . . . .	\$16.27	\$ 15.71	\$ 15.49
Net income per share:			
Basic . . . . .	0.75	1.60	1.98
Diluted . . . . .	0.75	1.60	1.98
Dividends declared per share . . . . .	0.80	0.80	0.80
Weighted average shares outstanding . . . . .	14,347,104	12,872,899	12,884,804
Period end shares outstanding . . . . .	16,465,083	12,938,514	12,830,609



“Univest’s growth during a historic economic downturn speaks to our solid core operations and our integrated platform of solutions.”

Univest has always faced the future with optimism and confidence. No matter what economic and business conditions we face, we believe our future is bright and we believe the strength and stability built during our 133-year history will sustain our business even in challenging times.

The year 2009 presented Univest’s employees, customers, shareholders and communities with the biggest financial challenges of our generation. Throughout the year, the economic recession worsened, the jobless rate reached the highest level in 26 years and foreclosures continued at a record pace. It wasn’t easy to instill a sense of security during a time of negative economic reports, long-time competitors experienced financial difficulty and record numbers of banks failed – 140 in 2009.

Nevertheless, we are confident and remain focused on achieving our vision and carrying out our disciplined business approach with our Core Values top-of-mind. As a result, we ended the year with solid performance compared to our peers. As of December 31, 2009, we reported net income of \$10.8 million. Univest’s growth during a historic economic downturn speaks to our strong core operations and our integrated platform of financial solutions. We continued to grow

while keeping our commitment to support our local economy by investing in our local communities. And, we were pleased to share our financial success with our loyal shareholders through our quarterly dividends. We are in a position of strength and are poised to respond offensively to the market disruption, seize opportunities to continue building our corporation and control our destiny.

We are well-positioned to build our business in part due to our strong focus on capital. On July 14, Univest completed a shelf filing to lay the groundwork for our historic capital raise, which commenced on August 3. The stock offering was completed on August 12, after 3,392,500 shares of common stock were sold. The net proceeds of the offering after deducting underwriting discounts, commissions and expenses was \$55.6 million. Univest Corporation intends to use the net proceeds from the offering for general corporate purposes to ensure the corporation’s long-term financial health and independence.

The strength of our capital position helped support additional growth into our two newest markets – Chester County and the Lehigh Valley. Not only did we expand our corporate banking departments by adding two new Senior Relationship Managers in Chester County and two

Senior Relationship Managers and a Senior Credit Officer in the Lehigh Valley, but we also increased our support for these communities by partnering with well-known local organizations to demonstrate our commitment to these regions and elevate the Univest brand.

Increasing our visibility in our markets through an extensive brand campaign was an important priority in 2009. As industry challenges increased and disruptions among local financial institutions caused many people to consider changing banks, Univest National Bank's visibility and reputation as a dependable, service-oriented community bank positioned us well to gain new market share. Consumers, businesses and nonprofit organizations throughout our marketplace discovered our ability to do more than provide loans. They experienced our ability to get behind our customers and demonstrate our belief in them and our commitment to help them achieve their financial dreams.

Our solid record of achievement in 2009 reflects the value of our greatest asset – our employees. This past year, they rose to the challenge of growing the business by demonstrating an uncommon drive to succeed. While many businesses were forced to cut back on staffing levels, we expanded our employee base to support the needs of our growing lines of

business. Together, our employees delivered integrated financial solutions and provided exceptional service to our customers. In the process, they continued building a stronger organization. Through our employees' efforts, Univest was recognized for the fourth consecutive year as a Best Place to Work in Pennsylvania. We also were honored by the Central Bucks Chamber of Commerce with the 2009 Lifetime Achievement Award in Business and by the Philadelphia Business Journal with the 2009 Corporate Philanthropy Award.

Two of our great leaders retired from the Board of Directors in 2009 after decades of service to Univest and our communities. Merrill S. Moyer and Norman L. Keller were not only devoted members of the Board of Directors, but had also been long-time employees, serving in executive leadership roles for many years. Their contributions, vision and strategic direction helped Univest grow and evolve into a strong, stable organization. I want to take this opportunity to recognize them and thank them again for their dedicated service. Following these retirements, H. Paul Lewis and Mark A. Schlosser, past Alternate Directors, became Directors, and K. Leon Moyer and Douglas C. Clemens were appointed Alternate Directors.

We are proud of our accomplishments and ability to overcome the challenges facing our nation, our industry and our communities. We have remained a leader and we've done so with a sense of commitment, upholding our strong traditions and believing in our employees, customers, shareholders and communities. We anticipate new challenges and opportunities will arise over the next 12 months as our nation works through an economic recovery. We understand the road will be long, but we believe by staying the course and using our Mission, Vision and Core Values as our guides, we'll face whatever the future brings with confidence. On behalf of the entire Univest family, we want to thank you for your continued support and investment.

Sincerely,



William S. Aichele  
Chairman, President and Chief  
Executive Officer

January 31, 2010

# THE POWER OF BELIEVING

Throughout 2009, as many financial institutions, corporations and individuals turned to the government for assistance in climbing out of the worst recession in recent memory, Univest showed its resilience and resolve – working with our shareholders, employees and communities to create a stronger, more secure future. While many banks were bought, sold, merged or bailed out, Univest “Believed” in our focused and disciplined business philosophy and our integrated financial solutions model. And, we believed in our most important stakeholders: our shareholders, employees, customers and communities. We remained true to our core values, and we emerged from a challenging year poised to take advantage of future opportunities.



West Chester, Chester County



Our new Benefits Consultants team from Liberty Benefits



Promoting cycling while giving back to the West Chester community



Univest employees hosted a business card exchange at our Bensalem Office with the Lower Bucks County Chamber of Commerce



In a sign of the times, some financial institutions marked 2009 a success simply because they were profitable during every fiscal quarter of the year. While Univest can claim this distinction too, our sights were set much higher. Our intent was not just to survive what soon became known as “The Great Recession,” but to thrive in the difficult economic environment and seize the opportunities so many other financial institutions could not grasp.

Univest began the year by building on the strength of two late-2008 acquisitions: Liberty Benefits, Inc., a full-service employee benefits brokerage and consulting firm; and Trollinger Consulting Group, an independent actuarial, administrative, consulting/compliance and investment counseling firm serving municipal pension plan clients. Liberty Benefits enabled us to take advantage of the most robust segment of the insurance industry – the fast-growing employee benefits market. Trollinger Consulting Group helped us expand our investments offerings further into a profitable niche. Both acquisitions performed well in 2009 and provided Univest with additional services to build top line revenue and complement our strong array of integrated financial solutions.

The Trollinger acquisition became a key component of Univest’s entry into the Lehigh Valley market, where we expanded operations by successfully recruiting three additional officers. We also added to our human capital in Chester County and, significantly, in our new Mortgage Banking business. Established in November 2008, this business grew impressively in 2009, benefiting from strong demand for refinancing in a low interest rate environment. This new venture was one of Univest’s biggest 2009 success stories.

The corporation’s single most significant event of the year occurred in August when the company completed a historic public offering of 3,392,500 shares of common stock. The proceeds of the offering netted \$55.6 million, enabling us to continue pursuing our strategy of growing organically and by acquisition, ensuring the corporation’s long-term financial health and independence. Univest initiated the capital raise from a position of strength, further bolstering our already well-capitalized position. In fact, Univest remains one of the mid-Atlantic region’s best capitalized financial institutions, highlighting the success of our steady, focused business philosophy and growth strategies.

Univest remains one of the mid-Atlantic region’s best capitalized financial institutions, highlighting the success of our steady, focused business philosophy and growth strategies.



Mortgage Banking team achieves \$100 million milestone



Dream Big Campaign featuring customer testimonials



East Greenville, Montgomery County



financialSENSE Outreach: Our "Bank on Books" assembly with Mike Berenstain

Many financial institutions struggled with their asset quality throughout 2009. Univest tackled this challenge head on and worked with our customers to ameliorate the effects of past due loans, non-accrual loans and non-performing loans. While we were not immune to asset quality challenges during the year, we outperformed most banks in our peer group and throughout the industry. Univest's determination to strengthen the business for the long term prompted us to work even more closely with our customers in order to help their businesses overcome these tough times. We believe by doing so we are ensuring more loyal, long-lasting relationships with our customers and communities.

In order to attract more customers, Univest continued to prospect for new business in traditional and nontraditional ways – both within and outside our four-county service area. UnivestDirect, the online channel of Univest National Bank and Trust Co., has become our fastest growing source of deposits, drawing customers from all 50 states. And, through Univest's Onsite CheckPass®, businesses can remotely deposit their check items at their convenience from their office computers.

Two complementary branding campaigns initiated in 2009 set Univest apart from our competitors, highlighting key Univest differentiators. The "Dream Big" campaign, introduced during a high-profile media schedule, encouraged consumers to "Never underestimate the power of someone believing in you," and positioned Univest as the financial partner that "believes in your dreams." We extended the campaign through the "Dream Big Sweepstakes," in which one person's dream was granted with a \$2,500 check. The contest had a heart-warming conclusion when the Sweepstakes winnings were awarded to an East Greenville family struggling with a terminally ill family member.

The "Believe in Local" campaign, designed to attract new customers – especially those who had banking relationships with Univest competitors – encouraged consumers to bank with Univest, soon to be the largest locally owned community bank in our market. While the campaign was introduced in 2009 and extended into 2010, Univest has long understood the importance of supporting our local communities. We continued to live out our Mission Statement by believing in the citizens and businesses in our marketplace and doing our part to help our local communities remain vibrant.

## Believing in Our Customers and Communities – The Univest Way

Part of Univest's "Dream Big" campaign was a month-long effort to give back to the community through "Random Acts of Kindness." Thirty-two Univest employees called "The Dream Team" visited local retail businesses and shopping centers to surprise community members by paying for their shopping trip, lunch or a cup of coffee. Not infrequently, the surprised recipient paid the random act of kindness forward by offering to pay for a friend's or neighbor's groceries or a service station customer's gasoline. Such acts by fellow community members demonstrated how, as the largest locally owned community bank in the area, Univest's belief in others is completely in synch with the values of our communities.

"Believing in our customers and communities" is a powerful, new way of expressing important facets of Univest's corporate culture. Our Mission Statement challenges us to be a "strong, influential leader in the markets we choose to serve" and to "maintain an active role in our communities." And, among our Core Values are "tradition" and "community" – traits which certainly bespeak a belief in those with whom we work and whom we serve.

Perhaps the most important way we believed in our customers and communities in 2009 was by continuing to lend to our corporate and individual customers. While Wall Street was in upheaval, our Main Street community bank proactively and judiciously managed credit quality and remained focused on building a stronger future – for our shareholders, employees, customers and communities.

In a recessionary economy, many Univest customers and members of our communities were looking for advice and counsel from a trusted financial partner. Through our financialSENSE literacy program, we hosted financial seminars and provided tips in our financial service centers, online and through the news media.

We supported our communities in much more visible ways, too. The Univest Grand Prix remains our signature community event, and has become one of the most popular and highly anticipated annual showcases of our communities. In 2009, while many similar corporate-sponsored events were cancelled or scaled back, Univest showed our confidence in the future and commitment to our communities by expanding the Univest Grand Prix

Part of Univest's "Dream Big" campaign was a month-long effort to give back to the community through "Random Acts of Kindness."



The Klotz Family – Our "Dream Big" sweepstakes winners

In 2009, we continued our financial support of more than 300 not-for-profits, while our employees served in hundreds of volunteer positions with local organizations.



Employees and community members volunteer during the United Way's "Days of Caring"

to include a third day of racing. We added an Allentown team time trial stage on Friday, September 11, boosting the race's excitement and helping to extend our presence into the Lehigh Valley. On Saturday, the 12th annual running of the most prestigious UCI Pro/Am road race in the United States, the 100-mile Univest Grand Prix, was held along the main streets and byways of Montgomery County. And, on Sunday, the three-day festival concluded with the Univest Grand Prix Doylestown Criterium. Thousands of race fans lined the streets for the three stages of the event, and live television coverage was provided by WFMZ Channel 69, NBC affiliate Universal Sports and Comcast SportsNet.

Charitable giving, coupled with community involvement, have long been hallmarks of the Univest culture. In 2009, we continued our financial support of more than 300 not-for-profits, while our employees served in hundreds of volunteer positions with local organizations. Even in a challenging economic environment, Univest and our employees actively demonstrated a belief in our communities and the well-being of our neighbors through a record-setting response to the annual United Way campaign.

## Where "Believing" Starts: Univest Employees

The relationship between Univest and our employees is symbiotic. Our employees are the corporation's most important ambassadors – the faces our customers and communities come to know and trust. Day in and day out, they are what makes Univest's belief in our communities come to life. Univest nourishes this relationship with employees by believing in them; providing a stable and safe work environment; compensating them fairly; and encouraging and enabling career growth.

While Univest also experienced the challenges created by the historic economic downturn, we remained invested in the talent and experience of our employees for the long term. Many banks implemented salary reductions, reductions in hours, layoffs and the elimination or limitations on 401k matching dollars to boost earnings. Univest's approach to business recognizes our employees as our most important asset. We realize the challenges of 2009 will likely extend into 2010, but we also believe the challenges are temporary – and Univest is depending on our sound business practices, our integrated platform of product offerings – and

our dedicated employees – to help us weather the storm and to prepare us for the opportunities ahead.

In 2009, we invested in our employees' futures – and our own – by continuing our pension plan and encouraging employees to continue their education and training with our financial assistance. We bucked the trend toward workforce downsizing and instead took advantage of opportunities to add seasoned professionals to our employee base.

Attracting top talent across the industry has been made easier with our consistent recognition as a Best Place to Work. For the fourth straight year, Univest was named among the Best Places to Work in Pennsylvania – again ranking among the state's 10 best large companies. Our employees' efforts made this honor possible, and the distinction doesn't just benefit them. Our shareholders and communities benefit from a workplace run efficiently and served by employees who are happy, knowledgeable and motivated to consistently provide a quality experience. While times are challenging and it would be easy for employee morale to decline, it is encouraging – and a source of great pride – to know our employees believe Univest has a bright future.



12th annual Univest Grand Prix



## What We Believe

What will the economy bring in 2010? Some economists predict continued, significant economic challenges through the third or fourth quarter – even into 2011. Others proclaim America has seen the worst of the recession and we are on the rebound.

What do we believe? No matter what challenges lie ahead...

- We believe in controlling our own destiny and remaining independent by maintaining a strong capital position.
- We believe our focused and disciplined business philosophy has been at the core of Univest's success for 133 years – and will continue to be into the future.
- We believe our integrated platform of financial solutions provides increased opportunities and greater financial stability for the corporation.
- We believe in the power of building strong relationships – with our shareholders, employees, customers and communities.
- And, we believe while 2010 may be another challenging year, Univest will continue to perform well – providing for you, our valued shareholders, an investment you can rely on and a company of which you can be proud.

The employees of Univest thank you for your continued confidence and loyalty.

## OFFICERS

### Univest Corporation of Pennsylvania

#### Executive Management Team

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

**K. Leon Moyer**, Vice Chairman

**Kenneth D. Hochstetler**, Senior Executive Vice President

**Jeffrey M. Schweitzer**, Executive  
Vice President & Chief Financial Officer

**Duane J. Brobst**, Executive Vice President  
& Chief Risk Officer

**Annette D. Szygiel**, Executive Vice President  
& Chief Experience Officer

#### Other Wholly-Owned Subsidiaries

Univest Delaware, Inc.

Univest Realty Corporation

Univest Reinsurance Company

TCG Investment Advisory, Inc.

Allied Benefits Group, LLC

Delview, Inc.

Univest Capital Trust I

### Univest National Bank and Trust Co.

#### Executive Management Team

**William S. Aichele**, Chairman

**K. Leon Moyer**, President & Chief Executive Officer

**Jeffrey M. Schweitzer**, Executive Vice President &  
Chief Financial Officer

**Philip C. Jackson**, Market President,  
Montgomery County

**Kenneth L. Keller**, Market President, Bucks County

**Duane J. Brobst**, Executive Vice President &  
Chief Risk Officer

#### Univest Investments, Inc.

**William S. Aichele**, Chairman

**Kenneth D. Hochstetler**, President

**Jeffrey M. Schweitzer**, Secretary/Treasurer

#### Univest Insurance, Inc.

**William S. Aichele**, Chairman

**Kenneth D. Hochstetler**, President

**Jeffrey M. Schweitzer**, Secretary/Treasurer

#### Univest Capital, Inc.

**Hugh W. Connelly**, President

**Jeffrey M. Schweitzer**, Secretary/Treasurer

**Univest Corporation of Pennsylvania**

**William S. Aichele \*†**

Chairman, President & Chief Executive Officer,  
Univest Corporation of Pennsylvania and  
Chairman, Univest National Bank and Trust Co.

**William G. Morral, CPA\***

Financial Consultant  
Former CFO of Moyer Packing Company

**Marvin A. Anders \*†**

Retired Chairman, Univest Corporation of Pennsylvania  
and Retired Chairman, Univest National Bank and  
Trust Co.

**Douglas C. Clemens °**

President, Clemens Food Group

**K. Leon Moyer °†**

Vice Chairman, Univest Corporation of Pennsylvania and  
President & Chief Executive Officer, Univest National  
Bank and Trust Co.

**R. Lee Delp \***

Principal, R.L. Delp & Company

**H. Ray Mininger \***

Vice President/Secretary, H. Mininger & Son, Inc.

**Charles H. Hoeflich \*†**

Chairman Emeritus,  
Univest Corporation of Pennsylvania

**Mark A. Schlosser \***

Secretary/Treasurer, Schlosser Steel, Inc. and  
President, Schlosser Steel Building, Inc.

**Paul Gregory Shelly \*†**

President, Shelly Enterprises, Inc.

**Thomas K. Leidy \*†**

Vice President, ALL Holdings  
Former President & CEO Leidy's, Inc.

**John U. Young \***

Retired President & CEO  
Alderfer Bologna Co., Inc.

**H. Paul Lewis \***

Vice President/Sales Agent  
Bucks County Commercial Realty, Inc.  
Retired Executive Vice President,  
Univest National Bank and Trust Co.

**Margaret K. Zook °**

Retired Executive Director  
Souderton Mennonite Homes

\* Director of Univest Corporation of Pennsylvania  
† Director of Univest National Bank and Trust Co.  
° Alternate Director of Univest Corporation of Pennsylvania



William S. Aichele and Univest Corporation were honored by Penn Foundation with the 2009 Adventures in Excellence Award. Univest employees and representatives of the Board of Directors celebrated this achievement.

# UNIVEST CORPORATION OFFICE LOCATIONS



Doylestown, Bucks County



Souderton, Montgomery County

## **BUCKS COUNTY**

### **Bucks County Regional Center**

267.898.0520

1980 South Easton Road  
Suite 150

Doylestown, PA 18901

### **Univest Capital, Inc.**

866.604.8161

3325 Street Road, Suite 125  
Bensalem, PA 19020

### ***BUCKS COUNTY FINANCIAL SERVICE CENTERS***

#### **Bensalem**

215.244.9200

2645 Street Road

Bensalem, PA 19020

#### **Buckingham**

215.794.5916

Hunt Acres Center

5006 York Road

Holicong, PA 18928

#### **Chalfont**

215.996.1633

195 E. Butler Avenue

Chalfont, PA 18914

#### **Doylestown**

215.348.7966

191 W. State Street

Doylestown, PA 18901

#### **Doylestown Cross Keys**

215.348.8620

842 North Easton Road

Doylestown, PA 18902

#### **Feasterville**

215.354.0330

40 E. Street Road

Feasterville, PA 19053

#### **Hilltown**

215.721.2471

Routes 113 & 309

Souderton, PA 18964

#### **Milford**

215.536.4204

1950 John Fries Highway

Milford Square, PA 18935

#### **Newtown**

215.504.2828

3 Friends Lane

Newtown, PA 18940

#### **Perkasie**

215.257.6607

545 Constitution Avenue

Perkasie, PA 18944

#### **Plumsteadville**

215.766.3701

5829 Easton Road

Plumsteadville, PA 18949

#### **Quakertown Supermarket**

215.538.3407

GIANT Food Stores

1465-7 W. Broad Street

Quakertown, PA 18951

#### **Sellersville**

215.257.8060

835 Lawn Avenue

Sellersville, PA 18960

#### **Silverdale**

215.257.9600

103 Baringer Avenue

Silverdale, PA 18962

#### **Solebury**

215.862.3750

Logan Square Shopping Center

6542D York Road

New Hope, PA 18938

#### **Telford Supermarket**

215.721.0973

Landis Market

2685 County Line Road

Telford, PA 18969

#### **Warminster**

215.956.1611

601 Louis Drive

Warminster, PA 18974



**CHESTER COUNTY****Chester County Corporate Group**

888.225.6371  
 Glenloch Corporate Campus  
 1473 Dunwoody Drive  
 West Chester, PA 19380

**Univest Insurance, Inc. West Chester**

888.225.6371  
 Glenloch Corporate Campus  
 1473 Dunwoody Drive  
 West Chester, PA 19380

**LEHIGH COUNTY****Lehigh Valley Corporate Group**

484.224.3029  
 Suite 100  
 1275 Glenlivet Drive  
 Allentown, PA 18106

**Trollinger Consulting Group**

800.501.0045  
 1132 Hamilton Street  
 Suite 212  
 Allentown, PA 18101

**MARYLAND****Univest Insurance, Inc. Upper Marlboro**

301.952.0046  
 14757 Main Street, Suite 106  
 Upper Marlboro, MD 20772

**MONTGOMERY COUNTY****Univest Corporate Headquarters Univest Plaza**

877.723.5571  
 14 North Main Street  
 P.O. Box 64197  
 Souderton, PA 18964

**Univest Insurance, Inc. Lansdale**

800.220.3077  
 521 Main Street  
 P.O. Box 391  
 Lansdale, PA 19446

**MONTGOMERY COUNTY FINANCIAL SERVICE CENTERS****Blue Bell**

610.279.3901  
 694 DeKalb Pike  
 Blue Bell, PA 19422

**East Greenville**

215.679.7928  
 321 Main Street  
 East Greenville, PA 18041

**Franconia**

215.721.0707  
 Route 113 & Allentown Road  
 Franconia, PA 18924

**Green Lane**

215.234.4511  
 101 Walnut Street  
 Green Lane, PA 18054

**Kulpsville**

215.368.1666  
 1715 Sumneytown Pike  
 Kulpsville, PA 19443

**Lansdale Area**

215.362.8835  
 Route 63 & Forty Foot Road  
 Lansdale, PA 19446

**Line Lexington**

215.822.3314  
 Route 309 &  
 Line Lexington Road  
 Line Lexington, PA 18932

**Montgomery**

215.699.3525  
 Route 309 & Stump Road  
 Montgomeryville, PA 18936

**Royersford**

484.931.2600  
 328 North Lewis Road  
 Royersford, PA 19468

**Schwenksville**

610.287.7811  
 415 Main Street  
 Schwenksville, PA 19473

**Skippack**

610.222.3923  
 Township Line Road &  
 Route 113  
 Skippack, PA 19473

**Souderton**

215.721.2464  
 10 W. Broad Street  
 Souderton, PA 18964



West Chester, Chester County

**Telford**

215.723.4515  
 50 Penn Avenue  
 Telford, PA 18969

**Trappe**

610.454.0883  
 595 W. Main Street  
 Trappe, PA 19426

**Vernfield**

215.256.9413  
 2870 Shelly Road  
 Harleysville, PA 19438

Univest National Bank and Trust Co. offers 12 retirement community financial service centers throughout Bucks and Montgomery counties. For a complete listing, please visit [www.univest.net](http://www.univest.net).

# SHAREHOLDER INFORMATION

## Shareholders' Meeting

The Annual Shareholders' Meeting will take place at 10:45 a.m., Tuesday, April 20, 2010, in the Board Room at Univest Plaza, 14 North Main Street, Souderton, PA

## Stock Transfer Agent

For more information on Univest Corporation of Pennsylvania common stock, please call StockTrans, Inc., at 610.649.7300 or contact them at 44 West Lancaster Avenue, Ardmore, PA 19003. You may also click on our investor relations link at [www.univest.net](http://www.univest.net).

## Shareholder Information Hotline

For more information on Univest Corporation of Pennsylvania, please call 877.723.5571 or 215.721.2434

## Common Stock Information

Traded on the NASDAQ National Market, Symbol: UVSP

## Market Makers for Univest Corporation of Pennsylvania Common Stock

Boenning & Scattergood, Inc.  
Goldman, Sachs & Co.  
Keefe Bruyette & Woods, Inc.  
Knight Equity Markets, L.P.  
Morgan Stanley & Co., Inc.  
UBS Securities, LLC



Rated #7 by our employees



Most Charitable Givers  
#1 Large Company



2009 Lifetime Achievement Award in Business



2009 Adventures in Excellence Award

### Photo Contributors:

Central Bucks Chamber of Commerce  
Greater West Chester Chamber of Commerce  
Lowell Swartley, Lowell Swartley Photography  
Souderton-Telford Main Streets  
Todd White, Scenic Bucks County  
Upper Bucks Chamber of Commerce  
Upper Perkiomen Valley Chamber of Commerce

# WE Believe.

## UNIVEST MISSION STATEMENT

Our purpose and philosophy is to be a strong, influential leader in the markets we choose to serve. We will provide financial solutions to individuals, businesses and nonprofit organizations; maintain an active role in our communities; and build loyal relationships with our customers and employees so that a fair profit is provided for both the Corporation and our shareholders.

## UNIVEST CORE VALUES

Tradition • Integrity • Excellence • Community • Spirituality





Univest Plaza  
14 North Main Street  
P.O. Box 64197  
Souderton, PA 18964  
877.723.5571  
[www.univest.net](http://www.univest.net)

