

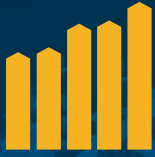


2019

ANNUAL REPORT

UNIVEST FINANCIAL CORPORATION

Our Franchise



143

YEARS OF BUSINESS
SUCCESS



873

EMPLOYEES
MAKING IT HAPPEN



39

FINANCIAL
CENTERS



11

COMMERCIAL &
CORPORATE OFFICES



6

INVESTMENT
OFFICES



4

INSURANCE
OFFICES

2019

Integrated Successes



\$3.8b

ASSETS UNDER
MANAGEMENT AND
SUPERVISION



\$1.1b

LOANS SERVICED
FOR OTHERS



\$178m

TOTAL INSURANCE
WRITTEN PREMIUM



\$149m

EQUIPMENT FINANCE
OUTSTANDINGS



75%
25%

REVENUE FROM
CORE BANKING
OPERATION

REVENUE FROM
NON-BANKING
OPERATIONS

2019 Financial Performance

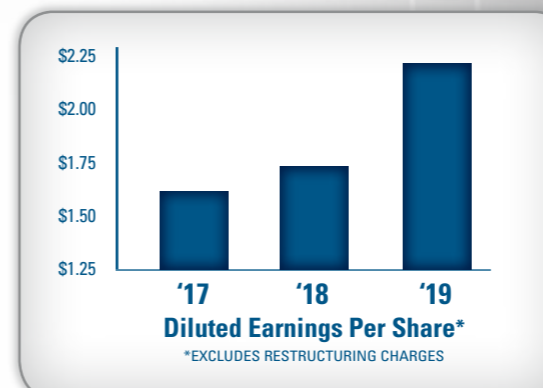
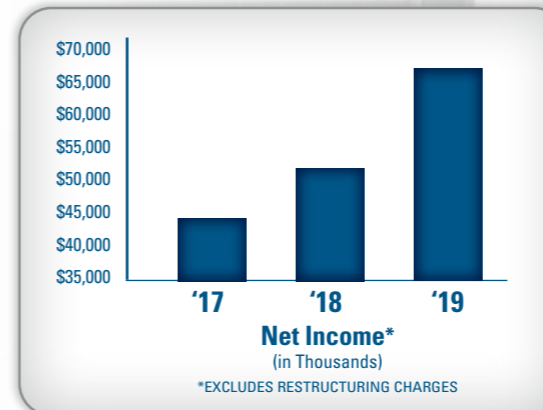
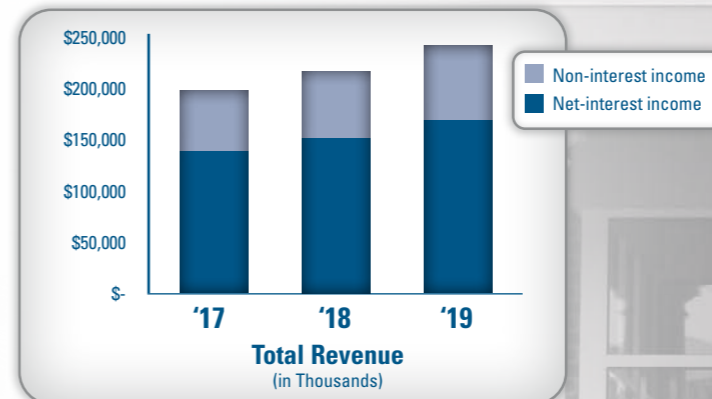
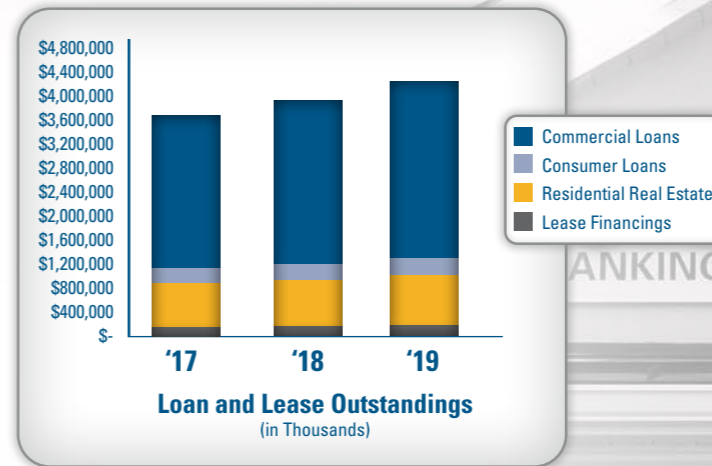
At December 31,
(Dollars in thousands)

	2019	2018	2017
Cash and interest-earning deposits	\$ 125,128	\$ 109,420	\$ 75,409
Investment securities	441,599	473,306	454,082
Net loans and leases	4,351,505	3,977,210	3,598,512
Other assets	462,692	424,411	426,859
Total assets	\$ 5,380,924	\$ 4,984,347	\$ 4,554,862
Deposits	\$ 4,360,075	\$ 3,885,933	\$ 3,554,919
Borrowings	263,596	429,672	355,590
Other liabilities	82,131	44,609	40,979
Total liabilities	4,705,802	4,360,214	3,951,488
Shareholders' equity	675,122	624,133	603,374
Total liabilities and shareholders' equity	\$ 5,380,924	\$ 4,984,347	\$ 4,554,862

For the years ended December 31,
(Dollars in thousands, except per share data)

	2019	2018	2017
Interest income	\$ 214,093	\$ 190,488	\$ 163,015
Interest expense	44,861	32,426	19,839
Net-interest income	169,232	158,062	143,176
Provision for loan and lease losses	8,518	20,310	9,892
Net-interest income after provision for loan and lease losses	160,714	137,752	133,284
Non-interest income	65,422	60,173	59,240
Non-interest expense	146,083	137,239	130,713
Net income before income taxes	80,053	60,686	61,811
Income taxes	14,334	10,143	17,717
Net income	\$ 65,719	\$ 50,543	\$ 44,094
Book value per share	\$ 23.01	\$ 21.32	\$ 20.57
Net income per share:			
Basic	2.24	1.72	1.64
Diluted	2.24	1.72	1.64
Diluted-core ¹	2.24	1.74	1.64
Dividends declared per share	0.80	0.80	0.80
Weighted average shares outstanding	29,299,599	29,370,217	26,861,863
Period end shares outstanding	29,334,629	29,270,852	29,334,859

¹Excludes restructuring charges.



2019 Financial Highlights



\$5.4b
TOTAL ASSETS

9.60%
TANGIBLE COMMON EQUITY
TO TANGIBLE ASSETS*

1.26%
RETURN ON
AVERAGE ASSETS

3.59%
NET INTEREST
MARGIN

13.82%
RETURN ON AVERAGE
TANGIBLE COMMON EQUITY*

*Tangible common equity represents total shareholders' equity less goodwill and other intangible assets, but includes servicing rights.

Poised for Growth

Investing in the business was a continued focus in 2019 – in people, technology and in the products and services we provide. As we look forward, we will continue to evolve our efforts to expand our reach, increase productivity, optimize operations and gain efficiencies. With strong momentum, solid pipelines and a dedication to the customer experience, we remain confident in our ability to remain relevant and differentiate Univest in this competitive financial industry.

Univest is well positioned to grow and dedicated to building the business with an innovative approach that allows us to maintain our independence as well as our unwavering commitment to serving the communities in which we operate. Thank you for your ongoing trust and investment. We look forward to continuing to support our customers, our communities and each other while providing a fair return to our loyal shareholders.

The Univest Way

Fundamental #1 Always Do the Right Thing	Fundamental #2 Have a Growth Mindset	Fundamental #3 Practice Servant Leadership	Fundamental #4 Invest in Relationships	Fundamental #5 Deliver Exceptional Service	Fundamental #6 Comply With Regulations
Fundamental #7 Don't Be an Energy Vampire	Fundamental #8 Be Nice	Fundamental #9 Honor Commitments	Fundamental #10 Collaborate	Fundamental #11 Attack the Problem, Not the Person	Fundamental #12 Give Back
Fundamental #13 Provide Solutions	Fundamental #14 Assume Positive Intent	Fundamental #15 Listen Generously	Fundamental #16 Speak Straight	Fundamental #17 Celebrate Success	Fundamental #18 Have Fun

A letter from our Chairman, President and CEO

To our family of shareholders, customers and employees:

As we reflect on this past year, we are pleased to share 2019 was a strong year for Univest Financial Corporation. Our solid performance was achieved by a continued focus on organic growth while being opportunistic with strategic investments in our brand, people and technology. Guided by a robust strategic plan, we evolved the business, expanded into new markets, improved operational efficiency and strengthened our competitive position. Even as we innovate and adapt, our healthy corporate culture keeps us focused on living out our core values of tradition, excellence, integrity, community and spirituality as we drive performance and achieve our independence.



Jeffrey M. Schweitzer, William S. Aichele

Over the course of the year, we saw solid loan and deposit growth thanks to a strong local economy and our ability to continue to capitalize on the disruption in our markets caused by mergers and acquisitions. As part of our ongoing focus to grow the business organically, we expanded our commercial banking team in Central Pennsylvania which we anticipate will be a significant driver of our growth. This team will focus on increasing Univest's presence in western Lancaster County as well as extending our footprint to Cumberland, Dauphin and York counties. In addition, we grew our commercial lending team in South Jersey and will be opening a loan production office in Moorestown, New Jersey early in 2020 to support this regional expansion. We are confident Univest's local decision making, stability and breadth of services will resonate well with the business community in these additional markets.

During the year, our disciplined business approach fueled organic growth, strong sales execution across all our subsidiaries and allowed us to continue investing in the business. We were dedicated to advancing the progress of our corporate strategic initiatives including our digital evolution and use of technology to remain competitive, enrich the experience of our customers and improve efficiencies. While we continue to invest in technology, we will never forget what makes us successful – our employees and the care they show our customers. Offering a combined approach of strong relationship building and technology will allow us to continue to provide the exceptional service for which Univest is known.

Another highlight for the year was being one of only 30 banks named to Sandler O'Neill's Sm-All Stars Class of 2019. As Sandler O'Neill explains, "The objective of the Sm-All Stars...is to identify the top performing small-cap banks and thrifts in the country. In doing this, we hope to uncover the next crop of stellar mid-cap banks before they are discovered by the rest of the world." To earn Sm-All Star status, companies needed to have a market cap below \$2.5 billion and have superior performance metrics related to growth, profitability, credit quality and capital strength. We are proud of this recognition as it truly demonstrates the strength of our franchise and the value we provide our customers, shareholders, employees and communities.

Throughout our history, we have been blessed with strong, servant leaders who have strategically guided us through both good and challenging times. We are excited to welcome Suzanne Keenan as an Alternate Director. As a member of the Board of Trustees of North American Electric Reliability Corporation and former Chief Information Officer for Wawa, Inc., we are confident her experience and insight will help us move the business forward.

As you review the 2019 annual report, we trust you will be pleased with our accomplishments and plans for continued growth and longevity. We have strong momentum and are well positioned to seize opportunities, strengthen our franchise and enhance shareholder value. On behalf of the entire Univest family, thank you for your support and investment.

Sincerely,

A handwritten signature in black ink that reads "William S. Aichele".

William S. Aichele
Chairman

A handwritten signature in black ink that reads "Jeffrey M. Schweitzer".

Jeffrey M. Schweitzer
President and CEO

2019 Highlights

Growing the Business Organically

Univest Financial Corporation's strong performance in 2019 is a direct result of the daily contributions of more than 870 employees. It was a year of robust loan and deposit growth as we worked to evolve the business, expand regionally, further penetrate existing relationships and improve operational efficiency. Together, we achieved the following highlights.

- Driven by a strong local economy, our ability to continue to capitalize on the disruption in our markets and our regional expansion, our loan portfolio grew \$380.3 million, or 9.5%.
- Our goal continues to be funding our loan growth with deposits. In 2019, we grew deposits by \$474.1 million, or 12.2% and our loan-to-deposit ratio averaged 99.1%. Deposit growth was driven by concerted plans and tactics executed by our commercial, consumer, municipal and treasury management teams with the largest dollar growth segment being public funds of \$201.9 million.
- As part of our ongoing focus to grow the business organically, we expanded our commercial banking team in Central Pennsylvania which we anticipate will be a significant driver of our growth as it saw loan volume increase 52.4% and deposits grew 42.5% for the year. The new team members will focus on increasing Univest's presence in western Lancaster County as well as extending our footprint to Cumberland, Dauphin and York counties.
- We also grew our commercial lending team in South Jersey and will be opening a loan production office in Moorestown, New Jersey early in 2020 to support this regional expansion. In the Lehigh Valley, we are focused on growing both our commercial and industrial and commercial real estate teams and see these as areas of continued growth for 2020 and beyond.
- As we expanded our teams and regional reach, we realigned our commercial banking markets. Led by Michael Fitzgerald, the East Penn and NJ market consists of the Pennsylvania counties of Berks, Bucks, Chester, Delaware, Lehigh, Montgomery, Northampton and Philadelphia as well as the New Jersey counties of Atlantic, Burlington, Camden and Cape May. The Central PA market is led by Thomas Jordan and encompasses the Pennsylvania counties of Cumberland, Dauphin, Lancaster, Lebanon and York.
- Treasury management had another record year for fee income largely attributed to the new insured cash sweep product which provides customers with an expanded FDIC insurance option. By year end, balances grew to \$80 million. In addition to fee income, treasury management solutions played an integral role in gathering deposits. The treasury management team continues to grow and hired three new team members over the course of the year including a product manager to support further growth.
- We expanded our commercial product offering to include asset based lending, an important complement to our existing loan product offerings that allows us to provide working capital financing to companies that need a different financing solution than a traditional line of credit. Over the course of the year, we put the people, policies and systems in place that will allow us to further our opportunity for growth in the years ahead.
- Our securities backed lines of credit available to clients of Girard, a Univest Wealth Division is expected to be a significant opportunity in the years ahead as it is rolled out on a larger scale.
- Our SBA lending team had a strong year closing \$14.2 million in loans and ranking 11th in dollar volume for SBA 7a loans in the Eastern Pennsylvania District.
- Univest Capital had a strong year in 2019 and ended the year with \$149 million in equipment finance outstandings. Univest Capital focused on niche growth opportunities including financing medical equipment as well as providing financing for solar power projects for nonprofits, municipalities and school districts. Univest Capital also launched a consumer financing program with a large tractor manufacturer.

- The mortgage banking division finished the year funding more than \$340 million of residential mortgages and more than \$50 million in consumer loans. On the residential side, fundings were up by more than 20% year over year as rates dropped in the third quarter which prompted an increase in refinance activity. Purchase driven mortgage closings were also strong thanks to the solid economy and positive home buyer sentiment.
- On the consumer side of the Bank, Dana Brown, Executive Vice President of Consumer Services, took over management of the five financial centers located in Lancaster County. In addition, the other regional markets were consolidated. These adjustments will ensure consistency of our consumer operation across our entire footprint and streamline our approach to service and sales.
- We are committed to hiring the right people to help ensure the success of the consumer bank. New positions to support this growth include a director of strategic initiatives who will focus on customer experience and employee development and the addition of business development officers in the Lehigh Valley and Philadelphia markets who will work to build Main Street opportunities.
- We also launched the Univest Business Banking Express product designed specifically for small businesses and sold through our financial center network to Main Street businesses with commercial borrowing needs from \$5,000 - \$100,000.
- While the Bank continues to be our largest subsidiary and deliver strong results, we also continue to see the benefit of our diversified business model with Univest Insurance and Girard contributing to our successful year with noninterest income totaling \$65.4 million, an increase of \$5.2 million, or 8.7% for the year.
- At the start of 2019, we adopted Girard as the common brand for the Univest Wealth Division. Establishing three pillars of planning, advice and wealth solutions under one cohesive brand has allowed us to gain efficiencies in sales, marketing and delivery. This common brand positions Girard as an independent, full-service wealth firm backed by the strength and stability of Univest.
- The rebrand has been well received by current and new clients as well as the media. It was a year of strong growth as the division reached a new record of \$3.8 billion for assets under management and supervision including nearly \$285 million in new business.
- Univest Insurance continued to experience strong organic growth led by solid new business sales coupled with strong client retention. Through the growth of risk management services and human resources consulting, the value proposition offered by Univest Insurance continued to be enhanced which helped support sales with larger commercial clients.

Maximizing Technology to Improve Efficiency

Over the course of the year, we proactively introduced technology to our business model to remain competitive, meet the expectations of our customers and improve efficiencies.

- We launched a new online banking platform and mobile app for the consumer bank. These digital banking systems deliver a consistent look and feature increased security, a modern interface, and the ability to securely chat with our customer support team.
- In addition to the banking app, we launched a Girard branded wealth app and an app for Univest Insurance clients.
- We continued to leverage the power of nCino to create a streamlined commercial loan origination system. Our focus is on the end-to-end processing and closing of commercial loans with an initial focus on loan amounts of \$1.0 million and less. Key accomplishments in 2019 included the successful rollout to select members of our Central PA commercial banking team, completion of credit integration and the creation of an approval scorecard for subsequent validation. nCino is also being used to facilitate the Univest Business Banking Express product allowing for faster decision making and quicker loan bookings.
- Salesforce was fully implemented in 2018 as a sales and customer relationship management tool, giving us a 360-degree view of customer relationships. In 2019, we expanded the use of Salesforce to our customer support team, automated a number of administrative processes utilizing Salesforce and implemented Salesforce Marketing Cloud. In 2020, a data-driven approach to using Salesforce Marketing Cloud will be critical to the success of a marketing strategy that leverages technology and automation to boost awareness of our comprehensive suite of financial solutions and foster penetration of our existing consumer relationships with the goal of increased profitability.

Strong Organic Banking Growth



\$380.3m

LOAN GROWTH FOR THE YEAR
ENDED DECEMBER 31, 2019

9.5%

LOAN GROWTH FOR THE YEAR
ENDED DECEMBER 31, 2019

\$474.1m

DEPOSIT GROWTH FOR THE YEAR
ENDED DECEMBER 31, 2019

12.2%

DEPOSIT GROWTH FOR THE YEAR
ENDED DECEMBER 31, 2019

2019 Highlights

Embracing Human Capital

To be successful, we need to not only retain our high-performing employees, but also attract new individuals. By proactively assessing human capital needs, including what skills will be necessary in the next three to five years, we can ensure Univest is prepared for growth.

- Throughout 2019, we focused on attracting highly-talented individuals who align with Univest's business goals and culture. Strategies included using artificial intelligence software to target potential applicants, grassroots initiatives and building our employer brand through social media and digital marketing initiatives.
- We remain committed to retaining and engaging our current employees. Univest University, our corporate training and development program, delivered 8,100 training hours over the course of the year and saw the number of attendees increase 41% over 2018. New programs included Women's Leadership, Negotiation Skills and Business Writing.
- In 2019, we began utilizing video conferencing as a way of training in multiple locations at one time.

Enhancing Brand Equity

- In support of our efforts to improve our digital offerings, we launched the *Live Life. Stay Connected* campaign on radio, digital and social media in the Greater Philadelphia market as well as our expansion markets. The goal of the campaign was to increase awareness of our digital capabilities, emphasizing security while striking a balance between technology and the human touch.
- To build further awareness of our financing solutions for businesses, we introduced a commercial banking campaign featuring testimonials from longstanding clients to highlight our solutions as well as our focus on building relationships. The campaign included video and static advertising via digital and social media platforms, print advertising and Google search.
- We also continued to build awareness of our agricultural and commercial lending teams in the Lancaster market with *Serving Families like Yours for Generations* messaging. In addition, we supported our new commercial lending teams with *People you Trust. A Bank to Believe In.* messaging through direct mail, billboards, print and digital advertising.
- The new Girard, a Univest Wealth Division, brand was introduced. Throughout the year, advertising and public relations campaigns raised awareness for Girard and its capabilities. Dedicated Girard social media pages were launched on Facebook, Twitter and LinkedIn enabling us to further distribute secured media and authored content to raise brand visibility and build our position as thought leaders in the wealth arena. Print advertising and digital marketing increased brand visibility and drove traffic to meetgirard.com.
- In addition to advertising, we continued to build brand awareness for Univest through several high-visibility sponsorships that also supported our local communities. Some highlights included serving as the sustaining sponsor of Spruce Street Harbor Park in Philadelphia for our fifth year, returning as presenting sponsor of Christkindlmarkt in Bethlehem, continuing as the lead sponsor of the Univest Performance Center in Quakertown, Bucks County, maintaining our partnership with the Saint Joseph's University Athletic Department and sponsoring the "Univest Quote of the Day" on WFMZ-TV in the Lehigh Valley.
- Through Univest-hosted events, we strengthened relationships with our existing customers while also helping us win new business opportunities and build brand awareness with the more than 2,200 attendees over the course of the year.
- On our corporate social media pages, we continue to share informative blog articles written by our line of business experts to position Univest as a trusted resource and thought leader. In addition, our social media channels allow us to humanize our brand which helps to build loyalty. In our first full year on Instagram, we saw excellent engagement as we highlighted our #CommittedToLocal efforts and shared fun #UnivestFamily moments.

Making

DIGITAL CONNECTIONS



18.8m

DIGITAL ADVERTISING
IMPRESSIONS

3.4m

SOCIAL CONTENT
IMPRESSIONS

77k

DIGITAL ADVERTISING
ENGAGEMENTS

140k

SOCIAL CONTENT
ENGAGEMENTS



Expanding our Commitment to the Communities we Serve

Strengthening our local communities is at the heart of Univest's culture. We give back to the communities we serve by providing financial support, encouraging employee volunteerism and serving in leadership roles for nonprofits. Over the course of the year, we continued with longtime partnerships while also building new relationships with nonprofit organizations to help support Univest's growth in expansion markets.

- Univest's Connecting with Community volunteer initiative is one of the pillars of our philanthropy program. In 2019, we provided our employees with 30 half-day service projects to choose from in support of local charitable organizations. In addition to these Connecting with Community opportunities, we encouraged our employees to volunteer independently and they truly brought our community core value to life by volunteering 20,300 hours over the course of the year.
- Univest is committed to providing financial education and improving financial literacy in the region. Throughout the year, our employees shared their expertise to educate more than 3,200 students on topics such as saving, budgeting and using credit wisely.
- In 2019, we supported the Ronald McDonald House Charities (RMHC®) *Room in Our Hearts* capital campaign with a \$25,000 commitment over the next five years. Additionally, we partnered with RMHC of the Philadelphia Region once again for its *Show Your Stripes* campaign. Through fundraising sales at Univest's corporate offices and financial centers, our customers and employees raised more than \$6,500.
- As part of a four-year commitment, we are contributing \$100,000 to Penn Foundation's *Hope Within Reach* capital campaign. The donation will help Penn Foundation expand their campus and the behavioral health services they provide our community.
- As we continued to expand our presence into Central Pennsylvania, we supported two capital campaigns that will have an impact on communities in Lancaster County. A three-year, \$30,000 commitment to the West Lampeter Township Community Foundation's *We're Taking the Field* campaign will improve Village Park and a \$10,000 donation over two years will help the Southern End Community Association improve and renovate the outdoor swimming pool in Quarryville.
- While the markets we serve continue to expand, we have not lost sight of where it all started. We are proud to be longtime supporters of many nonprofits that operate in the Indian Valley where we were founded including Generations, Montgomery Theater and Dock Mennonite Academy.
- During the month of December, we held our eighth annual *Caring for Community Giveaway*. We had an overwhelming response from the community with more than 8,100 entries on behalf of more than 200 local nonprofit groups. The Kisses for Kyle Foundation was selected as the winner of the \$5,000 donation.



Senior Leadership Team

Listing as of January 1, 2020

Jeffrey M. Schweitzer

President and Chief Executive Officer, Univest Financial Corporation and Chief Executive Officer, Univest Bank and Trust Co.

Michael S. Keim

President, Univest Bank and Trust Co. and Senior Executive Vice President, Univest Financial Corporation

Duane J. Brobst

Senior Executive Vice President and Chief Credit Officer, Univest Bank and Trust Co.

Michael S. Fitzgerald

Market President, East Penn & NJ, Univest Bank and Trust Co.

Ronald R. Flaherty

President, Univest Insurance, LLC

Brian Grzebin

President, Mortgage Banking, Univest Bank and Trust Co.

Thomas J. Jordan, IV

Market President, Central PA, Univest Bank and Trust Co.

Kevin B. Norris

President, Girard, a Univest Wealth Division

Megan D. Santana, Esq.

Senior Executive Vice President, Chief Risk Officer, General Counsel and Corporate Secretary, Univest Financial Corporation and Univest Bank and Trust Co.

Dana E. Brown

Executive Vice President, Consumer Services, Univest Bank and Trust Co.

Eric W. Conner

Executive Vice President and Chief Information Officer, Univest Financial Corporation

Brian J. Richardson

Executive Vice President and Chief Financial Officer, Univest Financial Corporation and Univest Bank and Trust Co.

M. Theresa Schwartzer

Executive Vice President and Director of Human Resources, Univest Financial Corporation

Annette D. Szygiel

Executive Vice President and Chief Experience Officer, Univest Financial Corporation

Board of Directors

Listing as of January 1, 2020

William S. Aichele

Chairman, Univest Financial Corporation and Univest Bank and Trust Co.; Retired President and Chief Executive Officer, Univest Financial Corporation

Roger H. Ballou

Former Director, President and Chief Executive Officer, CDI Corporation; Director, Alliance Data Systems and RCM Technologies, Inc.

Todd S. Benning

Principal, DunlapSLK, PC

Glenn E. Moyer

Chief Executive Officer, Live Oak Strategies, LLC; Director, FHL Bank Pittsburgh

K. Leon Moyer

Retired President and Chief Executive Officer, Univest Bank and Trust Co.

Natalye Paquin, Esq.

President and Chief Executive Officer, Points of Light Foundation

Thomas M. Petro

Managing Partner, 1867 Capital Partners, LLC; Former President and Chief Executive Officer, Fox Chase Bancorp

Jeffrey M. Schweitzer

President and Chief Executive Officer, Univest Financial Corporation and Chief Executive Officer, Univest Bank and Trust Co.

Michael L. Turner, Esq.

Partner, Marshall Dennehey Warner Coleman & Goggin

Robert C. Wonderling

President and Chief Executive Officer, Greater Philadelphia Chamber of Commerce

Charles H. Zimmerman

Senior Leadership, Calvary Church of Souderton; Director, Clemens Family Corporation

Suzanne Keenan (Alternate Director)

Member of the Board of Trustees of North American Electric Reliability Corporation; Member of SAP Independent Executive Advisory Council; Member of Rocket Wagon's Advisory Council; Member of Boston Digital's Advisory Council

Wholly-Owned Subsidiaries

Univest Bank and Trust Co.

Univest Capital, Inc.

Univest Insurance, LLC

Girard Advisory Services, LLC

Girard Benefits Group, LLC

Girard Investment Services, LLC

Girard Pension Services, LLC

Davisville Associates, LLC

104 S. Oakland Ave., LLC

Please visit univest.net for a complete list of locations for Univest Financial Corporation and our subsidiaries.

Shareholder Information

Shareholders' Meeting

The Annual Shareholders' Meeting will take place at 9:00 a.m. on Wednesday, April 22, 2020 at PineCrest Country Club, 101 Country Club Drive, Lansdale, PA 19446. A buffet breakfast will begin at 8:00 a.m.

Univest Stock Transfer Agent

For more information on Univest Financial Corporation common stock, please contact Broadridge Corporate Issuer Solutions or visit the investor relations section at www.univest.net.

Regular Mail Communications:

Broadridge Corporate Issuer Solutions, Inc.
PO Box 1342
Brentwood, NY 11717

Phone Number: 866-321-8021

Email Address: shareholder@broadridge.com

Website: <https://investor.broadridge.com>

Overnight Mail Communications:

Broadridge Corporate Issuer Solutions, Inc.
ATTN: IWS
1155 Long Island Avenue
Edgewood, NY 11717

Univest Shareholder Contact

For more information on Univest Financial Corporation, please call 877.723.5571.

Common Stock Information

Traded on the NASDAQ National Market, symbol: UVSP.



“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 be faint.”

- Isaiah 40:29, 31

