

Professionally Speaking About Banking – WHP 580 AM

<http://www.whp580.com/pages/husic.html>

In March, 2007, Patricia A. Husic led a team of shareholders to acquire and establish Centric Bank and Centric Financial Corporation, where she now serves as President and Chief Executive Officer. Prior to taking the leadership role at Centric Bank, Patti joined Vartan National Bank, serving as Executive Vice President and Chief Financial Officer before being appointed Chief Executive Officer in July, 2005, making her the first woman in Harrisburg to hold that title at a major financial institution.

In her current position as President and CEO of Centric Bank, Patti has a diverse range of responsibilities, but is primarily charged with carrying out the strategic direction of the bank and meeting its financial goals as established by the Board of Directors where she serves as a member.

Before rising to the top positions at Centric Bank and Vartan National Bank, Ms. Husic was a member of the executive management team at Pennsylvania State Bank, where she successfully directed the technology, management information and finance functions over a period of 13 years. Prior to her distinguished career in banking, Patti worked for a local CPA firm where she specialized in auditing financial institutions as well as government, non-profits and small businesses.

Most recently, Ms. Husic was honored with the Athena Award by the Harrisburg Regional Chamber of Commerce. In May she was named by Governor Rendell and the Pennsylvania Department of Community and Economic Development as one of the 50 best Women in Business in the state of Pennsylvania for the year 2007. Patti's professional memberships include the PICPA and AICPA, Women's Business Network, and currently serves on the Pennsylvania Bankers Association Board of Directors. She is Vice Chairman of the Steelton Economic Development Corporation, and is actively involved in local charitable organizations including the Leukemia and Lymphoma Society, where she chaired the 2007 Light the Night Walk, Bishop McDevitt High School Blue-Gold Gala Committee, Board Member of the Second Mile and most recently appointed to CREDC's Board of Directors. Patti has also participated in various roundtables to support women in business throughout the community, including CREDC's Diversity Conference – and Women in the Boardroom.

Ms. Husic is a graduate of Temple University where she earned her B.B.A. in Accounting and Management Information Systems. She is also a Certified Public Accountant in the state of Pennsylvania. Patti resides in Lower Paxton Township with her son, Sean who is a Senior at Bishop McDevitt High School.

Who is Centric Bank?

Patti Husic: Myself and three other directors of Vartan Bank signed a letter of intent to acquire the bank. In less than 60 days, we raised over 12 million dollars to purchase the bank. In less than 120 days, we raised the funds, obtained regulatory approval and completed the merger transaction on February 8, 2007.

We have a new 12 member board. Our new shareholder base consists of 125 shareholders, who are local business men and women, individuals primarily in Dauphin, Cumberland and somewhat Lancaster Counties – transformed from a sole shareholder owner. We changed name of Bank to Centric Bank on March 7, 2007. Our management team is made up of local, experienced bankers. They are making the decisions right here in Harrisburg, *not* Pittsburgh, New York, Charlotte, etc. Customers are meeting with the decision makers.

Why bank at Centric? What is the difference?

Patti Husic: We all sell the same commodities – make loans and take in deposits, but we offer you excellent customer service with access to top management. Our bankers come to you. We take a consultative approach with responsive and quick decision making. We cater our products to our customer needs and business goals, not the other way around. For once - a bank that revolves around you.

We have excellent products including:

- Commercial Lending
- Executive Line of Credit
- Free Business Checking
- Free internet banking
- Free Bill Pay
- Free Mobile Courier Service
- Pick up non-cash deposits
- Check scanning
- Digital Deposit

Bank from the convenience of your office desk – anytime, anywhere 24/7. No cut-off times during the work week. No cut-off at 2 or 3pm – no more racing to the bank to beat the deadline.

Jeff Myers, Mike Watson and I have over 75 years of banking experience between the three of us.

Who is Patti Husic?

Patti Husic has 22 years of experience in banking and finance. She is the first and only female bank president in South Central Pennsylvania. Patti meets personally with our customers. She is active in the community and a life long resident of South Central Pennsylvania. She is a member of the board of directors of the Pa Bankers Association, Vice Chair of Steelton Economic Development Corp, board member of Second Mile and board member of CREDC. Patti is actively involved in the Leukemia and Lymphoma Society, as well as actively involved with Bishop McDevitt HS – Blue Gold Gala.

Centric Bank is a community bank that gives back to the community where we live and work.