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A Message from the CEO

Welcome to the inaugural issue of Centric Bank's **REVOLUTIONS** newsletter, where *We Revolve Around You*. That's more than our tag line, it's a deeply rooted principle that guides the decisions we make. We are proud to be your independent, community bank. Our roots run bold and deep throughout the community: we live where we serve; our employees and their families live where we lend; and our board of directors and shareholders are your business colleagues, neighbors, and friends.

We pledge to give you our full attention and finest service every time you do business with us. From friendly, responsive tellers who know you by name, to our top-level managers who genuinely care about your life goals, our personalized, one-on-one financial insight and guidance sets the tone for an unparalleled "chemistry of banking."

What makes us different from other financial institutions? We deliver an uncommon 1 degree of separation between customer and Centric decision makers.

Not only do we continually strive to provide you with the most competitive financial products and services, but we make decisions with your individual, best interests in mind. Our customers are the heart of our personalized, relationship-focused community banking family. We look forward to answering your questions and meeting your financial needs in every business and personal experience. Your trust is important to us and your feedback highly valued. Please visit one of our financial centers or call me to introduce yourself. Enjoy our stories in **REVOLUTIONS!**

Sincerely,

A handwritten signature in black ink that reads "Patricia A. Husic". The signature is written in a cursive style.

Patti Husic
Centric Bank President & CEO

Our Story

Centric Bank was re-branded on March 7, 2007, when we changed our name, reintroduced ourselves to the community, and began providing a new chemistry in the community bank world. Our banking principles are a testament to the value and impact of our original Dauphin charter in 1919. Because we are locally owned and operated, our customers have personal and direct access to bank decision makers and lending officers—a team that offers more than 150 years of financial expertise.

The Centric board of directors is comprised of 11 area business professionals who range from entrepreneurs to corporate executives. Our CEO, Patricia A. Husic, leads with a strong banking background and deep community service roots. Our customers are never a tracking number or deposit balance; they are prized individuals and families whom we desire to serve and guide to financial independence.

Looking ahead, we will continue our momentum by concentrating on service and growth.





Centric Bank Featured in *The Wall Street Journal*

COMMUNITY BANKS ARE STILL LENDING

#1 Among Community Banks for Loan Growth

You may have seen us in the March 14, 2010, issue of *The Wall Street Journal*, which highlighted Centric Bank as among the best in the country in year-over-year loan growth. Our lending team is poised to continue this success as we look for opportunities to help business owners reach their goals.

“It’s been quite an opportunity,” says Patricia Husic, chief executive officer of Centric Financial Corp.’s Centric Bank, based in Harrisburg, PA, which increased its consumer lending by 30%. —*The Wall Street Journal*, 3/14/2010

We serve businesses of all sizes, helping them obtain financing for purchasing facilities for their operations, lines of credit to help their growth goals, and term financing for equipment needs. We also work closely with the SBA and USDA to help businesses and individuals realize their dreams.

New Mortgage Department

Residential Mortgages

Term	Points	Interest Rate
15 Yrs.	0	Call for
15 Yrs.	1	today's
20 Yrs.	0	fixed
20 Yrs.	1	interest
30 Yrs.	0	rate.
30 Yrs.	1	

Our mortgage interest rates change daily. Interest rates are subject to change without notice and are determined by market conditions and/or customer qualifications. Offers subject to change without notice.

Consumer Construction Loans

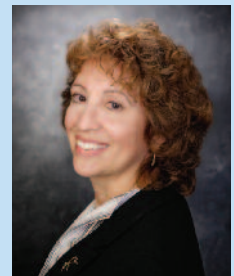
Term
6–12 Months

Interest Rate
5.75% Fixed

Fees
1-point Standard Fee
\$575 Application Fee

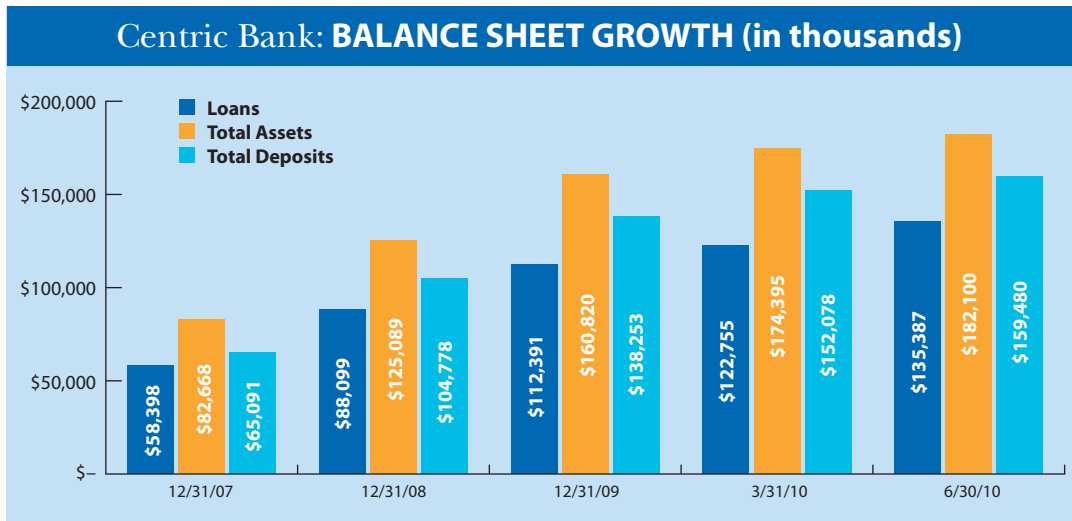
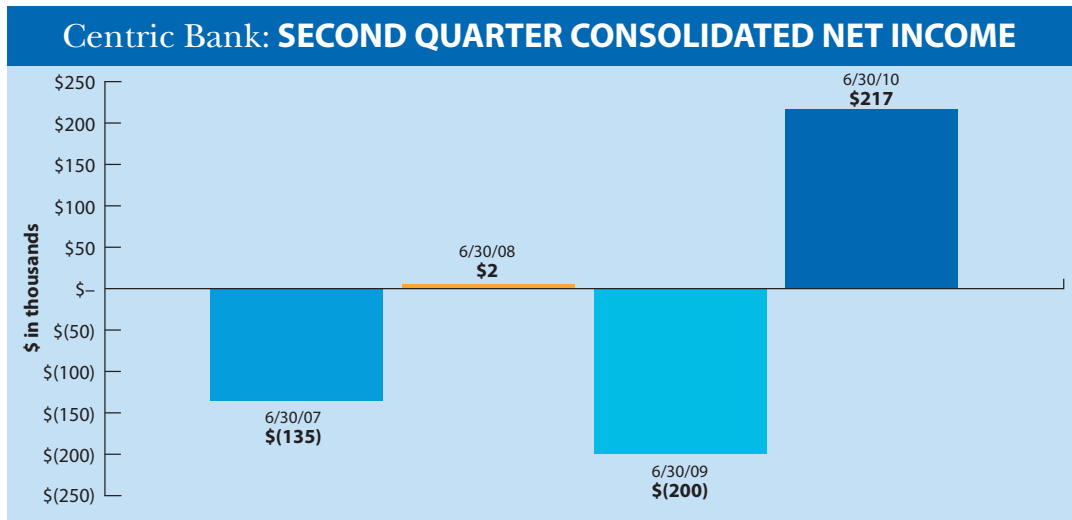
Interest-only payments during construction.

Permanent take-out financing available. \$575 required mortgage application fee. Offer subject to individual approval and may change at any time.



Gale Gallo

Mortgage Originator
(717) 909-8302





Meet Our Leaders

Donald E. Enders, Jr.
Centric Bank Chairman
of the Board

Don is President and CEO of Enders Insurance Associates and Chairman and CEO of Keckler Heitefuss

Brandt Insurance. Don graduated from Central Dauphin High School in 1969 and served in the Pennsylvania Army National Guard from 1969 to 1975.

He holds a business administration degree from The Pennsylvania State University. Upon graduating from college, Don joined the family business—Enders Insurance Associates. He continued his insurance education and holds the Chartered Property Casualty Underwriter, and Certified Insurance Counselor designations.

Don has served on community bank boards since 1986 and currently serves on the HACC Foundation Board of Directors, and is a board member of Keystone Human Services. He has been involved with Keystone since 1984 when he joined the board of The Tri-County Easter Seal Society for Children and Adults. Don has served as past president of Tri-County, past chair of Keystone Human Services, and past president of Keystone Partnership.

MEET YOUR NEIGHBORS



You may have seen our leaders and lenders in our branches, on our billboards, and in the community. Our lending team has been involved with The Second Mile Celebration of Excellence, Big Brothers and Sisters,

Colonial Park Rotary, Business Women’s Forum and many other events and organizations in and around the neighborhoods we serve. We believe that to be a true community bank, you need to be involved and show a true connection to the places where we live, work, and play.

When you see our team volunteering in your neighborhood, please say hello!



Our Biggest Asset? Our Employees

Diann Miller began her career at the former Dauphin National Bank in 1989 as a part-time teller, and currently serves as Centric Bank’s

Documentation Preparation Specialist. Diann’s biggest challenge in her banking career was the transition from being a teller to the lending arena. Her first task was to set up a filing system for the loan files and to implement a tracking system for insurance policies. With a few minor changes, due to the bank’s growth and regulatory requirements, the basic system and procedures Diann established are still followed today.

Diann originally hails from Kansas, where she met her husband Don who was serving in the military. After their marriage in 1970, she moved to the central Pennsylvania area and resides today in Middle Paxton Township. Diann has two grown sons, David and Dwayne, and six grandchildren. In her spare time Diann enjoys camping with her family, swimming, country crafts, and working in her very large yard.

1st Annual Customer Appreciation Day

“We have been with Centric Bank almost since the day they opened and have been happy with their people, their service, and their products.”

—**Joy Daniels, Owner, Joy Daniels Real Estate Group**

“Centric is a great local bank providing services to small business owners that the big national banks take for granted.”

—**John Ramsey, Water Gem, Inc.**

“Customer Appreciation Day was great, and it is so nice to be appreciated!”

—**Lisa Lenz**

“The day was absolutely wonderful! I enjoyed the hot dogs and ice cream. I especially appreciate the staff at Centric Bank’s Silver Spring Financial Center.”

—**Janet Comerer**

“I attended with my children. It was a WOW day for us! The children loved the ice cream, and I really appreciate how you know your customers.”

—**Arden Peterson**

“Thanks again for another day of delicious goodies and meaningful dialogues at family friendly Centric Bank!”

—**Dora Gardner**



WE ARE LENDING!

HOME EQUITY TERM LOAN

Interest Rate	APR	Loan-to-Value (LTV)
Up to 3 years	4.99%	85%
Up to 5 years	5.75%	85%
Up to 10 years	6.24%	85%
Up to 15 years	6.79%	85%
Up to 20 years	6.99%	85%

Minimum Loan Amount: \$10,000 No Fees! **

APR=Annual Percentage Rate. 10-year interest-only followed by 10-year amortization. *Adjustable rate at WSJ Prime minus 0.50%; starting January 1, 2011, a floor of 4.00% will go into effect. Special underwriting applies for LTV above 85%. **Fees may apply to Home Equity Loans above \$250,000. Interest rates current as of 07/02/2010.

HOME EQUITY LINE OF CREDIT

Interest Rate	APR	Loan-to-Value (LTV)
WSJ Prime -.50%*	2.75%	85%

Minimum Loan Amount: \$10,000 No Fees! **

APR=Annual Percentage Rate. 10-year interest-only followed by 10-year amortization. *Adjustable rate at WSJ Prime minus 0.50%; starting January 1, 2011, a floor of 4.00% will go into effect. 90% LTV available at WSJ Prime -0.25%; 95% LTV available at WSJ Prime +0.50%. Special underwriting applies for LTV above 85%. **Fees may apply to Home Equity Loans above \$250,000. Interest rates current as of 07/02/2010.

SPOTLIGHT ON WOMEN Wine, CHEESE, & Conversation!

*Patti Husic hosts an evening of
**Insight and Repartée on Women,
Business, and Financial Success***

Tuesday, September 28, 2010

Centric Bank's first evening in an Open Forum series for women and financial success.



**COMING to
CAMP HILL
Early 2011!**

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Your Trust
is Our Most
Important
Commodity.

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