

NEWS RELEASEFor Immediate Release

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Centric Bank Appoints Kimberly L. Turner Senior Vice President, Chief Risk Officer

HARRISBURG, PA (January 17, 2019) – Kimberly L. Turner, MBA, JD, has been appointed Senior Vice President, Chief Risk Officer at Centric Bank to oversee risk management and organizational compliance, announced Patricia (Patti) A. Husic, President & CEO of Centric Bank and Centric Financial Corporation (OTC Pink: CFCX). Turner is responsible for identifying, monitoring, and managing strategic, financial, and operational risks across the growing institution.

"As Centric Bank continues its legacy of developing and maintaining strong risk management, Kimberly's extensive financial experience and deep understanding of sound risk management and compliance practices will be integral to our ability to expand and better serve the lending needs of entrepreneurs and small businesses in our markets," says Husic. "Kimberly embraces our 'Centric Bank Way' culture and the importance we place on balancing effective risk management with sustained organic loan growth. We are honored to attract such high-level national talent and add to our award-winning female leadership team in the C-suite."

Recruited as the first credit and risk manager for New York City Energy Efficiency Corporation, a mission-based funder of energy efficiency projects for buildings, Turner established credit decision processes and loan product guidelines and developed underwriting guidelines for small businesses and contractors. She also boasts a 30-year career in risk management for banks and financial services firms, serving JP Morgan Chase, Christopher Street Financial, Ernst & Young, LLP, and BT Securities Corporation.

Previously, Turner served as Deputy Chief Operating Officer, SVP, Chief Credit Policy, and Chief Credit Administration Officer at Metro Bank.

A lifelong learner, Turner earned her Juris Doctorate from Fordham University School of Law, New York, New York; clerked with the Honorable Tina Brozman, Chief Judge of the U.S. Bankruptcy Court, S.D.N.Y; received her MBA Finance/Accounting from UCLA, Anderson School of Management, Los Angeles, California; and earned a Bachelor of Arts in Psychology from Duke University, Durham, North Carolina.

She is a member of the Association of the Bar of the City of New York, a Licensed Attorney in New York State, and a FINRA Series 65 Registered Investment Advisor.

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Turner will be based at Centric Bank's Operations and Executive Office campus, 1826 Good Hope Road, Hampden Township, Cumberland County.

ABOUT CENTRIC FINANCIAL CORPORATION AND CENTRIC BANK

An American Banker 2018 Best Bank to Work For, three-time Best Places to Work, and Top 50 Fastest-Growing Companies for six years, Centric Bank is headquartered in south central Pennsylvania with assets of \$720 million and remains the leader in organic loan growth in central Pennsylvania. A locally owned, locally loaned community bank, Centric Bank provides highly competitive and pro-growth financial services to businesses, professionals, individuals, families, and the health care industry. Centric Bank ranks #8 in approved SBA 7(a) loans in the Commonwealth of Pennsylvania as of June 30, 2018, and ranked #110 in SBA 7(a) loan volume in the United States at the end of 2017.

Founded in 2007, Pennsylvania-based Centric Bank has financial centers located in Harrisburg, Hershey, Mechanicsburg, and Camp Hill, offices in Devon, and loan production offices in Lancaster and Doylestown, as well as an Operations and Executive Office campus in Hampden Township, Cumberland County. To learn more about Centric Bank, call 717.657.7727 or visit CentricBank.com. Connect with them on Twitter, Facebook, LinkedIn, and Instagram.

Centric Financial Corporation is traded over the counter (OTC-Pink) with the ticker symbol CFCX.

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