Welcome Guide

Important information about the merger of East River Bank and DNB First
Welcome to the new DNB First

More convenience.
More choices.
More ways to manage your money.
Dear Valued East River Bank Customer,

DNB First and East River Bank are coming together as the new DNB First. The merger, announced earlier this year, will bring together the strengths of two well-regarded, community-focused banks to offer you more convenience, more choices, and more great ways to manage your money.

**New name — same friendly faces**

While the name of your bank will change from East River Bank to DNB First, one thing won’t change — our commitment to providing the helpful, personal service and attention you need to reach your financial goals. When we transition to DNB First, you can expect to see the same friendly faces who have served you well at East River Bank, plus you will have access to more branches and ATMs, and a fuller range of products and services to help you reach all your goals.

**Here to make your transition easy**

Of course, we understand that change isn’t always easy. That’s why we’ve worked diligently to ensure that the transition to DNB First on November 7, 2016 is an easy and seamless one for you. To keep you informed every step of the way, we’ve put together this Welcome Guide, which will provide important updates and key information about what you can expect before, during, and after your accounts transition to DNB First. You’ll also learn about the full breadth of products and services available to you at DNB First.

**The best is yet to come**

When the merger of DNB First and East River is complete, you will enjoy unique benefits, including:

- The assurance you are banking with a strong and financially sound bank that’s been serving local families and businesses for more than 150 years
- Access to a full line of innovative, convenient, and affordable products and services — from a range of checking accounts to personal loans to wealth management solutions
- A network of 15 branch offices in Chester, Delaware, and Philadelphia counties
- Online and mobile banking services that bring the bank to you, 24 hours a day, seven days a week
- A commitment to supporting the growth of local businesses
- Competitive rates and low fees
- A dedicated team of knowledgeable, local bankers who live and work where you do
- A commitment to giving back to our local communities

We invite you to take some time to review this Welcome Guide to learn more about what you can expect over the coming weeks. Of course, if you have any questions regarding the products and services available to you, we’re here to help.

- Call your East River Bank branch
- Visit us online at DNBfirst.com
- Stop by any one of our convenient locations

We look forward to welcoming you into the new DNB First family and helping you reach all your financial goals today — and for many years to come.

Sincerely,

William J. Hieb
President and Chief Executive Officer
DNB First

Christopher McGill
President and Chief Executive Officer
East River Bank
Strong. Committed. Here for you. Get to know the new DNB First…

Financial strength:
$1.1 billion in assets

Longevity:
Serving individuals, businesses, and families since 1860

Convenience:
15 branch locations throughout the Greater Philadelphia region

Full-service banking:
Providing comprehensive personal, small business, commercial banking, and wealth management services and solutions

Community focused:
A strong history of charitable giving
Dedicated to supporting the communities we serve and fueling the growth of local businesses
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What You Can Expect During the Merger

As we approach the transition of your East River Bank accounts to DNB First, there are some important things you need to know before and after the transition is complete. The information below will help you prepare for what’s ahead and ensure you continue to experience the exceptional service to which you are accustomed.

**Key Dates** The merger of DNB First and East River Bank will be completed on Monday, November 7, 2016. Beginning Friday, November 4 through Sunday, November 6, we will transition East River Bank accounts and services to DNB First’s system. As a result, some of the banking services you use may be temporarily unavailable to you. Here are some key dates and events you should be aware of as we work to bring the best of both banks to you with the new DNB First.

<table>
<thead>
<tr>
<th>Date</th>
<th>What Will Happen</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Week of October 24, 2016</strong></td>
<td>East River Bank ATMs will be converted to DNB First ATMs, and will be available only for withdrawals until Monday, November 7 at 7:00 a.m. East River Bank cards will be surcharge-free.</td>
</tr>
<tr>
<td><strong>Friday October 28, 2016</strong></td>
<td>You will receive your new DNB First Debit Card with activation instructions by this date. Your new card cannot be used until 7:00 a.m. on Monday, November 7.</td>
</tr>
<tr>
<td><strong>Friday November 4, 2016</strong></td>
<td>The conversion of East River Bank accounts and systems to DNB First begins. All East River Bank branch locations will close at 4:00 p.m. East River Bank Online Banking and Mobile Banking will be unavailable after close of business on November 3, 2016. You may continue to make withdrawals and purchases with your East River Bank Debit Card until Monday, November 7, 2016 at 7:00 a.m. Final statements for East River Bank checking and savings accounts will be generated on this day, with interest posted as of November 4, 2016 for all East River Bank checking, savings and certificate accounts.</td>
</tr>
<tr>
<td><strong>Saturday and Sunday November 5-6, 2016</strong></td>
<td>The conversion of East River Bank accounts and systems to DNB First continues. All East River Bank branches will be closed. You will not be able to access your accounts. Please make appropriate preparations.</td>
</tr>
<tr>
<td><strong>Monday November 7, 2016</strong></td>
<td>East River Bank branches will re-open as DNB First branches. Please refer to the “Locations” section of this guide for new branch hours. The conversion of your accounts to DNB First will be completed. You can begin banking at any of DNB First’s 15 branch locations, including former East River Bank branches, and enjoy surcharge-free ATM Banking at all DNB First and Allpoint ATMs. Enroll in free DNB First Online and Mobile Banking by visiting DNBfirst.com.</td>
</tr>
<tr>
<td><strong>Friday September 1, 2017</strong></td>
<td>Checks with East River Bank’s routing number will no longer be accepted. To order new checks with DNB First’s routing number, please call any DNB First office after conversion.</td>
</tr>
</tbody>
</table>
Important information about your banking

Before Conversion: Today – November 4, 2016

Please refer to the following important pre-conversion information:

- **Branches and ATMs.** Bank as you normally would at all East River Bank branches and ATMs, with the exception of a brief period starting on October 24 and ending November 7, when you will be unable to make deposits at ATMs.

- **Deposit slips and checks.** Continue to use your East River Bank checks and deposit slips. If you need new checks, please order the minimum quantity.

- **Online/Mobile Banking.** Continue to access your accounts via Online Banking at EastRiverBank.net or through East River Bank’s Mobile Banking app.
  - Bill payments will only be available through November 3, 2016.
  - You will be unable to make internal transfers as of the close of business on November 3.
  - If you haven’t previously enrolled in East River Online Banking, you may do so until October 24, 2016.

- **Debit/ATM Cards.** To make purchasing more secure, your current East River Bank Debit and ATM cards will be replaced with new DNB First Debit cards with EMV chips by October 28, 2016.
  - When you receive your new DNB First Debit/ATM Card in the mail, please read the instructions on activating your card and selecting a new PIN. For information on your new card limits, please refer to the Debit/ATM Card section of this guide.

During Conversion: November 5 and 6, 2016

You will not be able to access your accounts. Please be sure to make appropriate preparations.

After Conversion: November 7, 2016

On Monday, November 7, 2016, the transition to DNB First will be complete. Below is some important information on what you can expect:

- **Account Numbers.** To make the transition to DNB First easier for you, we have made every effort to retain your existing East River Bank account numbers. If a change is required to one of your account numbers, you will receive a separate mailing from DNB First with your new account information.

- **Checks and Deposit Slips.** You may continue to use your East River Bank checks after the conversion of your account, but beginning November 7, please use the deposit slips provided in your branch. If you need new checks, please order the minimum quantity. Beginning November 7, you can order new DNB First checks by calling 1-800-335-2462 or by visiting any DNB First office.

- **Direct Deposits and Automatic Payments.** DNB First will continue to accept your direct deposits and automatic payments; no action is necessary on your part.
Banking with the new DNB First

Your converted DNB First accounts

To ensure a smooth transition to DNB First, we will convert your account at East River Bank to the DNB First account that most closely matches it (please refer to the tables that follow). If you wish to review other account options, please visit one of our convenient branch offices or call 1-800-335-2462 to have a customer service representative review your account with you. All account changes will become effective on November 7, 2016, when the conversion is complete.

For additional information on each product’s terms and conditions, please refer to the Truth in Savings section of the accompanying Disclosure Book.
Personal Checking Accounts

If you have an East River Bank checking account, your account will be converted to the DNB First product that most closely matches your current account.

<table>
<thead>
<tr>
<th>East River Bank Checking Account</th>
<th>New DNB First Checking Account</th>
<th>Benefits</th>
<th>Fees</th>
</tr>
</thead>
</table>
| Anniversary                       | Free Checking Plus             | • Free Online Banking and Bill Payment  
• No-annual-fee Visa® Debit Card  
• ATM rebates of up to $7 per month  
• Free Mobile Money               | • No minimum balance  
• No monthly maintenance fee  
• No per check fees |
| Celebration Club Checking         | Diamond Checking               | • Competitive interest rate on balance  
• Free Online Banking with Bill Pay  
• Free starter checks and discounts available on reorders  
• No-annual-fee Visa® Debit Card  
• Free Mobile Money  
• Free money orders and cashier’s checks | • No minimum balance  
• No monthly maintenance fee  
• No per check fees |
| Flexible Checking                 | Free Checking                  | • Free Online Banking and Bill Pay  
• Free Mobile Money  
• No-annual-fee Visa® Debit Card | • No minimum balance  
• No monthly maintenance fee  
• No per check fees |
| Go Anywhere                      | Go Anywhere                    | • The features and benefits of your Go Anywhere checking account will remain the same | |
| Just Checking                     | Free Checking                  | • Free Online Banking and Bill Pay  
• Free Mobile Money  
• No-annual-fee Visa® Debit Card | • No minimum balance  
• No monthly maintenance fee  
• No per check fees |
| Ultimate Checking                 | Choice Checking w/Interest     | • Free Online Banking and Bill Pay  
• Free Mobile Money  
• Free starter checks and discounts available on reorders  
• No-annual-fee Visa® Debit Card  
• Discounts on loans/lines of credit  
• $10 discount on standard safe deposit box  
• Free cashier’s checks  
• Free money orders  
• Free stop payments  
• Up to $20 surcharge rebate per month for using non-DNB First ATMs | • $25.00 monthly fee can be waived with a $20,000 combined balance in your DNB First accounts |

Please refer to the Fee Schedule and accompanying Truth in Savings Disclosure for additional information regarding your account and any changes in terms.

Statement Cycle. Statements for your new DNB First checking account will be processed on the third Thursday of each month.
## Personal Savings Accounts

<table>
<thead>
<tr>
<th>East River Bank Savings Account</th>
<th>New DNB First Savings Account</th>
<th>Benefits</th>
<th>Fees</th>
</tr>
</thead>
<tbody>
<tr>
<td>Celebrate Kids Passbook</td>
<td>Statement Savings — Minor</td>
<td>• Free Online Banking</td>
<td>• Minimum balance of $50.00 required to earn interest</td>
</tr>
<tr>
<td>Celebration Club Passbook</td>
<td>Platinum Savings</td>
<td>• Free Online Banking and Bill Pay</td>
<td>• $25.00 monthly service fee waived with $25,000 minimum balance</td>
</tr>
<tr>
<td>Celebration Club Statement</td>
<td>Platinum Savings</td>
<td>• Free Online Banking and Bill Pay</td>
<td>• $25.00 monthly service fee waived with $2,500 minimum balance</td>
</tr>
<tr>
<td>Go Anywhere Savings</td>
<td>Statement Savings</td>
<td>• Free Online Banking and Bill Pay</td>
<td>• $3.00 monthly service fee waived with $150 minimum balance</td>
</tr>
<tr>
<td>Passbook</td>
<td>Statement Savings</td>
<td>• Free Online Banking and Bill Pay</td>
<td>• $3.00 monthly service fee waived with $150 minimum balance</td>
</tr>
<tr>
<td>Personal Money Market</td>
<td>Premier MMDA</td>
<td>• Free Online Banking and Bill Pay</td>
<td>• $10.00 monthly service fee waived with $2,500 minimum balance</td>
</tr>
<tr>
<td>Retirement Money Market</td>
<td>IRA Savings</td>
<td>• Free Online Banking</td>
<td>• No minimum balance or maintenance fee</td>
</tr>
<tr>
<td>Retirement Passbook</td>
<td>IRA Savings</td>
<td>• Free Online Banking</td>
<td>• No minimum balance or maintenance fee</td>
</tr>
<tr>
<td>Retirement Statement</td>
<td>IRA Savings</td>
<td>• Free Online Banking</td>
<td>• No minimum balance or maintenance fee</td>
</tr>
<tr>
<td>Statement Savings</td>
<td>Statement Savings</td>
<td>• Free Online Banking and Bill Pay</td>
<td>• $3.00 monthly service fee waived with $150 minimum balance</td>
</tr>
<tr>
<td>Youth Savings</td>
<td>Statement Savings — Minor</td>
<td>• Free Online Banking</td>
<td>• Minimum balance of $50.00 required to earn interest</td>
</tr>
</tbody>
</table>

Please refer to the accompanying Fee Schedule and Truth in Savings Disclosure for additional information regarding your account and any changes in terms.

**Statement Cycle.** Statements for your new DNB First savings account will be processed on the second Monday of each month.

**Passbook Accounts**

If you currently have an East River Bank Passbook Account, it will become a DNB First Statement Savings account with all the enhanced features and benefits a statement account can offer. Please refer to the Personal Savings chart for more information.
Business Checking Accounts

If you’re a business owner, DNB First offers an array of accounts and services to meet the transaction and balance needs of your business.

<table>
<thead>
<tr>
<th>East River Bank Checking Account</th>
<th>New DNB First Checking Account</th>
<th>Benefits</th>
<th>Fees</th>
</tr>
</thead>
</table>
| Business Flex                   | Business Checking 1,000       | • Free Online Banking  
• Free Business Debit Card  
• eStatements (required) | • $1,000 minimum balance required  
• $20.00 monthly service charge if minimum monthly balance of $1,000 is not maintained  
• No monthly service fee for up to 1,000 transactions (deposits, deposited items, checks, and ACH items) per month. (Each additional transaction $.50) |
| Just Business Checking          | Free Business Checking        | • Free Online Banking  
• Free Business Debit Card | No minimum balance  
• No monthly service fee for up to 400 transactions (deposits, deposited items, checks, and ACH items) per month. (Each additional transaction is $.50) |
| Just Business Checking Plus     | Free Business Checking        | • Free Online Banking  
• Free Business Debit Card | No minimum balance  
• No monthly service fee for up to 400 transactions (deposits, deposited items, checks, and ACH items) per month. (Each additional transaction is $.50) |
| Non-Profit Checking             | Non-Profit Interest Checking  | • Competitive interest rate  
• Free Online Banking  
• Free Debit Card  
• Free Business Debit Card | No minimum balance  
• No monthly service fee for up to 250 transactions (deposits, deposited items, checks, and ACH items) per month. (Each additional transaction is $.50) |

Statement Cycle. Statements for your new DNB First Business checking account will be processed at the end of each month.
## Personal and Business Certificates of Deposit (CDs) and Individual Retirement Accounts (IRAs)

- Current East River Bank CDs and IRAs will be transferred to DNB First.
  
  - Your account number, annual percentage yield, maturity date, and early withdrawal penalty will not change when your account is transferred to DNB First.
  
  - If you are currently receiving interest checks or interest transfers, you will continue to do so with DNB First. New and maturing CDs will no longer have the option to receive interest checks.
  
  - Prior to your current maturity date, you will receive a notice explaining the rollover terms of your certificates, and you will have ten calendar days after the maturity date to withdraw the funds without penalty or make changes to the account.
  
  - For current interest rates you may visit us online at DNBfirst.com or you can call or visit any of our DNB First locations listed in this guide.
  
  - If you are currently receiving a required minimum distribution from East River Bank, those distributions will be completed on October 15, 2016, prior to the transfer. Distributions related to 2017 will be completed by DNB First in December of 2017.
## Business and Personal Accounts Pricing Schedule

<table>
<thead>
<tr>
<th>Item</th>
<th>Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>Account Closed within 180 Days</td>
<td>$25.00 + cost of check order</td>
</tr>
<tr>
<td>Account Confirmation</td>
<td>$25.00 (plus research fee)</td>
</tr>
<tr>
<td>ATM Card Annual Fee</td>
<td>$25.00</td>
</tr>
<tr>
<td>(Waived for MMDA, Savings &amp; Minors)</td>
<td></td>
</tr>
<tr>
<td><strong>ATM Transactions:</strong></td>
<td></td>
</tr>
<tr>
<td>Foreign ATM Transaction Fee</td>
<td>$ 2.00</td>
</tr>
<tr>
<td>Plus System Transactions</td>
<td>$ 2.50</td>
</tr>
<tr>
<td>Replace ATM/Visa®</td>
<td>$ 5.00</td>
</tr>
<tr>
<td>Business Overdraft Protection</td>
<td>$15.00</td>
</tr>
<tr>
<td>Cashiers Check</td>
<td>$ 8.00</td>
</tr>
<tr>
<td>Check Cashing (on US check for non-customer)</td>
<td>$ 5.00</td>
</tr>
<tr>
<td>Check Copies</td>
<td>$ 5.00</td>
</tr>
<tr>
<td>Coin Counting (customers only)</td>
<td>$10.00 per hour, $5.00 minimum</td>
</tr>
<tr>
<td>Collection Items (plus postage)</td>
<td>$30.00</td>
</tr>
<tr>
<td>Counter Checks (per check)</td>
<td>$ 1.00</td>
</tr>
<tr>
<td>Dormant Accounts (monthly)</td>
<td>$ 5.00</td>
</tr>
<tr>
<td>Escheat Account</td>
<td>$50.00</td>
</tr>
<tr>
<td><strong>Internet Banking:</strong></td>
<td></td>
</tr>
<tr>
<td>Personal</td>
<td>Free</td>
</tr>
<tr>
<td>Business (without ACH)</td>
<td>Free</td>
</tr>
<tr>
<td><strong>Internet Banking — External Transfers</strong></td>
<td></td>
</tr>
<tr>
<td>Standard (outgoing)</td>
<td>$1.50 each</td>
</tr>
<tr>
<td>Expedited (outgoing)</td>
<td>$3.00 each</td>
</tr>
<tr>
<td><strong>Internet Banking — Online Bill Payment</strong></td>
<td></td>
</tr>
<tr>
<td>Personal</td>
<td>Free</td>
</tr>
<tr>
<td>Business</td>
<td>Free</td>
</tr>
<tr>
<td><strong>Internet Banking — Personal</strong></td>
<td></td>
</tr>
<tr>
<td>Pop Money Payments</td>
<td>$ 0.50 each</td>
</tr>
<tr>
<td>Bank to Bank Transfers (outgoing)</td>
<td>$ 2.00 each</td>
</tr>
<tr>
<td>Inactive Deposit Account (no activity for 9 months)</td>
<td>$ 5.00</td>
</tr>
<tr>
<td>Levy or Legal Attachments</td>
<td>$150.00 + attorney’s fees</td>
</tr>
<tr>
<td>Merchant Services Charge Back</td>
<td>$10.00</td>
</tr>
<tr>
<td>MMDA Savings — Excess Checks or Transfers</td>
<td>$25.00</td>
</tr>
<tr>
<td>Money Orders</td>
<td>$ 5.00</td>
</tr>
<tr>
<td><strong>Non-sufficient Funds/Overdraft (per item)</strong>*</td>
<td></td>
</tr>
<tr>
<td>Paid Overdraft Item</td>
<td>$38.00</td>
</tr>
<tr>
<td>Returned Overdraft Item</td>
<td>$38.00</td>
</tr>
<tr>
<td>*For overdraft created by check, in person withdrawal, ATM withdrawal or other electronic means</td>
<td></td>
</tr>
<tr>
<td><strong>Negative Balance Fee</strong></td>
<td>$ 3.00</td>
</tr>
<tr>
<td>(each day the account balance is below $0.00 from the 5th business day until the 14th business day)</td>
<td></td>
</tr>
<tr>
<td><strong>Notary/Signature Guarantee</strong></td>
<td>Free</td>
</tr>
<tr>
<td>(customers only)</td>
<td></td>
</tr>
<tr>
<td><strong>Overdraft Protection</strong></td>
<td></td>
</tr>
<tr>
<td>Transfer from Savings</td>
<td>$10.00</td>
</tr>
<tr>
<td>Transfer from Line of Credit</td>
<td>$ 5.00</td>
</tr>
<tr>
<td><strong>Photocopies (per page)</strong></td>
<td>$ 2.00</td>
</tr>
<tr>
<td><strong>Purchase Foreign Currency (% of face value)</strong></td>
<td>1.00 %</td>
</tr>
<tr>
<td>Minimum Charge</td>
<td>$ 5.00</td>
</tr>
<tr>
<td><strong>Returned Items</strong></td>
<td></td>
</tr>
<tr>
<td>ACH/EFT</td>
<td>$15.00</td>
</tr>
<tr>
<td>Cashed Item</td>
<td>$15.00</td>
</tr>
<tr>
<td>Deposited Item</td>
<td>$15.00</td>
</tr>
<tr>
<td>Returned Mail</td>
<td>$ 2.00</td>
</tr>
<tr>
<td><strong>Safe Deposit Box</strong></td>
<td></td>
</tr>
<tr>
<td>Drilling</td>
<td>$150.00</td>
</tr>
<tr>
<td>Inventory Fee</td>
<td>$100.00</td>
</tr>
<tr>
<td>Key Deposit</td>
<td>$ 25.00</td>
</tr>
<tr>
<td>Lost Key</td>
<td>$ 25.00</td>
</tr>
<tr>
<td><strong>Statements</strong></td>
<td></td>
</tr>
<tr>
<td>Duplicate/Special</td>
<td>$ 5.00</td>
</tr>
<tr>
<td>Interim</td>
<td>$ 2.00</td>
</tr>
<tr>
<td>Paper Statement for Accounts</td>
<td></td>
</tr>
<tr>
<td>With Electronic Statement</td>
<td>$ 7.00</td>
</tr>
<tr>
<td>Reconcilement</td>
<td>$25.00</td>
</tr>
<tr>
<td>Stop Payment (check or ACH)</td>
<td>$30.00</td>
</tr>
<tr>
<td><strong>Telephone Transfers</strong></td>
<td></td>
</tr>
<tr>
<td>Manual Call In</td>
<td>$ 5.00</td>
</tr>
<tr>
<td>Phone Access Banking</td>
<td>Free</td>
</tr>
<tr>
<td>U.S. Treasury Paper</td>
<td>$40.00</td>
</tr>
<tr>
<td>Uncollected Funds Charge (per item)</td>
<td>$38.00</td>
</tr>
<tr>
<td><strong>Wire Transfers (customers only)</strong></td>
<td></td>
</tr>
<tr>
<td>Incoming</td>
<td>$ 15.00</td>
</tr>
<tr>
<td>Outgoing Domestic</td>
<td>$ 25.00</td>
</tr>
<tr>
<td>Outgoing International</td>
<td>$40.00</td>
</tr>
<tr>
<td>Visa® International</td>
<td>1.00 %</td>
</tr>
<tr>
<td><strong>Service Assessment</strong></td>
<td></td>
</tr>
</tbody>
</table>
Commercial Deposit Account Fee Schedule

Business Deposit Products

Free Business Checking — 400 transactions per month free
• A $0.50 charge applies to each deposit, deposited item, ACH item, or check paid transaction over the monthly limit.

Business Checking 1,000 — 1,000 transactions per month free
• A $20.00 monthly service charge applies if the minimum balance of $1,000 is not met.
• A $0.50 charge applies to each deposit, deposited item, ACH item, or check paid transaction over the monthly limit.

Non-Profit Interest Checking — 250 transactions per month free
• A $0.50 charge applies to each deposit, deposited item, ACH item, or check paid transaction over the monthly limit.

Business Cash Management Services and Fees

The Cash Management needs of your business are of utmost importance to DNB First. In order to ensure uninterrupted access to these services, we will personally contact the following East River Bank customers:

• Customers who originate ACH transactions
• Remote Deposit Capture customers
• Business Online Banking customers

Fee Schedule

<table>
<thead>
<tr>
<th>Item</th>
<th>Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>ACH Monthly Fee</td>
<td>$40.00</td>
</tr>
<tr>
<td>OnSite Deposit</td>
<td>$40.00</td>
</tr>
<tr>
<td>Monthly Scanner Rental</td>
<td>$25.00</td>
</tr>
<tr>
<td>Wire Online Monthly Fee</td>
<td>$20.00</td>
</tr>
<tr>
<td>Outgoing Domestic Fee</td>
<td>$10.00</td>
</tr>
<tr>
<td>Outgoing Foreign Fee</td>
<td>$40.00</td>
</tr>
</tbody>
</table>

Other Services

Safe Deposit Boxes

As your Safe Deposit Box renews, your new rental fee (based on box size) will be as follows:

• 3 x 5 $ 40.00
• 5 x 5 $ 65.00
• 3 x 10 $ 70.00
• 5 x 10 $ 85.00
• 10 x 10 $135.00

If you elect to have your rental fee deducted from a DNB First checking or savings account, you are entitled to a $4.00 discount on your annual rental fee; customers with Choice Checking or Choice Checking with Interest will receive a $10.00 discount.
Your converted DNB First accounts — continued

Personal and Commercial Loans and Lines of Credit

- Terms for your loan(s) and/or line(s) of credit will remain the same. The interest rate on fixed-rate consumer loans will also remain the same.

- If your loan payment is being automatically drafted, the draft will continue with no interruption in your payment schedule. If you mail your loan payments, please note the new mailing address:

  DNB First
  Loan Accounting
  P.O. Box 1004
  Downingtown, PA 19335-1004

Important Information About Your New Business and Personal Debit/ATM Card

- If you have an East River Bank Debit/ATM Card, you will receive a new DNB First Visa® Debit/ATM Card by October 28, 2016.

- Your new Debit/ATM Card(s) can be activated once you receive it, and you may begin using it at 7:00 a.m. on November 7, 2016. At this time, you will no longer be able to use your East River Bank Debit/ATM Card.

<table>
<thead>
<tr>
<th>Personal Debit/ATM Card limits</th>
<th>Business Debit/ATM Card limits</th>
</tr>
</thead>
<tbody>
<tr>
<td>ATM withdrawal: $500</td>
<td>ATM withdrawal: $2,000</td>
</tr>
<tr>
<td>Purchase: $5,000</td>
<td>Purchase: $20,000</td>
</tr>
</tbody>
</table>

Direct Deposit/Automatic Deductions and Payments

DNB First will continue to accept direct deposits and automatic payments even if your account number has changed during the conversion; no action is required on your part. If you believe that someone has transferred or may transfer money from your account without your permission, call one of our branch offices as soon as possible with any pertinent information that may help us in our investigation. We ask that you notify us in writing of all unauthorized transfers within 14 days of the oral notification by sending a letter to:

  DNB First
  104 Brandywine Avenue
  Downingtown, PA 19335

Preauthorized Transactions

If you are currently using East River Bank’s Preauthorized Transactions to transfer funds to an external deposit or loan account, or to pay your loan from an external account, your current transfers will remain in effect with DNB First. If you are currently using the service to transfer money into your account from an external source, these transactions will stop at conversion. After conversion, new retail transfers must be generated through DNB First Online Banking’s External Transfers; new business transfers must be generated through ACH origination.

Overdraft Protection

If you currently have Overdraft Protection set up to transfer from another deposit or loan account with East River Bank, this will continue as part of your new banking relationship with DNB First. You may set up your DNB First checking account to sweep funds from other DNB First checking or savings account(s) in order to cover an overdraft condition. DNB First will transfer the necessary funds in increments of $100.00. A DNB First Overdraft Protection application is required and a fee will be incurred. Please refer to the DNB First Business and Personal Accounts Pricing Schedule for fees associated with this product.
Personal Online and Mobile Banking

To make it easy to manage money and perform routine banking transactions, DNB First offers Online Banking.

- If you currently use East River Bank’s personal Online Banking, you will be able to access your Online Banking profile beginning Monday, November 7, 2016, with the username currently used for East River.

- Usernames and passwords are case-sensitive through DNB First’s Online Banking. For conversion purposes, however, all usernames have defaulted to lowercase.

To complete the Online Banking process, please do the following:

1. To log in for the first time, please go to www.DNBfirst.com and enter your Username/Access ID in all lowercase letters on the left-hand side of the screen. Then, click “Login.”

2. When prompted for a password, enter the last four digits of your Social Security Number, and click “Submit.”

3. If your Username/Access ID is less than six characters, you will be prompted to change your ID.

4. You will be prompted to create a new password. In the “New Password” and “Confirm New Password” fields, enter an alphanumeric password of 8-17 characters. This is case-sensitive, and will serve as your new password going forward. Select “Submit.”

5. Choose three security questions as prompted and provide your answers. These are used as an additional level of security when logging in on new devices. Click “Submit.”

6. Confirm use of DNB First’s Online Banking by accepting the Terms and Conditions.

7. Choose “Enroll,” “Decline,” or “Ask Me Later” for additional services offered: Mobile Money and eStatements. After these choices are made you will be sent to your DNB First Online Banking home page. You can change your preferences at any time by going to your “Profile” page within Online Banking.

Once you have successfully logged in to DNB First Online Banking, please download our Mobile Money app to continue your Mobile Banking experience.

Business Online Banking

Business users of Online Banking will receive a mailing with specific instructions on how to establish their online banking profile with DNB First.

IMPORTANT NOTE: Although business accounts can be viewed through DNB First’s personal Online Banking (including balances and eStatements), transactions, such as bill payments and transfers, cannot be conducted through personal Online Banking services. If you currently use East River Bank’s personal Online Banking to perform transfers or bill payments on a business account, please contact your local East River Bank branch to discuss your options at DNB First.

eStatements

To make filing and storing your monthly bank statements easier, DNB First offers the convenience of electronic statements for your deposit accounts.

- If you currently receive eStatements from East River Bank, you will continue to receive eStatements from DNB First.

- Twelve months of statements are currently available through East River Bank Online Banking and will be carried forward to DNB First’s Online Banking system. We recommend that you print or download all prior East River Bank statements for your records.
Telephone Banking

If you wish to access your accounts via phone, DNB First offers Telephone Banking. Please note the following about using DNB First Telephone Banking:

- When your accounts are transitioned to DNB First on November 7, 2016, you can access your accounts via DNB First Telephone Banking by calling 610-873-5291.
- The first time you call into DNB First Telephone Banking, you will be asked to enter your Personal Identification Number, which is the last four digits of your Social Security or Tax Identification number.

Other Important Information About Banking at DNB First

- **Funds Availability.** Please refer to our Regulation CC Funds Availability Disclosure provided in the accompanying Disclosure Book for further information regarding the availability of your deposit.
- **Tax Reporting.** If you have interest-earning accounts, you will receive one 1099 and/or 1098 from DNB First for the calendar year of 2016.
- **FDIC Insurance.** Your deposit at DNB First will continue to be insured by the FDIC up to the maximum amount permitted by federal regulation.
  - Any deposits held separately at East River Bank and DNB First on October 4, 2016 will continue to be insured separately for a period of six months.
  - Any account opened at an East River Bank location between October 4, 2016 and November 4, 2016, will be considered a DNB First deposit for FDIC Insurance purposes.
  - Certificates of Deposit (CDs) will be insured separately for six months from October 4, 2016 or until maturity, whichever is later. After the six-month grace period, your deposits will be combined for the purpose of determining FDIC coverage.
  - Please refer to the FDIC website (www.fdic.gov) for additional information about deposit insurance, or contact any DNB First office.
- **Interest Calculation.** DNB First uses the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in your account. Interest is compounded daily and credited monthly and begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). If you are receiving interest checks or interest transfers on your Certificate of Deposit, you will continue to do so when your account is converted to DNB First. New and maturing certificates will no longer have the option of interest checks.
Personal Banking Solutions to help you manage money more easily

Whether you’re looking for an easy and affordable way to pay bills, build your savings, or realize your dream of owning a home, DNB First has everything you need to manage your personal finances — right here — under one roof.

- **Checking Accounts.** From convenient and affordable accounts with low monthly maintenance fees and minimum balance requirements, to Choice Checking, our premier relationship account that rewards you for your business, DNB First has an account to meet just about any budget or need.

- **Student Banking.** If you’re a student, DNB First has a banking program designed to help you pay for books, food, and other purchases, get instant cash, and start building credit for the future.

- **Savings Accounts.** Saving to prepare for unexpected or emergency expenses, for a new home, or for an even longer-term goal, such as retirement? DNB First has a wealth of convenient and affordable savings and money market accounts. All offer the assurance of FDIC protection.

- **Certificates of Deposit (CDs).** If you have a longer-term savings goal and are willing to sacrifice liquidity to earn higher rates, we offer Certificates of Deposit in a variety of terms. You can open a CD with as little as $1,000 and get guaranteed yields on terms from three months to five years.

- **Individual Retirement Account CDs (IRA CDs).** Whether you’re nearing retirement or just starting to plan for your future, we offer IRA CDs with guaranteed yields and the assurance of FDIC protection.

Loans to help you reach your goals

Whether you need a loan to help you meet unexpected expenses, or one that can help you buy or fix up a home, DNB First is ready to lend you a hand. We offer competitive rates on a variety of loans that include:

- **Mortgages.** Buying or refinancing a home can be one of the biggest financial decisions you will make in your lifetime. DNB First has everything you need to make the mortgage process easy and comfortable for you.

- **Home Equity Lines and Loans.** Tap the equity in your home to get the money you need and enjoy special borrowing benefits, including lower rates and potential tax savings (consult your tax advisor).

- **Unsecured Loans.** If you don’t own a home, you can still take advantage of a DNB First Unsecured Loan that offers competitive rates and terms to meet your budget.

- **Credit Cards.** Enjoy a convenient and rewarding way to make purchases with a DNB First Credit Card. We offer a variety of credit card options to help you make affordable purchases or consolidate higher-interest balances.

- **Auto Loans.** If you need to buy a new or used car, DNB First has auto financing programs to put you in the driver’s seat.
Convenience Services to keep you connected to your money

At DNB First, you’re never far from your money. We offer an array of innovative and convenient banking services that allow you to bank easily and conveniently, monitor and track finances, and save valuable time. Our services include —

- **Online Banking with Bill Pay.** Connect with your money any time to check balances, review account activity, make transfers between accounts, access eStatements, and set account alerts to notify you if a specific account activity occurs. Plus, with Bill Pay, you can pay just about anyone electronically and even set up recurring bill payments to occur automatically.

- **Mobile Money.** Take your money with you wherever you go with our no-fee Mobile Money. You can access your accounts to check balances, pay bills, transfer funds, and more – right from your mobile device. And with our Mobile Deposit service, you can deposit checks right from your mobile device, saving you trips to the bank.

- **Popmoney*.** Looking for an easy way to pay or collect money from your friends, neighbors, or family members? Popmoney lets you send and receive money from just about anyone electronically using their name, phone number, or email address.

- **Debit Cards.** Take advantage of a secure and convenient way to pay for purchases and bank by ATM with a DNB First Debit Card. And with EMV chip-card technology, you’ll have added security and peace of mind.

- **eStatements.** Save time and storage space, and protect the environment by receiving your monthly statements electronically with free eStatements.
Business Banking Solutions to take care of your business

As a community bank, DNB First understands how important businesses are to our local communities, and is dedicated to helping them reach their financial goals. That’s why we offer a variety of business banking services and the expertise of knowledgeable business bankers to help you access the loans and solutions you need to grow your business.

- **Checking Accounts.** Every business is unique, which is why DNB First offers a range of checking accounts to help you pay bills, manage cash flow, and reduce fees.

- **Savings Accounts and CDs.** Build your business assets with our wide array of FDIC-insured savings solutions, including money market accounts and CDs, available in a variety of terms.

Business Loans to help you take your business to the next level

DNB First understands that having access to credit is vital to helping local businesses succeed. That’s why we offer a breadth of business loans, including:

- **Business Loans.** Purchase new equipment, expand your business line, or update your technology with a fixed-rate business loan.

- **Business Lines of Credit.** Increase working capital, purchase inventory, or borrow for virtually any other business purpose with our competitive rate lines of credit.

- **Commercial Real Estate Loans.** Whether you’re looking to expand your business, purchase a new location or refinance an existing property, we have the expertise and financing solutions to help you.

- **Small Business Administration (SBA) Loans.** If you operate a newer or less established business, you may be able to capitalize on a government-guaranteed SBA loan. We offer SBA lines of credit, term loans, and equipment loans.
Cash Management Services to help you maximize cash flow

Managing and maximizing cash flow is essential to running a successful business today. That’s why DNB First offers cash management solutions to help you collect funds more quickly, disburse funds more efficiently, and stay on top of your finances.

- **Business Online Access.** Manage and monitor your cash flow any time with our information reporting services. You can view account balances and activity, transfer funds, pay down loans, pay bills, and more.

- **Automated Clearing House (ACH) Services.** Save time by paying your employees and disbursing and collecting funds with your suppliers and customers electronically with our range of ACH Services.

- **Sweep Accounts.** Maximize idle balances to build cash flow or pay down loans with our range of sweep account services.

- **Zero Balance Accounts (ZBAs).** Simplify management of multiple accounts and maximize idle balances.

- **Lockbox Services.** Expedite the collection and processing of receivables and boost your cash flow.

- **Cash Concentration Accounts.** Bring your funds from multiple accounts together for easier investment, record keeping, and management.

- **OnSite Bank Deposit.** Make your business deposits right from the convenience of your office.

- **Positive Pay.** Protect your business from the hassle and expense of check fraud.

- **Controlled Disbursement.** Gain greater control of your accounts to pay down loans or transfer funds more efficiently.

- **Electronic Data Interchange (EDI) Reporting.** Track all Automated Clearing House (ACH) transactions more easily with detailed descriptions.

Other services to help you manage your business more efficiently

DNB First offers an array of additional services to meet the specialized needs of your business, including:

- **Merchant Services.** Boost your cash flow, customer loyalty, and your bottom line by accepting debit and credit card payments from your customers.

- **Payroll Services.** Spend less time processing payroll and more time building your business by outsourcing your payroll processing and filing with DNB First.

- **Credit Cards.** Make convenient business purchases and track expenses easily and conveniently with DNB First’s business credit cards.

- **Escrow Accounts.** If your business is a law or real estate firm or other business that has fiduciary responsibilities, we can help facilitate record keeping with our Easy Escrow service.
Wealth Management Solutions to help you preserve and maximize wealth

Whether you are an individual looking for investment advice, a business owner seeking to maximize assets, or a non-profit organization needing assistance managing operating funds or an endowment, DNB First offers the resources and experience of DNB First Wealth Management. You can access a range of services — right where you bank, including:

- **Investment Management.** Our process begins with listening to you about your financial objectives, time frames, tolerance for risk, income needs, and family dynamics. From there, we create an Investment Policy Statement that is uniquely tailored to you and will serve as the investment foundation for our relationship. Understanding and monitoring your unique situation and circumstances are essential for managing your investments to meet the changing dynamics of your life.

- **Institutional Investment Management.** As a community bank, DNB First is dedicated to helping non-profit organizations maximize financial resources to meet their financial objectives. Our dedicated team of professionals has industry experience in working hand-in-hand with governing committees and boards to create investment solutions that meet their unique time frames and risk tolerance.

- **Investments and Insurance.** We understand how busy you are, and that convenience and trust are important aspects of your financial decisions. That’s why DNB First has partnered with Cetera Investment Services, LLC, a premier provider of full-service brokerage services, to offer you access to a wide range of planning, retirement, investment and insurance strategies to help you meet your longer-term goals.

- **Personal Trust Services.** We can help you manage, protect, and distribute assets in the manner you intended. We’re proud to have a proven track record of providing outstanding fiduciary services acting as a corporate trustee, guardian, Power of Attorney and Executor.
More Helpful Information

Important Phone Numbers

Customer Care Hotline: 1-800-335-2462
Telephone Banking: 610-873-5291
DNB First Debit Card Activation: 1-866-985-2273

Branch Locations

After the merger of DNB First and East River Bank is complete on November 7, 2016, you’ll have access to 15 convenient branch locations in the Greater Philadelphia area offering extended hours. Our office locations are as follows:

Boothwyn
3915 Chichester Avenue
Boothwyn, PA 19061
610-485-1226

Caln
1835 East Lincoln Highway
Coatesville, PA 19320
610-383-7562

Chadds Ford
300 Oakland Road
West Chester, PA 19382
484-359-3228

Downingtown/East End
701 East Lancaster Avenue
Downingtown, PA 19335
610-269-3800

Downingtown/Main
4 Brandywine Avenue
Downingtown, PA 19335
484-359-3100

East Falls
4341 Ridge Avenue
Philadelphia, PA 19129
267-295-6420

Exton
410 Exton Square Parkway
Exton, PA 19341
610-518-2540

Kennett Square
215 East Cypress Street
Kennett Square, PA 19348
610-444-4350

Ludwig’s Corner
1030 North Pottstown Pike
Chester Springs, PA 19425
610-458-5100

Old City
36 North 3rd Street
Philadelphia, PA 19106
215-923-4860

Roxborough
6137 Ridge Avenue
Philadelphia, PA 19128
215-482-9401

West Chester
2 North Church Street
West Chester, PA 19380
610-429-3030

West Goshen
1115 West Chester Pike
West Chester, PA 19380
610-429-5860

Branch Hours

DNB First branch weekday hours are:
Monday-Thursday 8am - 4pm
Friday 8am - 6pm

Saturday and drive-up hours vary by location. For more information, please visit our website www.dnbfirst.com
Frequently Asked Questions (FAQs)

To assist you, here are answers to some frequently asked questions about what will happen when East River Bank and DNB First come together. Of course, if you have additional questions, please don’t hesitate to contact us at 1-800-335-2462, or stop by one of our convenient branch locations.

Will I be able to access my accounts during the conversion to DNB First?
While we have worked diligently to ensure you have a smooth transition to DNB First, there will be a brief period from November 5 - November 6 when you will be unable to access your accounts. If you need to access cash during that time, we suggest that you make appropriate preparations.

Will the fees associated with my account change?
Depending on your account, your fees may change. Please review the product tables in this guide and the accompanying Disclosure Book for specific information.

Will my account number change?
In most cases, your current East River Bank account numbers will remain the same. In the event a change is required to one of your account numbers, you will receive a separate mailing from DNB First with your new account number and related information.

Where do I send my East River Bank loan payments?
Please mail loan payments to:

DNB First
Loan Accounting
P.O. Box 1004
Downingtown, PA 19335-1004

Will I need new checks and deposit slips?
You may continue to use your East River Bank checks after the conversion of your account, but beginning November 7, 2016, please use the deposit slips provided in your branch. If you need new checks before November 7, please order the minimum quantity. Beginning November 7, you can order new DNB First checks by calling 1-800-335-2462 or by visiting any DNB First office.

Do I need to re-enroll in DNB First Online and Mobile Banking?
Please refer to the Online Banking and Mobile Banking sections of this guide for information about establishing your Online Banking profile with DNB First.

Business users of Online Banking will receive a mailing with specific instructions on how to establish their Online Banking profile with DNB First.

What will happen to my bill payees and automatic payments and transfers?
Will I have to re-enter them?
If you are a personal Online Banking customer, your bill payees and automatic payments and transfers will be converted to your DNB First account. Establish your online banking profile with DNB First in order to add new payees or make changes to existing payments.

Business users will receive a mailing with additional information on this topic.

What will happen to my overdraft line of credit?
Your overdraft line of credit will be maintained as part of your new banking relationship with DNB First.

Will the statement date for my accounts change?
Yes, the statement date for your accounts will change. You will receive your last East River statement after November 4, 2016. Statements for your new DNB First accounts will be processed according to the following schedule:

- Personal Checking: Third Thursday of each month
- Personal Savings: Second Monday of each month
- Business Checking and Savings: End of each month
Will the interest rates on my accounts change?
Depending on your account, your interest rate may change. Please review the product tables in this guide and the accompanying Disclosure Book for specific information.

Will the Personal Identification Number (PIN) on my ATM or Debit Card change?
Yes, you will receive a new ATM/Debit Card with activation instructions by October 28, 2016.

Are my debit card withdrawal and purchase limits changing?
The limits on your new DNB First Debit/ATM card will be:

<table>
<thead>
<tr>
<th>Personal Debit/ATM Card limits</th>
<th>Business Debit/ATM Card limits</th>
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<tr>
<td>Purchase:</td>
<td>$5,000</td>
</tr>
</tbody>
</table>

We’re here for you
As a community bank, DNB First is right here to respond to the needs of our valued customers. If you would like to contact us, you can do so in many easy and convenient ways:

Phone: 484-691-DNB1 (484-691-3621)
Website: www.DNBfirst.com