

150 years of doing what's best for customers and communities.

(sub-heading) DNB First Celebrates 150 years of service in Downingtown.

The year was 1860. After five years of careful planning, a new bank, Downingtown National Bank, opened its doors on the first floor at Odd Fellows Hall in Downingtown. Charles Downing served as President, while Abe Lincoln took office as President of the country.

Though its headquarters have moved, Downingtown National Bank, now DNB First, still stands proud today. With 13 branches in 2 counties, DNB First is the area's oldest, and soon to be only, community bank headquartered in Chester County.

(photo of new headquarters)

Values that have stood the test of time.

The longevity of DNB First is particularly noteworthy in today's changing financial services industry. At a time when other banks have closed or merged with banks from outside the area, DNB First has remained independent and strong and stayed focused on our core values of doing what's best for our customers, communities, and shareholders. DNB First Chairman and CEO, William S. Latoff explains, "Though our sensible operating practices over the past several years may have seemed boring compared to those of other financial institutions, which made suspect loans and investments, they were essential for our long-term strength and stability. This is one of the many reasons why we remain a strong fixture in our community, while other local banks have faced financial difficulties and consolidations."

(photo of Bill and Bill)

Continuing to take care of business.

One of the ways DNB First has shown its financial strength is through its willingness and ability to lend. Today, at a time when businesses are faced with difficulties obtaining credit, DNB First continues to make loans of all sizes and across a wide range of industries. "Local businesses are so important to our communities. They create jobs and will play an integral role in the economic recovery," adds Albert J. Melfi, *Executive Vice President and Chief Lending Officer*.

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Recognizing the importance of lending, in 2009, DNB hired additional business bankers. "Our people are all familiar with the local economy. That's really important. Entrepreneurs want to bank with people they know." This commitment is one of the reasons why DNB First has helped generations of customers, including Bob Wagner's FlooringAmerica Design Center, as Matt Wagner, President of the company, points out.

We've been with DNB First since we opened our doors. The Bank has always taken a personal interest in our success. That has never changed."

(photo of Matt Wagner)

Changing with the times.

While DNB First's core values may seem old fashioned, the Bank has certainly kept up with changing times, including the latest technology. To offer business customers greater convenience and improved funds availability, the Bank introduced remote deposit that allows

customers to make deposits from their offices. More recently, DNB First introduced Mobile Banking, which allows customers to access both personal and business accounts from any wireless device.

Taking care of our communities, too.

Throughout its history, DNB First has remained focused on another core value – giving back to local communities. Amidst all the economic turmoil in 2009, the Bank continued to support local events and non-profit organizations dedicated to a variety of causes, including housing, healthcare, and youth support and education.

“As a community bank, DNB First is just not just in the community, but a part of it,” adds William J. Hieb, President and COO of DNB First.