



Board of Directors

Robert E. Chappell (7)

Board member since January 2000. Chair, Budget and Operations Committee and Member, Personnel Committee. Chairman and CEO of Penn Mutual Life Insurance Company. Chairman of Insurance Federation of Pennsylvania. Member of Taxation and Financial Services Steering Committee for American Council of Life Insurance. Serves on boards of Quaker Chemical Corporation, South Chester Tube Company, LOMA, and Wharton Financial Institutions Center at University of Pennsylvania.

Walter E. Daller, Jr. (5)

Board member since January 2002. Member, Budget and Operations and Personnel committees. Chairman, President, and CEO of Harleysville National Corporation. Chairman of Harleysville National Bank and Trust Company. Serves on boards of North Penn United Way, Lower Salford Historical Society, Muhlenberg House, Montgomery County Lands Trust, Perkiomen Valley Watershed, and TCM Bank of Tampa, Florida.

Doris M. Damm (9)

Deputy Chairman, Federal Reserve Bank of Philadelphia Board of Directors. Board member since January 2001. Chair, Personnel Committee and Member, Audit Committee. President and Chief Executive Officer of ACCU Staffing Services. Other affiliations include Cerebral Palsy of New Jersey, Cherry Hill Economic Development Council, Our Lady of Lourdes Medical Center, Our Lady of Lourdes Foundation, and Cherry Hill Regional Chamber of Commerce.

William F. Hecht (6)

Board member since January 2004. Member, Research and External Affairs and Budget and Operations committees. Chairman, President, and CEO of PPL Corporation. Member of Executive Committee of Edison Electric Institute. Director of Nuclear Energy Institute, Edison Electric Institute, Lehigh Valley Hospital and Health Network, Dentsply International and RenaissanceRe Holdings, Ltd. Vice Chairman Board of Trustees of Lehigh University. President of Lehigh Valley Partnership.

Garry L. Maddox (1)

Board member since January 2003. Member, Audit and Personnel committees. President and CEO of A. Pomerantz & Company. Founding President of World Wide Concessions, Inc. Founder and Executive Director of PGA Urban Youth Golf Program of Greater Atlantic

City. Founder and President of Youth Golf and Academics Program. Serves on boards of Boys and Girls Club of Camden County, Corporate Alliance for Drug Education, Greater Philadelphia Chamber of Commerce, Fairmount Park Commission, Neumann College, Philadelphia Sports Congress, Operation Good Neighbor, and St. Christopher's Hospital for Children. Director Emeritus of Philadelphia Child Guidance Center. Member of Board of Governors of National Adoption Center.

Ronald J. Naples (8)

Chairman, Federal Reserve Bank of Philadelphia Board of Directors. Board member since January 2001. Chairman and Chief Executive Officer of Quaker Chemical Corporation. Chairman of Board of University of the Arts. Serves on boards of Glatfelter, Philadelphia Museum of Art, Franklin Institute, Foreign Policy Research Institute, Rock School of the Pennsylvania Ballet, and American Red Cross - Southeastern Pennsylvania Chapter.

Eugene W. Rogers (4)

Board member since January 2004. Member, Audit and Research and External Affairs committees. CEO of Newfield Bancorp, Inc. and CEO of Newfield National Bank. Director of Atlantic Central Bankers Bank. Member of Kennedy Hospital Advisory Board, and Chairman of South Jersey Community Bankers Association.

Kenneth R. Shoemaker (3)

Board member since January 2003. Chair, Audit Committee and Member, Research and External Affairs Committee. President and CEO of Orrstown Bank; President and CEO of Orrstown Financial Services. Chairman of Council of Trustees of Shippensburg University. Serves on boards of Cumberland Valley School of Music and Carlisle Regional Medical Center. Founding President of Mainstreet Non-Profit Redevelopment Corporation.

P. Coleman Townsend, Jr. (2)

Board member since January 2002. Chair, Research and External Affairs Committee and Member, Budget and Operations Committee. Chairman and CEO of Townsends, Inc. Member of Board of Trustees of University of Delaware, Winterthur Museum, Gardens & Library, The Hellenic Fund, and Historical Society of Delaware. Serves on Council of Advisors for Delaware Center for Horticulture. Active participant on Delaware Art Museum-Collections Committee, Delaware Public Policy Institute, and Delaware Business Roundtable.

2004 Business Advisory Council

Lynn Banta (7)

Owner
Twin Stacks Development Co. Inc.
Dallas, PA

Michael F. Camardo*

Executive Vice President
Lockheed Martin Technology
Cherry Hill, NJ

Robert L. Gronlund (10)

Chairman & CEO
Wood Mode Inc.
Kreamer, PA

Douglass C. Henry, Jr. (9)

CEO
Henry Molded Products, Inc.
Lebanon, PA

Melinda K. Holman (2)

President
Holman Enterprises
Pennsauken, NJ

Chairman

Dennis E. Klima (8)

President & CEO
Bayhealth Inc.
Dover, DE

John Milligan (3)

President
Milligan & Company
Philadelphia, PA

Albert Morrison, III (5)

Chairman, President & CEO
Burnham Holdings
Lancaster, PA

Jeffrey J. Trester (1)

Director & Co-CEO
PriceSCAN.com, Inc.
Malvern, PA

Rodman Ward (4)

President
Speakman Company
Wilmington, DE

William L. Wilson*

Principal-in-Charge
Synterra
Philadelphia, PA

Mark S. Stellini (6)

President & CEO
InfoSystems
Wilmington, DE

* Not pictured



2004 Community Bank Advisory Council

John W. Adonizio (6)
Chairman & President
Landmark Community Bank
Pittston, PA

Thomas A. Bracken (1)
President & CEO
Sun National Bank
Vineland, NJ

Joseph E. Chippie*
President & CEO
First National Bank of Wyoming
Wyoming, DE

Donna M. Coughy (9)
President & CEO
First Financial Bank
Downingtown, PA

Robert E. Forse (3)
Chairman, President & CEO
Woodlands Bank
Williamsport, PA

Mark D. Gainer (2)
President & CEO
Union National Community Bank
Mt. Joy, PA

Chairman

Aaron L. Groff (8)
Chairman, President & CEO
Ephrata National Bank
Ephrata, PA

George W. Nise (4)
President & CEO
Beneficial Savings Bank
Philadelphia, PA

John T. Parry (10)
President & CEO
First National Bank & Trust Co.
of Newtown
Newtown, PA

Michael M. Quick (7)
Chairman
Susquehanna Patriot Bank
Marlton, NJ

William F. Snell*
President & CEO
Farmers and Merchants Trust Co.
Chambersburg, PA

Peter C. Zimmerman (5)
President & CEO
First National Bank of Newport
Newport, PA

* Not pictured



2004 Credit Union Advisory Council

David W. Clendaniel*

President & CEO
Dover FCU
Dover, DE

Eileen Crean (5)

President & CEO
CUMCO FCU
Vineland, NJ

Maurice Dawkins (6)

President & CEO
American Spirit FCU
Newark, DE

James E. Everhart, Jr. (7)

President & CEO
Louviers FCU
Newark, DE

Dorothy A. Fox (4)

President & CEO
NE PA Community FCU
Stroudsburg, PA

Louise P. Lingenfelter (2)

President & CEO
UGI Employees FCU
Wyomissing, PA

Robert L. Marquette (1)

President & CEO
Members 1st FCU
Mechanicsburg, PA

Larry D. Miller (3)

President & CEO
Mennonite Financial FCU
Lancaster, PA

Chairman

Diana L. Roberts (8)

President & CEO
Hershey FCU
Hershey, PA

Larry L. Stoner (10)

President & CEO
Susquehanna Valley FCU
Camp Hill, PA

Edwin L. Williams*

President & CEO
Discovery FCU
Wyomissing, PA

Virginia F. Williams (9)

CEO
FAA Technical Center FCU
Northfield, NJ

* Not pictured

