



Ten Independence Mall, Philadelphia, PA 19106-1574

Originating Dept.: Office of the President
Circular Letter 5551
November 13, 2001

CANDIDATE FOR CLASS A DIRECTOR

Electoral Group 1

Walter E. Daller, Jr.

Chairman, President and Chief Executive Officer
Harleysville National Corporation
Harleysville, Pennsylvania

Mr. Daller is Chairman, President, and CEO of Harleysville National Corporation, a \$2.1 billion bank holding company. He is also Chairman of Harleysville National Bank and Trust Company, which operates twenty-two offices throughout Montgomery and Bucks Counties. Mr. Daller has been with Harleysville since September 1962. He serves on the Boards of Harleysville National Corporation's other subsidiaries--Citizens National Bank, headquartered in Lansford, PA and Security National Bank, headquartered in Pottstown, PA.

From January 1996 to December 1998, Mr. Daller served as the Federal Reserve Bank of Philadelphia's representative to the Federal Advisory Council, which consults directly with the Board of Governors of the Federal Reserve System on areas of concern to the banking industry.

Mr. Daller is a member of the Board of Directors of the Independent Community Bankers of America and of TCM Bank, headquartered in Tampa, Florida. Mr. Daller also serves on the boards of the North Penn United Way, Lower Salford Historical Society, Muhlenberg House, Montgomery County Lands Trust, and the Perkiomen Valley Watershed.

NOMINATED BY THE FOLLOWING BANKS:

Adams County National Bank
AmeriServ Financial Bank
Bank of Lancaster County
Equity Bank, National Association
Harleysville National Bank and Trust Company
Lebanon Valley Farmers Bank
Republic First Bank
Sterling Bank
Yardville National Bank

Gettysburg, Pennsylvania
Johnstown, Pennsylvania
Lancaster, Pennsylvania
Atco, New Jersey
Harleysville, Pennsylvania
Lebanon, Pennsylvania
Philadelphia, Pennsylvania
Mount Laurel, New Jersey
Yardville, New Jersey

CANDIDATE FOR CLASS B DIRECTOR

Electoral Group 2

P. Coleman Townsend, Jr.

Chairman and Chief Executive Officer

Townsend, Inc.

Wilmington, Delaware

Mr. Townsend is Chairman and CEO of Townsend, Inc., a poultry and agri-products company headquartered in Wilmington, Delaware. Townsend, Inc. is a progressive family-owned business founded in the 1890's. Over the years the company has evolved from apple and peach orchards, lumber milling, and grain production into one of the first poultry companies to be fully vertically integrated. This control of operations, from growing the grain to delivery of ready to eat poultry to market, gave the company a solid position for growth. In most recent years Townsend, Inc. has added to the business by purchasing facilities in North Carolina (1986) that include a hatchery, two feed mills and two processing plants; and Arkansas (1987), which included a hatchery, state-of-the-art feed mill and recently expanded processing plant.

Mr. Townsend serves on the Board of Trustees of the University of Delaware. He also serves on the Boards of the Henlopen Fund, Historical Society of Delaware, and the Winterthur Museum, Gardens, and Library. He is a member of the Council of Advisors for the Delaware Center for Horticulture, as well as an active participant in the Delaware Art Museum Collections Committee, Delaware Public Policy Institute, and the Delaware Business Roundtable.

NOMINATED BY THE FOLLOWING BANKS:

Atlantic Central Bankers Bank
Citizens National Bank of Southern Pennsylvania
Columbia County Farmers National Bank
First Bank of Delaware
The First National Bank of Wyoming
Newfield National Bank
The Rittenhouse Trust Company

Camp Hill, Pennsylvania
Greencastle, Pennsylvania
Bloomsburg, Pennsylvania
Brandywine Hundred, Delaware
Wyoming, Delaware
Newfield, New Jersey
Radnor, Pennsylvania

Group 1

Member banks having capital and surplus greater than \$10,000,000*

Location Cast Vote**	Name of Bank or Trust Company	Officers Authorized to
DE		
GEORGETOWN President, Cashier	DELAWARE NATIONAL BANK	Chairman, President, Vice
NEW CASTLE NEW CASTLE President, Chief Financial Officer	FIRST NATIONAL BANK OF ATLANTA, THE TRANSAMERICA BANK, NATIONAL ASSOCIATION	Chairman, President, Vice
NEWARK NEWARK	ASSOCIATES NATIONAL BANK (DELAWARE) CHASE MANHATTAN BANK USA, NATIONAL ASSOCIATION	
WILMINGTON President, Cashier, Treasurer	ADVANTA NATIONAL BANK	Chairman, President, Vice
WILMINGTON	FIRST UNION NATIONAL BANK OF DELAWARE	
WILMINGTON	FIRST UNION TRUST COMPANY, NATIONAL ASSOCIATION	
WILMINGTON Executive Vice President, Vice President, Cashier	FIRST USA BANK, NATIONAL ASSOCIATION	Chairman, President,
WILMINGTON President, Cashier	MBNA AMERICA BANK, NATIONAL ASSOCIATION	Chairman, President, Vice
NJ		
ATCO President, Cashier, Secretary	EQUITY BANK, NATIONAL ASSOCIATION	Chairman, President, Vice
CHERRY HILL President, Cashier	COMMERCE BANK, NATIONAL ASSOCIATION	Chairman, President, Vice
FORKED RIVER Vice President, Cashier	COMMERCE BANK/SHORE NATIONAL ASSOCIATION	Chairman, President, Senior
MOUNT LAUREL Executive Vice President	STERLING BANK	Chairman, President,
OCEAN CITY President, Cashier	CROWN BANK, NATIONAL ASSOCIATION	Chairman, President, Vice
VINELAND President, Cashier	SUN NATIONAL BANK	Chairman, President, Vice
WOODSTOWN Operating Officer, Vice President, Cashier	WOODSTOWN NATIONAL BANK	Chairman, President, Chief
YARDVILLE Executive Vice President, Vice President, Cashier	YARDVILLE NATIONAL BANK	Chairman, President,
PA		
ALLENTOWN	AMERICAN BANK	
BERWICK	FIRST NATIONAL BANK OF BERWICK, THE	President, Cashier
BLUE BELL President, Cashier	MADISON BANK, THE	Chairman, President, Vice
BOYERTOWN President, Cashier, Secretary	NATIONAL PENN BANK	Chairman, President, Vice

* Federal Reserve regulations stipulate that capital and surplus is equal to perpetual preferred stock plus common stock and surplus as they appear on the June 30, 2001 balance sheet of the Report of Condition.

**Blank shows that member bank, according to latest available Reserve Bank records, has not filed its authorization

Group 1

Member banks having capital and surplus greater than \$10,000,000*

Location Cast Vote**	Name of Bank or Trust Company	Officers Authorized to
CAMP HILL President, Treasurer	COMMERCE BANK/HARRISBURG NATIONAL ASSOCIATION	Chairman, President, Vice
CAMP HILL President	PENNSYLVANIA STATE BANK	Chairman, President, Vice
DANVILLE President, Cashier	FNB BANK, NATIONAL ASSOCIATION	Chairman, President, Vice
DOWNINGTOWN President, Cashier, Secretary	DOWNINGTOWN NATIONAL BANK	Chairman, President, Vice
DOYLESTOWN President, Cashier	PREMIER BANK	Chairman, President, Vice
DUNMORE President, Cashier	FIRST NATIONAL COMMUNITY BANK	Chairman, President, Vice
EASTON	LAFAYETTE AMBASSADOR BANK	Chairman, President
EMMAUS	EAST PENN BANK	Chairman, President
GETTYSBURG President, Cashier	ADAMS COUNTY NATIONAL BANK	Chairman, President, Vice
HARLEYSVILLE President, Cashier, Ass't Cashier	HARLEYSVILLE NATIONAL BANK AND TRUST COMPANY, THE	Chairman, President, Vice
JOHNSTOWN President, Cashier	AMERISERV FINANCIAL BANK	Chairman, President, Vice
JOHNSTOWN President, Treas., Ass't Treas., Sec., Ass't Sec.	PROMISTAR BANK	Chairman, President, Vice
LANCASTER President, Cashier	AMERICAN HOME BANK NA	Chairman, President, Vice
LANDISBURG President	BANK OF LANDISBURG, THE	Chairman, President, Vice
LANSFORD President, Cashier	CITIZENS NATIONAL BANK	Chairman, President, Vice
LEBANON President, Cashier	LEBANON VALLEY FARMERS BANK	Chairman, President, Vice
PHILADELPHIA President, Cashier	COMMERCE BANK/PENNSYLVANIA, NATIONAL ASSOCIATION	Chairman, President, Vice
PHILADELPHIA President & CEO, Vice President, Cashier	FIRST PENN BANK	Chairman, Vice Chairman,
PHILADELPHIA Vice President, Vice President, Cashier	REPUBLIC FIRST BANK	Chairman, President, Senior
READING Executive Vice President, Vice President, Cashier	MAIN STREET BANK	Chairman, President,
SOUDERTON President, Cashier, Corporate Secretary	UNION NATIONAL BANK AND TRUST COMPANY OF SOUDERTON	Chairman, President, Vice
STATE COLLEGE President	OMEGA BANK, NATIONAL ASSOCIATION	Chairman, President, Vice
STRASBURG President, Cashier	BANK OF LANCASTER COUNTY, NATIONAL ASSOCIATION	Chairman, President, Vice
VILLANOVA Executive Vice President, Vice President, Treasurer	WILMINGTON TRUST OF PENNSYLVANIA	Chairman, President,
WILKES-BARRE Executive Vice President, Vice President, Cashier	FIRST HERITAGE BANK	Chairman, President,

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Group 2
Member banks having capital and surplus of \$4,500,000 but less than \$10,000,000*

Location Cast Vote**	Name of Bank or Trust Company	Officers Authorized to
<p>DE</p> <p>BRANDYWINE HUNDRED Vice President, Vice President, Cashier</p> <p>WILMINGTON President, Cashier</p> <p>WILMINGTON Assistant Treasurer</p> <p>WILMINGTON WILMINGTON U.S. BANK TRUST NATIONAL ASSOCIATION</p> <p>WYOMING President, Cashier</p>	<p>FIRST BANK OF DELAWARE Cashier</p> <p>COMMERCE BANK/DELAWARE, N.A.</p> <p>HSBC BANK & TRUST COMPANY (DELAWARE), N.A.</p> <p>MELLON BANK (DE) NATIONAL ASSOCIATION</p> <p>FIRST NATIONAL BANK OF WYOMING, THE</p>	<p>Chairman, President, Senior</p> <p>Chairman, President, Vice</p> <p>President, Vice President,</p> <p>Chairman, President, Vice</p>
<p>NJ</p> <p>COLLINGSWOOD NEWFIELD Officer</p>	<p>FIRST COLONIAL NATIONAL BANK NEWFIELD NATIONAL BANK</p>	<p>President, Chief Executive</p>
<p>PA</p> <p>BLOOMSBURG President, Cashier</p> <p>BLUE BALL Cashier</p> <p>BRYN MAWR Executive Vice President</p> <p>BRYN MAWR Executive Vice President</p> <p>CAMP HILL</p> <p>CHALFONT</p> <p>CLEARFIELD President, Cashier</p> <p>EPHRATA</p> <p>FREDERICKSBURG President, Cashier</p> <p>LACEYVILLE Executive Vice President, Vice President, Cashier</p> <p>MANSFIELD</p> <p>MIDDLEBURG President, Assistant Vice President, Cashier</p> <p>MILLERSBURG President, Assistant Vice President, Cashier</p>	<p>COLUMBIA COUNTY FARMERS NATIONAL BANK</p> <p>BLUE BALL NATIONAL BANK, THE</p> <p>BRYN MAWR TRUST COMPANY</p> <p>FOUNDERS' BANK</p> <p>ATLANTIC CENTRAL BANKERS BANK</p> <p>SUBURBAN COMMUNITY BANK COUNTY NATIONAL BANK</p> <p>EPHRATA NATIONAL BANK</p> <p>FIRST NATIONAL BANK OF FREDERICKSBURG, THE</p> <p>GRANGE NATIONAL BANK</p> <p>FIRST CITIZENS NATIONAL BANK</p> <p>SWINEFORD NATIONAL BANK</p> <p>COMMUNITY BANKS, N.A.</p>	<p>Chairman, President, Vice</p> <p>President, Vice President,</p> <p>Chairman, President,</p> <p>Chairman, President,</p> <p>President</p> <p>Chairman, President, Vice</p> <p>Chairman, President,</p> <p>President</p> <p>Chairman, President, Vice</p> <p>Chairman, President,</p> <p>Chairman, President, Vice</p> <p>Chairman, President, Vice</p>

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Group 2

Member banks having capital and surplus of \$4,500,000 but less than \$10,000,000*

Location Cast Vote**	Name of Bank or Trust Company	Officers Authorized to
NAZARETH Cashier	NAZARETH NATIONAL BANK AND TRUST COMPANY	President, Vice President,
ORRSTOWN President, Cashier	ORRSTOWN BANK	President, Executive Vice
PHILADELPHIA President, Cashier	UNITED BANK OF PHILADELPHIA	Chairman, President, Vice
PHOENIXVILLE President, Cashier	NEW CENTURY BANK	Chairman, President, Vice
PITTSTON Executive Officer	LANDMARK COMMUNITY BANK	Chairman, President, Chief
POTTSTOWN Officer	SECURITY NATIONAL BANK	President, Chief Executive
RADNOR Executive Vice President, Treasurer	RITTENHOUSE TRUST COMPANY, THE	Chairman, President,
STROUDSBURG Loan Officer	POCONO COMMUNITY BANK	Chairman, President, Senior
WEST CHESTER President, Cashier	FIRST NATIONAL BANK OF CHESTER COUNTY	Chairman, President, Vice
WILLIAMSPORT President, Cashier	WOODLANDS BANK	Chairman, President, Vice

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