

2002 BUSINESS COUNCIL



CHAIRMAN

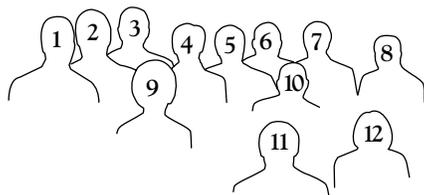
John K. Ball (11), Chairman, President & CEO
R.M. Shoemaker Co., West Conshohocken, PA

Lynn Banta (12), Owner
Twin Stacks Development Co. Inc., Dallas, PA

Michael F. Camardo (6), Executive Vice President
Lockheed Martin Technology, Cherry Hill, NJ

Chloe R. Eichelberger (9), Owner,
President & CEO
Chloe Eichelberger Textiles, Inc., York, PA

David J. Freschman (8), President
Delaware Innovation Fund, Wilmington, DE



* Not pictured

Sandra F. Holsonback,* Director
Small Business Development Center
Lehigh University, Bethlehem, PA

Dennis E. Klima (2), President & CEO
Bayhealth Inc., Dover, DE

Warren B. Matthews (3), M.D., President
Wyncote Family Medicine, Wyncote, PA

John Milligan (10), President
Milligan & Company LLC, Philadelphia, PA

Mitchell L. Morgan (7), President
Morgan Properties, King of Prussia, PA

Audrey S. Oswell (4), President & COO
Resorts Atlantic City, Atlantic City, NJ

Jeffrey J. Trester (5), Director and Co-CEO
PriceSCAN.com, Inc., Malvern, PA

William L. Wilson (1), Principal-in-Charge
Synterra, Philadelphia, PA

2002 COMMUNITY BANK COUNCIL



Thomas J. Bisko,* President
The Quakertown National Bank, Quakertown, PA

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

Thomas W. Cook,* Executive Vice President
& CEO
The Bank of Landisburg, Landisburg, PA

John G. Gerlach (1), President & CEO
& Director
Pocono Community Bank, Stroudsburg, PA

CHAIRMAN

Robert H. King (6), President,
Sterling Bank, Mount Laurel, NJ

William Leandri (4), President & CEO
Luzerne National Bank, Luzerne, PA

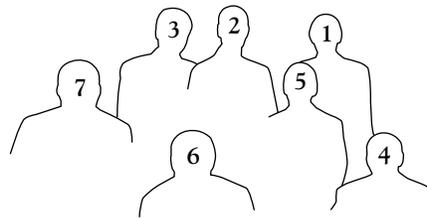
George W. Nise (7), President & CEO
Beneficial Savings Bank, Philadelphia, PA

John W. Ord (5), President & CEO
Peoples National Bank, Hallstead, PA

Frederick C. (Ted) Peters II (2), President & CEO
The Bryn Mawr Trust Company, Bryn Mawr, PA

Patrick M. Ryan (3), President and CEO
The Yardville National Bank, Hamilton, NJ

Wayne R. Weidner,* Chairman, President & CEO
National Penn Bancshares, Inc., Boyertown, PA



* Not pictured

2002 CREDIT UNION COUNCIL



Paula M. Albanese (5), President
Diamond State FCU, New Castle, DE

Barbara Arrowsmith (1), Manager
New Castle County Delaware Employees FCU
New Castle, DE

CHAIRMAN

Jo Ann Broderick,* President
First Commonwealth FCU, Lehigh Valley, PA

L. Edward Brzozowski (2), President
MON-OC FCU, Toms River, NJ

Dennis Flickinger (4), President & CEO
First Capital FCU, York, PA

John LaRosa (8), COO & Treasurer
Police and Fire FCU, Philadelphia, PA

James F. McCaw,* President & CEO
K of C FCU, Philadelphia, PA

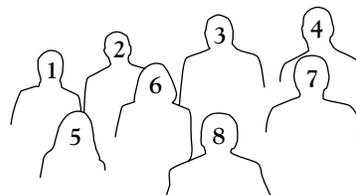
Thomas A. Phillips (3), General Manager
Lakehurst Naval FCU, Lakehurst, NJ

Diana L. Roberts,* President & CEO
Hershey FCU, Hershey, PA

C. Kipp Stecher,* President & CEO
AmeriChoice FCU, Mechanicsburg, PA

Judith M. Supplee (6), President & CEO
Keystone FCU, West Chester, PA

Virginia E. Williams (7), CEO
FAA Technical Center FCU, Northfield, NJ



* Not pictured