PRESS RELEASE

FOR IMMEDIATE RELEASE

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MATTHEW J. RUTH JOINS ACNB BANK

York, PA, November 5, 2026 --- Matthew J. Ruth has joined ACNB Bank, in the position of VP Commercial Loan Officer at our business center located at 226 Pauline Dr., York, PA 17402. In this role, Mr. Ruth is responsible for developing new commercial loan and deposit relationships while supporting the banking needs of existing business customers. Additionally, he will connect customers with services across the bank, including Treasury Management, Trust & Investment Services, Business Banking, Mortgage Lending and Consumer Lending. He can be reached during business hours at mruth@acnb.com or 717.747.2629.

Mr. Ruth's professional background includes over 13 years in banking with 4 years in credit and underwriting, 4 years in portfolio management, and 4 years in commercial lending. Prior to joining ACNB Bank, Mr. Ruth served as VP IRE Underwriting Portfolio Manager Team Leader at F.N.B. Corporation in Harrisburg, PA. Mr. Ruth attended Elizabethtown College in Elizabethtown, PA where he earned his Bachelor of Science in Business Administration. He has served on the Crispus Attucks finance committee since July 2023 and currently serves on the York Suburban Dollars for Scholars Committee since May 2023. He is originally from York, PA and currently resides in Manchester, PA with his wife, Taylor and their two kids.

ACNB Corporation, headquartered in Gettysburg, PA, is the independent $3.23 billion financial holding company for the wholly-owned subsidiaries of ACNB Bank, Gettysburg, PA, including its operating divisions Traditions Bank and Traditions Mortgage, and ACNB Insurance Services, Inc., Westminster, MD. Originally founded in 1857, ACNB Bank serves its marketplace with banking and wealth management services, including trust and retail brokerage, via a network of 33 community banking offices and two Limited

Purpose Offices located in the Pennsylvania counties of Adams, Berks, Cumberland, Franklin, Lancaster and York and the Maryland counties of Baltimore, Carroll and Frederick . ACNB Insurance Services, Inc. is a full-service insurance agency with licenses in 46 states. The agency offers a broad range of property, casualty, health, life and disability insurance serving personal and commercial clients through office locations in Westminster, MD, and Gettysburg, PA. For more information regarding ACNB Corporation and its subsidiaries, please visit investor.acnb.com.



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PHOTO ATTACHMENT