PRESS RELEASE

FOR IMMEDIATE RELEASE

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SEAN MCGILLOWAY JOINS ACNB BANK'S MORTGAGE TEAM

Frederick, MD, October 30, 2026 --- Sean McGilloway has joined ACNB Bank as part of the Mortgage team, in the position of Maryland Sales Team Lead at the Downtown Frederick office located at 2 North Market St., Frederick, MD 21701. In this role, Mr. McGilloway is responsible for growing our Mortgage presence in Maryland while originating loans to our local community and throughout. Traditions Mortgage, A Division of ACNB Bank will begin operating as ACNB Mortgage starting February 2027. He can be reached during business hours at smcgilloway@acnb.com or 240.529.1529.

Mr. McGilloway's professional background includes over 15 years in the Mortgage industry. Prior to joining Traditions Mortgage, Mr. McGilloway served as a Senior Loan Officer at The Loan Advisors, LLC in Gaithersburg, MD. Mr. McGilloway attended Linganore High School. He is originally from Gaithersburg, MD and currently resides in Middletown, MD with his wife, Kelly and two kids, Brooks and Rose.

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