

**BANK OF BIRD-IN-HAND
FOR IMMEDIATE RELEASE**

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Bank of Bird-in-Hand Announces Pricing of Capital Offering

Bird-in-Hand, PA (August 30, 2021) -- Lori A. Maley, CPA, President, CEO and Vice Chairman of the [Bank of Bird-in-Hand](#) released today details for the Bank's previously announced common stock offering. The Bank will seek to raise \$15 million in newly issued common shares which will be priced at \$23.00 per share. The minimum purchase amount is \$23,000.00 based on a subscription of 1,000 shares at \$23.00 per share. In the event that the demand for shares exceeds \$15 million, the Board may increase the offering amount up to \$25 million. It is expected that the offering will launch on or about September 7, 2021, and shareholders and others who have expressed interest in purchasing stock will receive offering materials via email or through the U.S. Postal Service. Proceeds of the offering will be used primarily to further support the Bank's continuing growth.

Kevin J. McClarigan, CPA, Chairman of the Board, noted that "While the past 18 months have been extremely challenging for our country, our community and customers have rallied together and have shown amazing resiliency. The Bank's growth over the past year and a half has been nothing short of tremendous, and the momentum we have achieved makes this offering a key strategic initiative for us and will enable the Bank to continue to grow and support the local community. We are blessed to be in the fortunate position to make such a meaningful impact on the people and businesses that we call neighbors and friends".

The Bank anticipates raising the capital from shareholders, retail investors, and the community.

Bybel Rutledge LLP, Lemoyne, Pennsylvania is serving as legal counsel to Bank of Bird-in-Hand in connection with the stock offering.

THIS PRESS RELEASE DOES NOT CONSTITUTE AN OFFER TO SELL OR A SOLICITATION OF AN OFFER TO BUY ANY OF THE COMMON STOCK. THE OFFERING IS BEING MADE ONLY BY THE WRITTEN OFFERING CIRCULAR WHEN AVAILABLE.

About Bank of Bird-in-Hand

Bank of Bird-in-Hand is a community-owned bank serving Lancaster County and western Chester County with a strong focus on agricultural, small business, and consumer lending. Its main branch and corporate office is located at 309 North Ronks Road, Bird-in-Hand, PA 17505. It operates additional branches at 3540 Old Philadelphia Pike, Intercourse, PA 17534; 3314 Lincoln Highway East, Paradise, PA 17562; and 1759 West Main Street, Ephrata, PA 17522. The Bank also operates three mobile bank branches called the “GELT” or “Money Buses” which have a schedule of hours of operation at 16 locations in Lancaster and Chester Counties.

As of June 30, 2021, Bank of Bird-in-Hand had total assets of approximately \$665 million, total deposits of approximately \$555 million, total net loans of approximately \$584 million, and total shareholders’ equity of approximately \$80 million.

A Warning About Forward-Looking Statements

In addition to historical information, this document may contain forward-looking statements. Examples of forward-looking statements include, but are not limited to, (a) projections or statements regarding future earnings, expenses, net interest income, other income, earnings or loss per share, asset mix and quality, growth prospects, capital structure, and other financial terms, (b) statements of plans and objectives of management or the Board of Directors, and (c) statements of assumptions, such as economic conditions in the Bank’s market areas. Such forward-looking statements can be identified by the use of forward-looking terminology such as “believes,” “expects,” “may,” “intends,” “will,” “should,” “anticipates,” or the negative of any of the foregoing or other variations thereon or comparable terminology, or by discussion of strategy. Forward-looking statements are subject to certain risks and uncertainties such as local economic conditions, competitive factors, and regulatory limitations. Actual results may differ

materially from those projected in the forward-looking statements. We caution readers not to place undue reliance on these forward-looking statements. They only reflect management's analysis as of this date. The Bank does not revise or update these forward-looking statements to reflect events or changed circumstances.