



Marquette
SAVINGS BANK

2020 ANNUAL REPORT





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– Trisha Snook, Branch Manager at Sterrettania Road

“When things seemed insurmountable, we took a deep breath and focused on the issue at hand. Anyone could have quit at any time and just said enough is enough. We didn’t. We grouped together and helped each other without hesitation. We were all in it together and what we were able to achieve together was, and still is, truly amazing.”

– Michael Kitts, Branch Manager at Peach Street

OUR 2020 STORY

2020. The year started off like any other. Everyone at Marquette was looking forward to watching the construction of our new building and the new projects that were planned.

Then everything began to change.

By mid-February, the COVID-19 pandemic was rapidly heading our way. No one knew how bad it would be. No one knew if it would be days, weeks or months. But we sensed things were about to change for everyone. Fortunately, Marquette was one step ahead. In fact, we had been preparing for years. From the Pandemic Plan we put in place in 2009 to the investment we made in technologies such as Zoom rooms and services that helped customers conduct their banking securely without coming into the bank.

All would quickly prove invaluable. Take a moment to read the story of our teams and the extraordinary year they lived.

“Supporting a large work-from-home workforce brought new tech-related problems — slow network speed, disconnects, and our service ticket volume challenged the department to keep things running smoothly for others while maintaining our normal workload. There were many long days and weekends. People were depending on us and we came together to make it happen.”

— Blaine Fellows, Technology Manager

“The pandemic pulled us together as a team. It required us to rely on each other and trust in each other in a way I’ve never experienced in the 30+ years I have been in banking. As a result, we grew closer and stronger as a branch team.”

— Jennifer Bond, Branch Manager at West 12th Street

“Throughout this year of unprecedented times, we have shared a lot of laughs just to keep things light. Our protocols kept customers and staff safe while conducting business as normally as possible.”

— Debra Mealy, Branch Manager at Edinboro

“I took a call from a very distraught customer. His unemployment hadn’t gone through yet and he didn’t know how he was going to make his mortgage payment. I explained how our loan deferment process worked. He couldn’t believe how easy we made it and that he could finally breathe a sigh of relief. Personally, it’s an amazing feeling to make life better for customers when they need us most in uncertain times.”

— Mindy Redding, Branch Manager at Park Avenue

“All our offices went to half-staff every other day to ensure business continuity. They all did an amazing job in stepping up. Day after day they persevered through challenging work situations. The technology worked very well for the staff and customers.”

— Grace Ewanick, Branch Manager at East 38th Street

“From the beginning, we mobilized as a team through Zoom conferencing and phone — literally 24/7. We had meetings from early morning until well into the night — sometimes into the next day. Each department had a role to play. From Business Banking with PPP loans for local business owners to loan deferments for homeowners and our own branch offices learning to work with half their staff. The outcome? One of our best years ever!”

— Steve Kightlinger, Business Development

“2020 was a challenging year, yet our teams excelled through dedication, determination and providing excellent customer service despite the challenges. That would not have been possible if we did not have the technology we have today.”

— Nancy Enterline, Branch Manager at Albion

“Working from home wasn’t easy at first, but we overcame obstacles and found ways to become more efficient. 2020 was a challenging year on many levels, not the least of which was the number of people taking advantage of low interest rates. The First Front Door program for first-time homebuyers that I work with more than doubled the number of participants in the previous year.”

— Rachel Morris, Loan Operations

“Breaking up into A/B teams and only working with three people per team was a challenge. To keep a sense of camaraderie between us, we started a journal where we would write each other notes to stay in touch with the opposite team despite not being together.”

— Dawn Fronce, Branch Manager at Park Avenue

“Our IT teams are the unsung heroes. Their contributions were crucial in our ability to meet the challenges of 2020 and into 2021. Beginning in mid-March of 2020, they created and maintained the infrastructure to enable remote work capability from scratch. The success of their effort enabled our employees to continue to earn a paycheck when so many others could not.”

— Stella LaPaglia, Human Resources

“Each day, we were faced with new hurdles to overcome. Teamwork and communication were key to our success. Relying on each other to be safe and healthy while away from the office became second nature. Learning to expect the unexpected and going with the flow became our way of life.”

— Jamie Chiocco, Branch Manager at Vernon

“As COVID restricted our customers’ in-lobby access for routine transactions, my department was suddenly faced with fielding hundreds of customer calls and guiding them through the options we have available to access their money. Fraud increased as criminals attempted to take advantage of the vulnerable, and we mobilized to address each and every issue.”

— Lisa Lopez, Deposit Operations

“It seems like the loan department was hit from all sides. Hundreds of mortgage customers faced loss of income and we worked with them to defer loan payments or modify terms to keep them in their homes. Low interest rates resulted in unprecedented home refinancing and new home purchases. And PPP loans all combined to require us to identify new ways to do things quickly. The flexibility we had as a community bank made it all possible.”

— Ed Drexler, Residential Lending

“The fact that we have so many online and mobile banking options enabled us to provide customers with safe banking options, keeping them connected with their money despite all the challenges COVID presented all of us.”

— Cora Mozina, Branch Manager at Conneaut Lake

“It was so rewarding to lead a staff that is truly dedicated to their jobs. From simply showing up to work when they were one of three employees on-site, to staying late, putting a smile on their face and never showing a customer how difficult it was to do their job.”

— Angela Diver, Branch Manager at Liberty

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All would quickly prove invaluable. Take a moment to read the story of our teams and the extraordinary year they lived.

AN EXTRAORDINARY YEAR. Without a doubt, 2020 was one of the most challenging yet gratifying in our 112 year history. It was a year defined by the pandemic and redefined how to fulfill the evolving and diverse needs of our customers. It was the year of record lending and deposit growth. A year of doing more to help businesses across our region obtain the resources they needed to survive and retain jobs. And it was the year Marquette Savings Bank surpassed the \$1 billion asset threshold.

None of these accomplishments would have been possible without the extraordinary commitment and determination of every Marquette employee to give their very best, day in and day out, no matter what it took.

DEALING WITH THE PANDEMIC. When the pandemic hit, Marquette was ready. Since 2009, we have had a Pandemic Plan in place. While the plan provided a roadmap necessary to operate the bank, it could not have predicted the full scope of impact on everyday people and businesses.

Overnight, customers had to deal with state mandates that restricted their interactions to manage their money or apply for a loan. The online and mobile tech based capabilities Marquette had invested in provided customers with a seamless transition. Our ability to communicate with customers — through our website, social media and over the phone — guided them every step of the way.

Many employees needed to quickly adjust to working from home. New procedures and processes were put into place to address situations never encountered before. The lines between departments blurred. What we did and how we did it mattered that much more — not just for the bank and its employees, but also for our customers and the community overall. That is what it means to be a community bank.

While the challenge presented by COVID 19 was the driver for most of the year, our strategic initiatives still moved forward.

NEW BUILDING CONSTRUCTION. The construction of our new building at the corner of West 10th and Peach streets in downtown Erie continued to move forward throughout 2020. When completed in second quarter 2021, the 15,000 square foot building will more than double the size of our current headquarters. The building will house our operations, IT and training centers while introducing a new concept — an Innovation Learning Center that will Mpower™ customers with the latest banking technologies.

TAKING CARE OF BUSINESS. Our Business Banking Department continued to grow at an unprecedented rate. Marquette's robust Business eBanking platform proved to be invaluable for local business owners to conduct business seamlessly throughout COVID 19 restrictions. Our team was committed to do whatever it took to ensure the impact of the pandemic would be minimized. The extraordinary efforts of our team to process Paycheck Protection Program (PPP) applications ensured local business owners could maintain operations and, in turn, their employees would remain employed. Our efforts were not restricted to our current business banking customers. As word of our proficiency got out, other business owners who struggled finding the resources they needed also brought their business to Marquette, resulting in another record year.

EXCEPTIONAL PERFORMANCE. It was also an extraordinary year from an organizational performance perspective. It was the year Marquette surpassed \$1 billion in assets, fueled by record deposit growth, which, in turn, helped fund approximately \$275 million in loans, including \$45 million in PPP loans. For the fourth straight year, Marquette was named one of the Best Places to Work in Pennsylvania. For the third straight year, Marquette Savings Bank was named one of the Best Banks to Work For. Marquette continues to earn a five star "superior" rating from BauerFinancial for financial strength. And, we were delighted to be featured in a *Wall Street Journal* article about our efforts with PPP loans that kept local businesses open.

2020 was our best year ever, not just because of our growth performance, but because throughout it all we never missed a beat, and we are a better bank because of it. *And in the end — when I look at everything we accomplished in 2020 — what I am most proud of is how we all pulled together to make it such an extraordinary team effort despite all the challenges we faced.*



Stephen M. Danch
Chairman of the Board & President



Michael B. Edwards
Senior Executive Vice President & Secretary/CEO

“As the management team began to meet daily — prioritizing and planning our response to the pandemic — I felt a sense of calmness. I could tell the team was up to this challenge. We were not only ready, we were determined. Despite the challenges we faced, everyone came together with a sense of responsibility to ensure our customers’ banking needs were met. It took every bank employee to share the same commitment — and they did.”

— Michael B. Edwards

From a business banking standpoint, 2020 was an unprecedented and extraordinary year. It is not uncommon for a year to be marked by disruption in certain industry categories that can have a ripple effect. Petroleum production and natural catastrophes come to mind. Compared to all of these, the global impact of the pandemic has been unprecedented.

Without a doubt, the pandemic drove the actions we and many other businesses took in 2020. The impact on business owners here locally was very diverse. Some saw nearly all their revenue disappear in a matter of weeks. Others had to make significant adjustments to work through a new set of challenges they never had to deal with before. The lucky ones saw little or no change. Whatever their situation, we felt firsthand the uncertainty many had for their business.

The first PPP (Paycheck Protection Program) loan applications were made available to Marquette on a Sunday evening and we immediately went to work. The entire team joined a Zoom meeting at 11:30 p.m. that included representatives from all impacted departments — about 20 people were on that call. We walked through the process together and successfully tested our first application sometime after midnight. Some of the team continued on to submit applications for their customers into the wee hours of the morning.

As time went on, the importance of our role as the only remaining local bank hit home with everyone at Marquette. We knew there were business owners out there who were not getting the attention they needed, and they were turning to us for help. That reality galvanized us as an organization and drove us to work longer and harder to ensure anyone who came to us — customers and noncustomers — had what they needed to get through the challenge we all faced.

This “no business left behind” commitment to local business was the reason many business owners — who were not customers before the pandemic — brought their business to Marquette. As a result, commercial loans and deposits achieved yet another record year. Loan commitments grew 16% while commercial deposits grew 47% in 2020. Our growth and customer reliance for online resources during the pandemic resulted in the addition of Chad Ball, Vice President, Cash Management Products and Services. Chad brings his unique expertise in business banking services to Mpower™ our customers with tech-based efficiencies.

At Marquette, the way we explain what we do is simple: when it's your hometown, what you do matters that much more. Our success is also grounded in how we do things. All the work, all the decisions are made locally for Erie and Crawford counties. It means you have a business banker that has your back, a point person you can call, Zoom or meet face to face. Not just when the times are good and success is assured, but when times get challenging. This year proved, no matter what happens, we are ready to help for whatever comes next.



John C. Dill
Executive Vice President, Director of Business Banking



“After weeks of talking with local business owners, we felt the uncertainty many of them were experiencing firsthand. Their lives and every penny were wrapped up in their business. Their employees were counting on them. And, in turn, they were counting on us. While PPP funds were available, we had no idea how long these monies would last. We knew we had to act fast and maybe had one chance to get it right.”

— John Dill

For us, technology and innovation involve both how we do things and what we have to offer to customers that can improve how they do things. Over recent years, this has meant an investment of millions of dollars to improve customer experience, efficiencies and ever increasing security threats as more and more transactions are handled online. Today we offer more than 20 innovative products and services that help simplify the way customers manage, use and secure their accounts with Marquette.

Our commitment to technology was a true difference maker throughout the COVID 19 restrictions when people needed to rapidly change the way they banked. For our customers, it was a seamless transition. They quickly found that they could complete nearly any transaction. Everything they needed from opening an account, making a deposit, transferring funds, applying for a loan or scheduling an appointment — by Zoom, phone or online — all could be done without ever stepping foot in the bank.

Marquette proved its agility during the early days of COVID 19. If we didn't know how to do it, we learned quickly. If we needed a piece of software or electronic banking, we got it. A close, capable, collaborative and committed management team was the key to our success.

Technology was also a factor in keeping all employees and customers connected. In 2019, we established Zoom rooms to link all of our branches and people working remotely. That foresight proved to be a real advantage that enabled management to seamlessly maintain the connection to staff necessary to make decisions as quickly as changing situations required.

The Marquette IT Department played a critical role to quickly transition employees in operations, business banking, loan processing, compliance and security to a work from home environment. Equipment was redeployed and IT guided employees to ensure access to our network was seamless. Employees were issued iPads to keep management fully informed about the critical to success factors unique to every department.

Technology and innovation are integral and ever evolving ways in which Marquette Savings Bank does business. We will always be committed to innovation and will always be looking for better and more relevant ways we can apply innovation to make banking with us better. That is the idea behind our decision to invest in the construction of our new \$8.5 million building at 10th and Peach streets in downtown Erie. In fact, the heart of the new building will be a new concept — an Innovation Learning Center where consumers can learn about all the technology based products and services available to improve their banking experience. When completed in second quarter 2021, consumers will have the ability to learn about and sample the products and services that match their life stage and lifestyle. The new building will also feature state of the art technology for training and video conferencing that will be made available to organizations and innovators in need of a place to meet and collaborate — all in an easy and relaxing café style environment.

Throughout 2020, we continued to refine the products and services offered to our customers. Our checking customers were introduced to a new lineup of options that included a first for our region — BaZing — a value added service that enables customers to save more and worry less with discounts on purchases and peace of mind for everything from roadside assistance to identity protection and cell phone insurance. Our new checking options were one of the reasons Marquette realized continued balance and relationship growth in checking accounts.

2020 brought us all together to overcome challenges we never thought would happen, and this organization is stronger for it. Working at Marquette will never look like it used to. Our employees and our customers have largely adapted to technology enabled ways to complete their banking. We're communicating with customers in new ways, opening accounts and applying for mortgages and loans online or virtually to meet and exceed every expectation.

In many ways, 2020 has shaped the future for all of us — Marquette and our customers alike. Whatever lies ahead, Marquette will be ready for what's next.

Kelly A. Montefiori

Kelly Montefiori
Executive Vice President & Assistant Secretary/COO



“On March 19, I was the last person to pack up and leave the bank. I remember turning my light off and walking through the second floor to make sure everyone was gone. Looking at dark halls and locked doors was very sobering and the realization that things might never be the same swirled my brain. I wasn't concerned, but I felt a seismic change was about to happen at Marquette.”

– Kelly Montefiori

In all my years at Marquette, there has never been a year like 2020. By every measure it was truly extraordinary. Deposits grew to an unprecedented level driven by market factors, growth in business banking deposits and changes made to enhance our checking account options. Low interest rates resulted in significant growth in new home financing, construction loans and loan refinancing. Similarly, Business Banking realized double digit growth in commercial loans and our proficiency with PPP loans resulted in numerous local business owners bringing their accounts to Marquette.

Over the years, Marquette has been consistently ranked as one of the top banks in the country for financial strength when compared to other banks of similar size. Year after year, BauerFinancial has consistently given Marquette Savings Bank a five star "superior" rating. This long term financial strength is enabling. Our customers are Mpowered™ by our investment in technology that makes their banking easier, safer and more productive. Our business banking customers are Mpowered™ with the resources they need to grow and prosper. And the communities we serve are Mpowered™ with support from a local bank that understands firsthand what is important and how we can make a difference.

Five years ago when the Erie Refocused plan was introduced, it identified priorities critical to moving the city and the region forward. At that time, Marquette fully embraced the importance of the plan with additional support for neighborhood initiatives. Our support for Our West Bayfront and the Sisters of Saint Joseph Neighborhood Network has had a \$500,000 impact over the last five years. Similarly, our support for Erie Downtown Development Corporation, the Erie Regional Chamber and Growth Partnership's Erie Forward initiative and The French Creek Project in Crawford County has added more than \$220,000 to date for initiatives critical to the advancement of the communities we serve.

The impact of the pandemic on individuals and families was very much on our mind during 2020. Many families were hurt by loss of income as employers were forced to lay off nonessential workers and employed parents stayed home to take care of children who could no longer go to school or daycare. Early on, Marquette proactively put in place a loan deferment program that helped customers whose income was impaired. As the pandemic evolved, the nonprofit organizations people relied on became stressed. The fundraising events they counted on were cancelled or postponed; yet more and more people turned to them for assistance, and the need continued to grow. Marquette responded by maintaining our historic commitments to ensure the nonprofits we support were able to fulfill their missions. In total, Marquette's community giving impact amounted to nearly \$575,000 in 2020.

For more than 112 years, Marquette has been the hometown bank with the hometown touch. Through two world wars, two pandemics, the Great Depression and numerous recessions. Through good times and bad, it has always been about looking ahead to be ready for what's next. This was never more important than it was in 2020, and rest assured we will always be there in a way the only remaining hometown bank can.



Julie Wilson

Executive Vice President & Treasurer/CFO



“What strikes me most about 2020 is how every single employee pulled together to meet the many challenges we all faced. As one was solved, more would materialize. Yet every single day our people were determined to meet those challenges. They dealt with new processes, an ever-changing array of requirements, working with customers unfamiliar with online banking or even how the drive-thru works. They not only persevered, they excelled. How we came together to achieve what we did in this extraordinary year is simply amazing.”

– Julie Wilson

2020 Timeline of Significant Accomplishments



Marquette Business Banking

 John Dill Executive Vice President	 Jon Patsy Vice President and Business Banker	 Terry Danko Vice President and Business Banker	 Sarah Giambanco Assistant Vice President and Business Banker	 Daniel Walsh Vice President and Business Banker	 Katrina Vincent Assistant Vice President and Business Banker	 Steve Kightlinger Senior Vice President of Business Development
 Chad Ball Vice President Cash Management Products and Services	 Sherry Waller Assistant Vice President and Credit Analyst	 Beverly Schneider Commercial Loan Assistant	 Jami Sundberg Asst. Secretary and Business Banking Representative	 Jennifer Kuhn Business Banking Representative	 Kelly Yost Business Banking Representative	

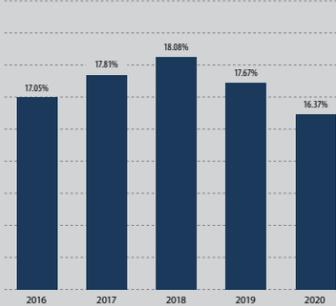
Marquette Loan Officers

 Michael Kitts Branch Manager 920 Peach St. Erie, Pa.	 Michael Carmosino Asst. Branch Manager 920 Peach St. Erie, Pa.	 Trisha Snook Branch Manager 3801 Sterrettania Rd. Erie, Pa.	 Erin May Asst. Branch Manager 3801 Sterrettania Rd. Erie, Pa.	 Grace Ewanick Branch Manager 1775 East 38th St. Erie, Pa.	 Tammy Baker Asst. Branch Manager 1775 East 38th St. Erie, Pa.	 Alicia Wieczorek Asst. Branch Manager 1775 East 38th St. Erie, Pa.
 Jennifer Bond Branch Manager 2320 West 12th St. Erie, Pa.	 Jennifer Humphries Asst. Branch Manager 2320 West 12th St. Erie, Pa.	 Angela Diver Branch Manager 3404 Liberty St. Erie, Pa.	 Angela Potter Asst. Branch Manager 3404 Liberty St. Erie, Pa.	 Debra Mealy Branch Manager 209 West Plum St. Edinboro, Pa.	 Kathy Bush Asst. Branch Manager 209 West Plum St. Edinboro, Pa.	 Jamie Chiocco Branch Manager 16272 Conneaut Lake Rd. Meadville, Pa.
 Nancy Enterline Branch Manager 14 North Main St. Albion, Pa.	 Kimberly LeCorchick Asst. Branch Manager 14 North Main St. Albion, Pa.	 Dawn Fronce Branch Manager 1075 Park Ave. Meadville, Pa.	 Mindy Redding Asst. Branch Manager 1075 Park Ave. Meadville, Pa.	 Cora Mozina Branch Manager 210 Water St. Conneaut Lake, Pa.	 Kosette Clark Asst. Branch Manager 210 Water St. Conneaut Lake, Pa.	

TOTAL ASSETS

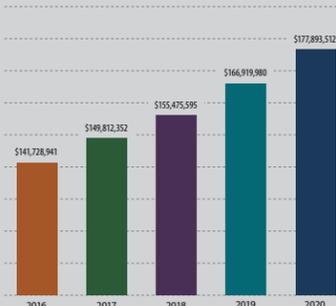


CAPITAL STRENGTH (Tier One Leverage Capital)*



Marquette Savings Bank

TOTAL EQUITY CAPITAL



All Marquette Savings Bank financial data reported is obtained from 2020 financial statements audited by Crowe LLP.

*Regulatory minimum requirement for well-capitalized institutions is 5%.

Statement of Financial Condition

DECEMBER 31, 2020, AND 2019

	2020	2019
ASSETS		
Cash and investments	381,686,986	335,158,164
Loans receivable, net	597,793,114	536,390,024
Accrued interest receivable	3,952,646	3,065,655
Federal Home Loan Bank stock, at cost	4,759,700	5,569,900
Premises and equipment, net	23,751,843	19,688,504
Bank-owned life insurance	33,139,079	32,608,140
Real estate owned, net	292,974	261,850
Other intangible assets	-	-
Goodwill	2,569,345	2,569,345
Other assets	2,943,294	3,295,289
Total assets	\$1,050,888,981	\$938,606,871
LIABILITIES		
Deposits	855,873,656	756,883,189
Borrowings	-	-
Advances from borrowers for taxes and insurance	3,265,664	3,017,957
Accrued interest payable and other liabilities	13,856,149	11,785,745
Total liabilities	\$872,995,469	\$771,686,891
EQUITY		
Retained earnings	171,336,472	165,474,875
Accumulated other comprehensive income	6,557,040	1,445,105
Total equity	177,893,512	166,919,980
Total liabilities and equity	\$1,050,888,981	\$938,606,871

Condensed Statement of Income

YEARS ENDED DECEMBER 31, 2020, AND 2019

	2020	2019
Interest and dividend income		
Interest and fees on loans	\$26,578,080	\$26,242,69
Interest and dividends on investments	7,042,029	7,379,028
Total interest and dividend income	33,620,109	33,621,719
Interest expense		
Deposits	6,852,166	7,963,143
Net interest income	26,767,943	25,658,576
Provision for loan losses	1,046,815	350,535
Net interest income after provision for loan losses	25,721,128	25,308,041
Total non-interest income	3,031,535	3,041,196
Total non-interest expense	22,053,181	21,035,844
Income before income taxes	6,699,482	7,313,393
Income tax expense	837,885	1,037,988
Net income	\$5,861,597	\$6,275,405

YOUR HOMETOWN BANK

As your hometown bank, our purpose is to uniquely Mpower™ businesses to grow and create jobs, individuals and families to prosper, communities to be better places and employees to be their best.

That purpose was never more important than it was in 2020. The extraordinary efforts of our business banking team ensured local business owners could stay open and keep employees working. Our online and mobile banking options ensured customers could seamlessly conduct all their banking and, if needed, we were there to help with loan payment deferments. Nonprofit organizations continued to receive the funding they were counting on from Marquette and more when needed. And, our employees were Mpowered™ with the freedom they needed to find solutions for challenges that never existed before.

By every measure, 2020 defined what it means to Be Mpowered™.

2020 OFFICERS

Michael B. Edwards Senior Executive Vice President & Secretary/CEO
Kelly A. Montefori Executive Vice President & Assistant Secretary/COO
Julie M. Wilson Executive Vice President & Treasurer/CFO
John Dill Executive Vice President, Director of Business Banking

Pete Sitter Senior Vice President
Steve Kightlinger Senior Vice President
Lisa N. Lopez Senior Vice President
Edmund A. Drexler Senior Vice President
Stella LaPaglia Senior Vice President

Thomas Hesch Vice President & Assistant Treasurer
Grace A. Ewanick Vice President
Anita Hans Vice President
Blaine Fellows Vice President
Jon Patsy Vice President
Meredith Johnson Vice President
Daniel J. Walsh Vice President
Terry Danko Vice President
Chad Ball Vice President

Nancy A. Enterline Assistant Vice President
Debra Mealy Assistant Vice President
Jennifer M. Bond Assistant Vice President
Sherry J. Waller Assistant Vice President
Cora Mozina Assistant Vice President
Trisha Snook Assistant Vice President
Kelly Pratt Assistant Vice President
Debra A. Schwenk Assistant Vice President
Scott Shaffer Assistant Vice President
Debra Ray Assistant Vice President
Dawn Fronce Assistant Vice President
Michael Burillo Assistant Vice President
Craig Dombrowski Assistant Vice President
Katrina Vincent Assistant Vice President
Sarah Giambanco Assistant Vice President
Angela Diver Assistant Vice President

Jennifer L. Humphries Assistant Secretary
Ben Vrablik Assistant Secretary
Tammy Baker Assistant Secretary
Erin May Assistant Secretary
Kimberly LeCorchick Assistant Secretary
Michael Kitts Assistant Secretary
Kosette Clark Assistant Secretary
Jamie Chiocco Assistant Secretary
Mindy Redding Assistant Secretary
Jami Sundberg Assistant Secretary
Kathleen Bush Assistant Secretary
Alicia Wiczorek Assistant Secretary
Angela Potter Assistant Secretary

BOARD OF TRUSTEES

Stephen M. Danch Chairman of the Board & President
Douglas F. Ziegler Vice Chairman of the Board

Kathleen Brugger, CPA Trustee
Atty. Donald F. Fessler Jr. Trustee
J. Maxwell Holt Trustee
C. Bruce Kern II Trustee
Charles G. Knight Trustee
Roger L. Schlosser Trustee
Donald S. Sieber Trustee

Harry J. West Trustee Emeritus
Richard T. McCormick Trustee Emeritus
Donald F. Fessler Sr. Trustee Emeritus
Herman C. Weber Jr. Trustee Emeritus
Leo J. Brugger Jr. Trustee Emeritus



Marquette is the only remaining locally headquartered bank in the Erie region. Every dollar stays here to Mpower™ businesses to grow and create jobs, individuals and families to prosper, communities to be better places and employees to be their best.

Marquette Savings Bank is a community bank with more than \$1.05 billion in assets, maintaining 12 locations in Erie and Crawford counties. In operation since 1908, Marquette is highly regarded for its relationship-banking approach and financial strength. Continual investment in technology positions Marquette at the leading edge of products and services that make banking easier and more convenient for customers. As "THE HOMETOWN BANK," Marquette's customer-first focus, responsiveness, and ability to make local decisions continues to drive commercial and personal banking growth.