



Welcome to the Northwest family.



Dear Valued Customer,

As you may know, Northwest has entered into an agreement to purchase Union Community Bank, including its 14 branches and parent company, Donegal Financial Services. This means any deposit, loan and investment accounts you have with Union Community Bank will be transferred to Northwest when the transaction closes in March 2019.

At this time, there's nothing you need to do. Over the next few months, you will be receiving information from Northwest, including a comprehensive, easy-to-follow guide that will provide details about how this conversion affects your accounts and steps you may need to take to ensure a smooth transition. Please watch for these important communications.

Whether you use debit cards, checks, online and mobile banking or currently have a loan payment booklet, you'll automatically receive everything you need to manage your accounts. Please connect with Union Community Bank at your convenience to be sure they have your accurate contact information on file, including address, email address and telephone numbers, and rest assured, we will take good care of you.

As part of this transition, the friendly, knowledgeable Union Community Bank employees you work with today will continue to serve you as members of the Northwest team.

As a Northwest customer, you'll have access to a large network of branches across three states, including 15 in Lancaster County; more than 55,000 free ATMs worldwide through the Allpoint ATM network and an enhanced online banking platform, featuring Popmoney person-to-person payments, advanced features for businesses and Money Desktop, a planning and budgeting tool to help you manage your expenses and prepare for the future.

For more than 120 years, Northwest has been a trusted bank in its communities. And, while the bank has grown, its hometown approach hasn't changed. As friends, neighbors and long-term partners, Northwest provides caring, personalized service to help customers achieve better living through better banking. Nationally recognized for its commitment to excellence, Northwest has received six J.D. Power awards for customer satisfaction in retail banking in the last nine years, was named by Time's Money Magazine as the best bank in Pennsylvania and listed on Forbes' 2018 list of "Best-in-State Banks". A financially-strong, full-service financial institution, Northwest is dedicated to its employees, customers, communities and shareholders.

Union Community Bank was honored to provide many years of dedicated service to the families and businesses of Lancaster County, and is confident this will continue with Northwest. Thank you for your continued loyalty and trust in our institutions.

Sincerely,

A handwritten signature in black ink that reads "Ron Seiffert".

Ronald J. Seiffert
President and CEO
Northwest Bancshares, Inc.

A handwritten signature in black ink that reads "Greg Diehl".

Gregory E. Diehl
President and CEO
Union Community Bank