



1ST SUMMIT BANCORP
of Johnstown, Inc.

125 Donald Lane
PO Box 5480
Johnstown, Pennsylvania 15904

Second Quarter

FINANCIAL REPORT

June 30, 2024

100 YEARS

**For the Community.
For Brighter Tomorrows.**



1ST SUMMIT BANCORP
of Johnstown, Inc.

1STSUMMIT.BANK

TO OUR SHAREHOLDERS AND FRIENDS:

We are pleased to announce net income of \$330 thousand or \$0.15 per share for the three months ended June 30, 2024, compared to a net loss of \$619 thousand or \$0.28 per share for the first quarter of 2024 and net income of \$296 thousand or \$0.14 per share for the second quarter of 2023. While the improvement in our financial results embodies our commitment to return to previous levels of profitability, we still have more work ahead. We believe that our financial performance will naturally improve as benchmark interest rates decline and the U.S. Treasury yield curve recovers from an inverted position; however, our Management does not intend to wait for this to occur or tie future financial performance to a certain magnitude of future interest rate changes.

On a pre-tax, pre-provision basis, net income for the three months ended June 30, 2024 was \$245 thousand compared to a net loss of \$996 thousand for the first quarter of 2024 and net income of \$331 thousand for the second quarter of 2023. Provision for the quarter was due to loan growth for the quarter and revisions in qualitative factors tied to revisions in economic forecasts within our allowance for credit losses model consistent with slightly lower GDP and higher unemployment than forecasted by the Federal Reserve during the first quarter of 2024. Credit quality within our portfolio remains strong and delinquencies remain low compared to the range of observed values over the previous credit cycle.

Loan growth for the second quarter of 2024 was 3.0% annualized and net interest margin expanded to 1.77% from 1.74% for the first quarter of 2024. The expansion in margin was accomplished through an increase in the yield on interest earning assets of approximately 7 basis points while maintaining the rate paid on interest-bearing liabilities flat for the quarter. Maintaining and expanding our net interest margin remains our highest priority. Management implemented specific strategies during the second quarter of 2024 which assisted in the improved net interest margin and that we believe will continue to improve results in future quarters. During the second quarter of 2024, we also entered into a swap transaction to yield additional interest on certain longer term fixed rate loans. This swap was in effect for the last five weeks of the quarter and we believe that the swap will continue to benefit net interest margin as long as benchmark rates remain elevated.

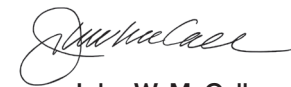
In addition to measures taken to improve financial results on new and certain existing interest-earning assets, Management completed a thorough analysis of the current investment portfolio and developed a plan to re-balance the portfolio as excess cash is returned from paydowns and maturities. During the second quarter of 2024, we significantly reduced our portfolio of equity securities available for sale in order to capitalize upon the current equities market, which we believe will help reduce future income statement volatility. While this sale did not result in a material gain on the income statement, it did provide the return of cash needed to fund additional earning-asset growth for the third quarter of 2024 and allows Management to continue to focus on improving core earnings.

To assist our valued shareholders, during the second quarter of 2024, we completed all necessary steps to quote the outstanding shares of 1ST SUMMIT BANCORP of Johnstown on the OTC Pink Markets. The quotation of our shares on the OTC Pink Markets provides a more structured process for shareholders to effect transactions in our common stock, which we believe will help improve the liquidity of our common stock in the long term. Like many of our peers, our common stock continues to trade below its tangible book value per share, although we believe that the current price reflects various market conditions that may recover over time. We are disappointed with our recent stock price performance, and Management continues to focus on improving our financial metrics. To this end, we have recently undertaken efforts to continue to upgrade our teams and our strategies in an effort to improve our financial results in future periods.

Lastly, be assured that 1ST SUMMIT BANCORP of Johnstown is well capitalized with a total risk-based capital ratio of 17.15% at June 30, 2024. Asset quality remains strong with non-performing assets as a percentage of total assets decreasing to 0.36% at June 30, 2024 from 0.59% at December 31, 2023. This past May, 1ST SUMMIT BANK celebrated our 100th year anniversary of building meaningful relationships with individuals, families, and businesses, allowing those we serve to make their dreams possible and helping them face the future with unwavering confidence. As always, we are grateful for your continued support and confidence in 1ST SUMMIT BANCORP.



J. Eric Renner
President & CEO



John W. McCall
Chairman of the Board

FORWARD LOOKING STATEMENTS

Litigation Reform Act of 1995 that are subject to risks and uncertainties and are made pursuant to the safe harbor provisions of Section 27A of the Securities Act of 1933, as amended. Any statements about our expectations, beliefs, plans, predictions, protections, forecasts, objectives, assumptions or future events or performance are not historical facts and may be forward-looking. Forward-looking statements are typically, but not exclusively, identified by the use of forward-looking terminology such as “believes,” “expects,” “could,” “may,” “will,” “should,” “seeks,” “likely,” “intends” “plans,” “pro forma,” “projects,” “estimates” or “anticipates” or the negative of these words and phrases or similar words or phrases that are predictions of or indicate future events or trends and that do not relate solely to historical matters. Forward-looking statements involve numerous risks and uncertainties, and you should not rely on them as predictions of future events. Factors that could cause our actual results to differ materially from those described in the forward-looking statements include, among others:(i) changes in general business, (ii) changes in interest rates or in the quality or composition of our loan and investment portfolios; (iii) adequacy of loan loss reserves; (iv) increased competition; (v) loss of certain key officers; (vi) continued relationships with major customers; (vii) demand for loan products and deposit attrition; (viii) rapidly changing technology and the impact of any failures or disruptions in, or breaches of, our operational or security systems, data or infrastructure (or those of third parties) as a result of unauthorized access or other cybersecurity incidents; (ix) unanticipated regulatory or judicial proceedings and liabilities and other costs; (x) changes in the cost of funds, demand for loan products, or demand for financial services; (xi) other economic, competitive, governmental, or technological factors affecting our operations, markets, products, services, and prices; and (xii) our success at managing the foregoing items. For a discussion of additional factors that could cause our actual results to differ materially from those described in the forward-looking statements, please see the risk factors discussed in our most recent Annual Report on our website at <https://www.1stsummit.bank/home/who-we-are/meet-1st-summit/investor-info/>.

While forward-looking statements reflect our good-faith beliefs, they are not guarantees of future performance. All forward-looking statements are necessarily only estimates of future results. Accordingly, actual results may differ materially from those contemplated, expressed in or implied by the particular forward-looking statement due to additional risks and uncertainties of which the Company is not currently aware or which it does not currently view as, but in the future may become, material to its business or operating results. Due to these and other possible uncertainties and risks, we can give no assurance that the results contemplated in the forward-looking statements will be realized and, therefore, you are cautioned not to place undue reliance on such statements. Further, any forward-looking statement speaks only as of the date on which it is made, and we undertake no obligation to update any forward-looking statement to reflect events or circumstances after the date on which the statement is made or to reflect the occurrence of unanticipated events or circumstances, except as required by applicable law. All forward-looking statements, express or implied, included in this press release are qualified in their entirety by this cautionary statement.

CONSOLIDATED STATEMENTS OF INCOME (UNAUDITED)

	FOR THE THREE MONTHS ENDED				
	June 30, 2024	March 31, 2024	December 31, 2023	September 30, 2023	June 30, 2023
Interest income:					
Interest and fees on loans	\$ 9,811	\$ 9,736	\$ 9,460	\$ 9,310	\$ 9,155
Interest and dividends on investment securities	3,632	3,650	3,597	3,411	3,460
Other interest income	26	10	11	9	12
Total interest income	<u>13,469</u>	<u>13,396</u>	<u>13,068</u>	<u>12,730</u>	<u>12,627</u>
Interest expense:					
Interest on deposits	7,176	6,856	6,453	5,470	4,642
Interest on FHLB advances and other borrowings	857	1,192	1,162	1,435	1,331
Total interest expense	<u>8,033</u>	<u>8,048</u>	<u>7,615</u>	<u>6,905</u>	<u>5,973</u>
Net interest income	5,436	5,348	5,453	5,825	6,654
Provision for loan losses	<u>362</u>	<u>-</u>	<u>131</u>	<u>168</u>	<u>221</u>
Net interest income after provision for loan losses	<u>5,074</u>	<u>5,348</u>	<u>5,322</u>	<u>5,657</u>	<u>6,433</u>
Noninterest income:					
Service charges and fees	521	521	564	553	475
Wealth management income	550	543	520	464	520
Earnings on bank-owned life insurance	394	159	160	116	112
Merchant services income	704	535	558	557	906
Gain (loss) on sales of investment securities	20	-	-	-	(113)
Change in fair value of equity securities	(212)	(80)	884	(115)	(419)
Other noninterest income	163	172	99	130	86
Total noninterest income	<u>2,140</u>	<u>1,850</u>	<u>2,785</u>	<u>1,705</u>	<u>1,567</u>
Noninterest expense:					
Salaries and employee benefits	3,911	4,524	4,183	4,170	4,421
Occupancy and equipment expenses	944	950	842	1,028	1,203
Professional services	545	529	191	162	212
Data processing and network	1,017	694	728	653	453
Regulatory assessments and insurance	165	165	126	129	186
Shares tax expense	231	227	224	225	224
Other operating expenses	518	1,105	1,284	1,195	1,191
Total noninterest expense	<u>7,331</u>	<u>8,194</u>	<u>7,578</u>	<u>7,562</u>	<u>7,890</u>
Income before income tax expense	<u>(117)</u>	<u>(996)</u>	<u>529</u>	<u>(200)</u>	<u>110</u>
Income tax expense	<u>(447)</u>	<u>(377)</u>	<u>(222)</u>	<u>(379)</u>	<u>(186)</u>
Net income	<u>\$ 330</u>	<u>\$ (619)</u>	<u>\$ 751</u>	<u>\$ 179</u>	<u>\$ 296</u>
Earnings per common share:					
Basic	\$ 0.15	\$ (0.28)	\$ 0.34	\$ 0.08	\$ 0.14
Diluted	0.15	(0.28)	0.34	0.08	0.14

CONSOLIDATED BALANCE SHEETS (UNAUDITED)

	AS OF				
	June 30, 2024	March 31, 2024	December 31, 2023	September 30, 2023	June 30, 2023
	(Dollars in thousands)				
Assets:					
Cash and due from banks	\$ 12,138	\$ 8,582	\$ 12,893	\$ 12,671	\$ 12,760
Interest-bearing deposits in other banks	1,622	1,344	455	970	761
Total cash and cash equivalents	13,760	9,926	13,348	13,641	13,521
Investment securities:					
Equity securities	1,318	6,926	7,005	6,122	6,237
Available for sale securities, at fair value	286,693	293,456	291,435	272,704	290,438
Held to maturity securities, at amortized cost	227,478	232,084	236,798	235,623	241,050
Total investment securities	515,489	532,466	535,238	514,449	537,725
Loans:					
Loans held for investment	770,460	764,739	762,411	757,965	753,702
Less: allowance for loan and lease losses	(8,028)	(7,835)	(7,871)	(8,140)	(8,287)
Loans, net	762,432	756,904	754,540	749,825	745,415
Operating lease right-of-use assets	2,904	3,084	3,215	3,399	3,126
Premises and equipment, net	14,226	14,408	14,599	14,106	13,153
Accrued interest receivable	5,058	5,014	4,995	4,710	4,715
Goodwill	339	339	339	339	339
Deferred tax asset, net	9,094	8,695	8,330	12,240	9,359
Bank-owned life insurance	24,705	24,536	24,376	20,965	20,849
Federal Home Loan Bank and other bank stock, at cost	2,935	3,289	3,946	3,601	4,532
Other assets	11,493	9,703	8,791	8,806	8,293
Total assets	\$ 1,362,435	\$ 1,368,364	\$ 1,371,717	\$ 1,346,081	\$ 1,361,027
Liabilities and Stockholders' Equity					
Liabilities:					
Deposits:					
Transaction accounts:					
Noninterest-bearing	\$ 110,231	\$ 123,164	\$ 120,562	\$ 123,717	\$ 126,359
Interest-bearing	646,814	622,253	624,695	612,102	597,197
Total transaction accounts	757,045	745,417	745,257	735,819	723,556
Time deposits	440,067	452,463	440,299	436,715	429,199
Total deposits	1,197,112	1,197,880	1,185,556	1,172,534	1,152,755
Accrued interest payable	4,136	3,489	3,301	2,801	2,397
Short-term borrowings	29,362	52,885	59,291	58,264	80,746
Long-term borrowings	26,186	6,186	12,186	14,186	16,186
Operating lease liability	2,978	3,160	3,293	3,478	3,206
Other liabilities	6,222	6,212	6,603	7,022	6,716
Total liabilities	1,265,996	1,269,812	1,270,230	1,258,285	1,262,006
Stockholders' Equity:					
Common stock	11,015	11,015	11,015	11,015	11,015
Capital surplus	5,825	5,825	5,825	5,825	5,825
Retained earnings	111,611	112,223	113,784	113,975	114,738
Accumulated other comprehensive income (loss)	(31,208)	(29,707)	(28,333)	(42,215)	(31,791)
Treasury stock	(804)	(804)	(804)	(804)	(766)
Total stockholders' equity	96,439	98,552	101,487	87,796	99,021
Total liabilities and stockholders' equity	\$ 1,362,435	\$ 1,368,364	\$ 1,371,717	\$ 1,346,081	\$ 1,361,027

LOAN COMPOSITION (UNAUDITED)

	AS OF				
	June 30, 2024	March 31, 2024	December 31, 2023	September 30, 2023	June 30, 2023
Loans:					
Commercial and industrial loans	\$ 140,042	\$ 139,012	\$ 139,962	\$ 141,651	\$ 145,608
Real estate:					
1-4 single family residential loans	397,495	397,325	392,421	390,329	383,751
Construction, land and development loans	18,679	18,881	21,386	20,674	22,753
Commercial real estate loans (including multifamily)	188,264	186,271	180,572	179,229	174,126
Consumer loans and leases	25,980	23,250	28,070	26,082	27,464
Total loans held in portfolio	<u>\$ 770,460</u>	<u>\$ 764,739</u>	<u>\$ 762,411</u>	<u>\$ 757,965</u>	<u>\$ 753,702</u>

DEPOSIT COMPOSITION (UNAUDITED)

	AS OF				
	June 30, 2024	March 31, 2024	December 31, 2023	September 30, 2023	June 30, 2023
Deposits:					
Noninterest-bearing demand deposits	\$ 110,231	\$ 123,164	\$ 120,562	\$ 123,717	\$ 126,359
Interest-bearing demand deposits	274,830	272,936	306,649	309,513	294,824
Savings and money market accounts	371,984	349,317	318,046	302,589	302,373
Time deposits	440,067	452,463	440,299	436,715	429,199
Total deposits	<u>\$ 1,197,112</u>	<u>\$ 1,197,880</u>	<u>\$ 1,185,556</u>	<u>\$ 1,172,534</u>	<u>\$ 1,152,755</u>

**AVERAGE BALANCES AND YIELDS
(UNAUDITED)**

	THREE MONTHS ENDED					
	June 30, 2024			June 30, 2023		
	Average Balance (1)	Interest/Expense	Annualized Yield/Rate	Average Balance (1)	Interest/Expense	Annualized Yield/Rate
	(Dollars in thousands)					
Interest-earning assets:						
Interest-earning deposits in other banks	\$ 1,561	\$ 26	6.68%	\$ 1,050	\$ 12	4.63%
Loans(2)	767,240	9,811	5.13%	730,466	9,155	5.08%
Investment securities and other	514,488	3,632	2.83%	546,505	3,460	2.57%
Total interest-earning assets	1,283,289	13,469	4.21%	1,278,021	12,627	4.01%
Noninterest-earning assets	78,972			79,729		
Total assets	\$ 1,362,261			\$ 1,357,750		
Interest-bearing liabilities:						
Interest-bearing demand deposits	\$ 275,624	\$ 396	0.58%	\$ 311,016	\$ 475	0.62%
Savings and money market accounts	371,919	2,490	2.69%	317,406	1,309	1.67%
Time deposits	434,907	4,290	3.96%	405,121	2,858	2.86%
FHLB advances and other borrowings	56,318	857	6.10%	88,779	1,331	6.08%
Total interest-bearing liabilities	1,138,768	8,033	2.83%	1,122,322	5,973	2.16%
“Noninterest-bearing liabilities and shareholders’ equity:”						
Noninterest-bearing demand deposits	119,292			123,705		
Other liabilities	9,830			10,648		
Stockholders’ equity	94,371			101,075		
Total liabilities and stockholders’ equity	\$ 1,362,261			\$ 1,357,750		
Net interest rate spread			1.38%			1.85%
Net interest income and margin	\$ 5,436		1.70%	\$ 6,654		2.11%
Net interest income and margin (tax equivalent)(3)	\$ 5,665		1.77%	\$ 6,966		2.21%

(1) Average balances presented are derived from daily average balances.

(2) Includes loans on nonaccrual status.

(3) In order to make pretax income and resultant yields on tax-exempt loans comparable to those on taxable loans, a tax-equivalent adjustment has been computed using a federal tax rate of 21% for the three months ended June 30, 2024 and June 30, 2023, respectively.

**AVERAGE BALANCES AND YIELDS
(UNAUDITED)**

	THREE MONTHS ENDED					
	June 30, 2024			March 31, 2024		
	Average Balance (1)	Interest/Expense	Annualized Yield/Rate	Average Balance (1)	Interest/Expense	Annualized Yield/Rate
	(Dollars in thousands)					
Interest-earning assets:						
Interest-earning deposits in other banks	1,561	\$ 26	6.68%	\$ 690	\$ 10	5.81%
Loans(2)	767,240	9,811	5.13%	763,475	9,736	5.11%
Investment securities and other	514,488	3,632	2.83%	534,429	3,650	2.74%
Total interest-earning assets	1,283,289	13,469	4.21%	1,298,594	13,396	4.14%
Noninterest-earning assets	78,972			72,643		
Total assets	\$ 1,362,261			\$ 1,371,237		
Interest-bearing liabilities:						
Interest-bearing demand deposits	\$ 275,624	\$ 396	0.58%	\$ 281,069	\$ 374	0.53%
Savings and money market accounts	371,919	2,490	2.69%	331,259	2,433	2.95%
Time deposits	434,907	4,290	3.96%	447,041	4,049	3.63%
FHLB advances and other borrowings	56,318	857	6.10%	82,722	1,192	5.78%
Total interest-bearing liabilities	1,138,768	8,033	2.83%	1,142,091	8,048	2.83%
Noninterest-bearing liabilities and shareholders’ equity:						
Noninterest-bearing demand deposits	119,292			118,710		
Other liabilities	9,830			11,882		
Stockholders’ equity	94,371			98,554		
Total liabilities and stockholders’ equity	\$ 1,362,261			\$ 1,371,237		
Net interest rate spread			1.38%			1.31%
Net interest income and margin	\$ 5,436		1.70%	\$ 5,348		1.65%
Net interest income and margin (tax equivalent)(3)	\$ 5,665		1.77%	\$ 5,618		1.74%

(1) Average balances presented are derived from daily average balances.

(2) Includes loans on nonaccrual status.

(3) In order to make pretax income and resultant yields on tax-exempt loans comparable to those on taxable loans, a tax-equivalent adjustment has been computed using a federal tax rate of 21% for the three months ended June 30, 2024 and March 31, 2024, respectively.

RECONCILIATION OF NON-GAAP FINANCIAL
MEASURES - TANGIBLE BOOK VALUE PER SHARE
(UNAUDITED)

	AS OF				
	June 30, 2024	March 31, 2024	December 31, 2023	September 30, 2023	June 30, 2023
(Dollars in thousands, except per share data)					
Total stockholders' equity	\$ 96,439	\$ 98,552	\$ 101,487	\$ 87,796	\$ 99,021
Less:					
Goodwill and other intangible assets	339	339	339	339	339
Tangible stockholders' equity	<u>\$ 96,100</u>	<u>\$ 98,213</u>	<u>\$ 101,148</u>	<u>\$ 87,457</u>	<u>\$ 98,682</u>
Shares outstanding	2,190,510	2,190,510	2,190,510	2,190,510	2,191,010
Book value per share	\$ 44.03	\$ 44.99	\$ 46.33	\$ 40.08	\$ 45.19
Less:					
Goodwill and other intangible assets per share	<u>\$0.15</u>	<u>\$0.15</u>	<u>\$0.15</u>	<u>\$0.15</u>	<u>\$0.15</u>
Tangible book value per share	<u>\$ 43.88</u>	<u>\$ 44.84</u>	<u>\$ 46.18</u>	<u>\$ 39.93</u>	<u>\$ 45.04</u>

RECONCILIATION OF NON-GAAP FINANCIAL
MEASURES - NET INTEREST MARGIN ON A
FULLY TAXABLE EQUIVALENT BASIS
(UNAUDITED)

	AS OF OR FOR THE THREE MONTHS ENDED				
	June 30, 2024	March 31, 2024	December 31, 2023	September 30, 2023	June 30, 2023
(Dollars in thousands, except per share data)					
Net interest margin - GAAP basis:					
Net interest income	\$ 5,436	\$ 5,348	\$ 5,453	\$ 5,825	\$ 6,654
Average interest-earning assets	1,283,289	1,298,594	1,263,760	1,281,554	1,278,021
Net interest margin	1.70%	1.65%	1.71%	1.80%	2.11%
Net interest margin - Non-GAAP basis:					
Net interest income	\$5,436	\$ 5,348	\$ 5,453	\$ 5,825	\$ 6,654
Plus:					
Impact of fully taxable equivalent adjustment	229	270	313	315	312
Net interest income on a fully taxable equivalent basis	<u>\$ 5,665</u>	<u>\$ 5,618</u>	<u>\$ 5,766</u>	<u>\$ 6,140</u>	<u>\$ 6,966</u>
Average interest-earning assets	1,283,289	1,298,594	1,263,760	1,281,554	1,278,021
Net interest margin on a fully taxable equivalent basis - Non-GAAP basis	1.77%	1.74%	1.81%	1.90%	2.21%

RECONCILIATION OF NON-GAAP FINANCIAL
MEASURES - TANGIBLE EQUITY TO TANGIBLE ASSETS
(UNAUDITED)

	AS OF				
	June 30, 2024	March 31, 2024	December 31, 2023	September 30, 2023	June 30, 2023
(Dollars in thousands)					
Total stockholders' equity to total assets - GAAP basis:					
Total stockholders' equity (numerator)	\$ 96,439	\$ 98,552	\$ 101,487	\$ 87,796	\$ 99,021
Total assets (denominator)	1,362,435	1,368,364	1,371,717	1,346,081	1,361,027
Total stockholders' equity to total assets	7.08%	7.20%	7.40%	6.52%	7.28%
Tangible equity to tangible assets - Non-GAAP basis:					
Tangible equity:					
Total stockholders' equity	\$ 96,439	\$ 98,552	\$ 101,487	\$ 87,796	\$ 99,021
Less:					
Goodwill and other intangible assets	339	339	339	339	339
Total tangible common equity (numerator)	<u>\$ 96,100</u>	<u>\$ 98,213</u>	<u>\$ 101,148</u>	<u>\$ 87,457</u>	<u>\$ 98,682</u>
Tangible assets:					
Total assets	1,362,435	1,368,364	1,371,717	1,346,081	1,361,027
Less:					
Goodwill and other intangible assets	339	339	339	339	339
Total tangible assets (denominator)	<u>\$ 1,362,096</u>	<u>\$ 1,368,025</u>	<u>\$ 1,371,378</u>	<u>\$ 1,345,742</u>	<u>\$ 1,360,688</u>
Tangible equity to tangible assets	7.06%	7.18%	7.38%	6.50%	7.25%

1ST SUMMIT BANCORP
BOARD OF DIRECTORS

John W. McCall

Chairman

J. Eric Renner

President & CEO

Rex W. McQuaide, Esq.

Edward J. Sheehan, Jr.

Michael E. Ondesko, Jr.

Robert P. Gardill, II

Jacqueline M. Martella

Jennifer H. Lunden, Esq.

CORPORATE OFFICERS

J. Eric Renner

President & CEO

Allison S. Johnson

Executive Vice President & Chief
Financial Officer/Chief Enterprise Risk Officer

Timothy W. Smith

Senior Vice President & Secretary

Michael J. Paulman

Senior Vice President

Polly A. Previte

Senior Vice President

FINANCIAL INFORMATION

Stock Information

1ST SUMMIT BANCORP of Johnstown, Inc. common stock is traded on OTC Pink under the symbol "FSMK."

Stock Transfer Agent & Registrar

ClearTrust, LLC
16540 Pointe Village Drive, Suite 210
Lutz, FL 33558
813-235-4490
inbox@ClearTrustTransfer.com
www.cleartrustonline.com

Market Maker

Janney Montgomery Scott LLC
Contact: Eugene Bodo
Office: 215-665-6566 | Cell: 610-766-0015

Investor Relations Contact

Annette Rose
814-262-4043
arose@1stsummit.bank