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Milestones



“We consistently pursue better ways to serve you.”



Speed Matters

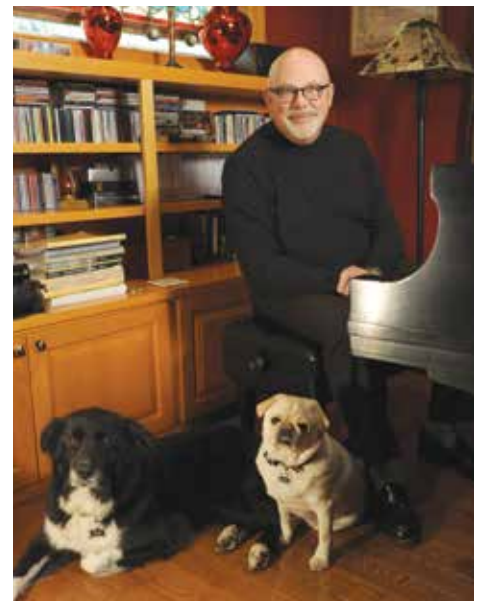
The top priority at The Victory Bank is to understand and exceed your expectations. We consistently pursue better ways to serve you by listening and understanding your concerns and aspirations. Our commitment is personal and direct with every client and prospective client that we serve, and as such, you are never ‘just another customer’ or ‘just another account.’

We are with you for every step on the path toward fulfilling your dreams, providing the right products and the right advice, taking the time to go over the details to make sure you’re getting an exceptional banking experience.

We must be doing some things right, as we were thrilled to be voted the Best Bank in Montgomery County by the Montco Happening List for the third year in a row and to receive a 5 Star rating from Bauer Financial!

Part of what makes an “exceptional banking experience” is timeliness. That’s why we have created an internal initiative that we call

“Speed Matters.” Throughout the bank, we are studying our practices and processes, looking for places to fine-tune steps or eliminate them entirely. This intensive collaboration is already generating improvements, simplifying many of our procedures. And while you may not see the results of these improvements



Joseph W. Major, Chairman and Bank Leader

directly, you will experience a quicker turn around time in getting services, advice, and the answers you need on your path to personal success.

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Community and Client Involvement

This summer and early into the fall, we participated in over ten community days, movie nights, and concerts in many townships. We hope you had a chance to visit us and get a bag of our ever-popular popcorn or were able to “take a spin” with our new spinning wheel!

Our Business Series Seminars are continuing into the fall and winter months. Be sure to follow us on Facebook or LinkedIn to get details for each event. Can't make it to a seminar? Don't worry! We have posted podcasts for each session on our website: <https://www.victorybank.com/business/victory-bank-business-series-podcasts>.

Finally, we recently participated in a Virtual Investor Conference sponsored by the OTC Markets.

“We are with you for every step on the path toward fulfilling your dreams.”

Victory Bancorp (the bank holding company for The Victory bank) has been actively trading our shares on the OTCQX exchange since March of last year under the symbol VTYB, and these conferences are a convenient, online way for investors

to learn more about the bank holding company and the bank. We presented highlights of our recent quarterly reports and spoke about our continued and future growth initiatives. You can listen to the interview by downloading the webcast here: <https://tinyurl.com/926BankVIC>. (You will need to register to access the webcast.)

Thanks for your ongoing patronage and support.

Sincerely yours,



Joseph W. Major
Chairman and Bank Leader



Chamber Champion Award

The Victory Bank received the “Chamber Champion” Award by the TriCounty Chamber of Commerce. We were recognized for enthusiastically supporting the chamber by participating in many of the chamber’s initiatives.



Joseph Major teaches Leadership class at BankWork\$®. This is a free vocational training program which trains inner-city adults the hard and soft skills needed to start a career in banking. Find out more information at BankWork\$® - <http://www.bankworks.org/>



Congratulations to Brian Meyer, Senior Credit Analyst, at The Victory Bank and recent graduate of the TriCounty Chamber of Commerce Leadership Program. Education is very important at Victory Bank. We believe programs like the TriCounty Leadership course are the very backbone to promoting our bank, our employees, and helping the community at large.



Mary Locricchio (Deposit Operations), pictured with Joseph Major (CEO & Bank Leader), graduated from the PA Banker's School Advanced School of Banking; a three-year program where Mary gained valuable knowledge of multiple banking disciplines. A lot of hard work goes into achieving this diploma! Congratulations, Mary!



Bill Vitiello was awarded "Volunteer of the Year." He has been an active chamber member and a TriCounty Chamber Ambassador. Bill initiated "Chamber Chat" podcast which benefits the Chamber as well as Victory Bank.

Victory Bank Community Days



The Victory Bank at a few of our community days this season.



Congratulations!

Congratulations to Shelly Stockmal for completing the SHRM-CP (Society for Human Resource Management – Certified Professional) in July. Not only enhancing her role in Leadership, she will also have functional knowledge of HR Competencies, People, Organization, Workplace, and Strategy.

We are truly fortunate to have such a dedicated team member!

The Victory Bank has received a 5 Star Rating from Bauer Financial

Bauer Financial is the nation's leading independent bank and credit union rating and research firm. It has been reporting and analyzing the performance of U.S. banks and credit unions since 1983.



Profile

Commercial relationship manager with a passion for people

Jodi Moore



“I enjoy interacting with people, learning about our clients, their businesses, and what they are passionate about.”

Jodi’s recent promotion to commercial relationship manager is the culmination of over 20 years of experience in the banking industry. She first joined The Victory Bank as an administrative assistant in 2013. Over time she has held several positions and has been promoted multiple times. The recent experience she gained as a junior credit analyst has led her recent advancement to a commercial relationship manager. Jodi holds a B.A. in Business Management from Alvernia College where she graduated cum laude. She continues her education through various courses offered by the PA Bankers Association, including the Advanced School of Commercial Lending and attends numerous seminars fine-tuning her skills and knowledge.

“One of the main things I absolutely love about Victory Bank, from an employee perspective, is the opportunity for advancement,” Jodi says. “They’re extremely employee-friendly, both personally and professionally. The bank tries very hard to create a practical work-life balance. It’s a close-knit organization where everyone works together to provide the desired end result, which is exceptional client experience and fulfilling our clients’ dreams.”

Jodi has been managing a growing portfolio, seeking to help fund commercial real estate projects, commercial and industrial expansion, and assessing the need for working capital assistance. “I enjoy interacting with people, learning about our clients, their businesses, and what they are passionate about,” says Jodi.

Engaging in many development activities and networking is a big part of the role Jodi enjoys. She attends many events sponsored by various chambers of commerce in the area. Jodi is participating in an upcoming program presented by the TriCounty Area Chamber of Commerce, “L.E.Y.P.” (Lead – Engage – Young – Professionals). Jodi is a member of The Chester County Commercial Industrial Investment Council (Cii Council), The Reading-Berks Association of Realtors Commercial & Industrial Council (CIC), and she also meets monthly as a member of the American Business Women’s Association which provides opportunities to businesswomen to grow personally and professionally through leadership, education, networking support, and national recognition.

Jodi’s primary office is located in Wyomissing, assisting local clients. Jodi and another senior lender of the Bank work in tandem with the main office in Limerick. “Victory Bank attracts clients due to their culture and more personable service,” says Jodi. “We don’t base our profits on fees. Our profits derive from fair lending practices, better-than-average deposit rates, and our commitment to the growth of the communities we serve,” she continued.

Jodi spends her free time with her husband, son, and two stepsons. Her family enjoys going to the beach, boating, fishing, and just about any outdoor activity.

Be sure to say hello to Jodi at any of the many networking and community events she attends. Feel free to reach out to Jodi at jmoore@victorybank.com.

Blanco Photography (Rick & Maria)



Blanco Photography is a husband and wife team of creative photographers and business consulting experts located in Limerick, Pennsylvania. The couple started their business as wedding photographers, and over time expanded their services to commercial and business photography to help them showcase their talents via social media, their websites, and marketing materials.

"In addition to weddings, we've gained a reputation as family and business photographers as well," says Maria, "and more often than not, a client will comment on how much they like our website and social media presence, and so they hire us to do the same for their business."

Maria has more than 20 years of experience in helping to grow small businesses. This includes training and educating small business owners on how to maximize their online presences, social media, and web

design while understanding the unique needs of small business.

As for business photography, "professional photography can really make your business stand out. We work with the business to create images which make a powerful first impression. With photos that highlight your brand and what it represents, you can be sure that your potential customers will take notice! Every business has a unique story so, we bring your story to life in the images we create."

"Maria and I met 19 years ago," Rick says. "When I found out about Maria's strong business background, I invited her to be a part of Blanco Photography. We both feel blessed to have found a wonderful partner in both business and life."

Rick and Maria have won many awards including the Philly A List's "Best Wedding Photographers," The Knot's "Best of Wedding Awards," and Wedding Wire's, "Couples Choice Awards" 8 years in a row.

"What distinguishes us from the larger studios is that Maria and I do the shoots ourselves," says Rick. "We don't send out a photographer you've never met to take pictures of your memorable events. We build relationships with our clients, and we develop a deep understanding of their personalities and the types of images and moments they want to capture. People tell us that it's obvious we love what we do, and it shows in the work we create."

"When selecting a wedding photographer," Maria offers some advice, "make sure you see finished examples from the photographer's portfolio, such as albums and framed images. Read online reviews, and make sure you feel comfortable with them. You spend more time with your wedding photographer than any other vendor."

Rick mentioned, "We like to give our customers a personalized experience, which is why we chose to do business with The Victory Bank. The Victory Bank makes its customers feel special not like just another account as at the larger institutions."

Rick and Maria have an assortment of accounts at The Victory Bank and often recommend their loan and deposit products to their clients. "Customers have asked us where we do our banking because they're unhappy with their current bank," Maria explains, "and we always say, 'Check out The Victory Bank. Their banking and lending departments are fabulous. Their staff is great, very attentive, and easy to work with.'"

If you are looking for photos your families will cherish forever, or business photography to help you grow your business, working with Rick and Maria is always a phenomenal experience resulting in amazing images.

To view Rick and Maria's work, visit www.BlancoPhotography.com, give them a call at 610-495-9495, or email at RickBlanco@BlancoPhotography.com.

CLIENT SPOTLIGHT



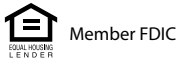
Sample work from Blanco Photography



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First Annual Preston's Pantry Project



The Victory Bank participated in the first annual Preston's Pantry Project in conjunction with the Boyertown Area Multi-Service. We raised 113 pounds worth of donations.

In May of 2018, Preston Dray ran a food drive for the Boyertown Area Multi-Service as a school project. He raised 45 lbs. of donations!

Preston's life was cut short in a flash flood incident on July 11, 2019, along with the life of his mother, Pamela Snyder and his unborn baby sister, Evelyn. Inspired by his selflessness, the Boyertown Area Multi-Service has started an annual food drive in honor of this family.