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Milestones



“We have served as a beacon of help and hope to all of our neighbors.”



Serving as a Beacon of Help and Hope

One would think there might be time to “catch our breath” after the turmoil of the past two and 1/2 years. Instead, at least at The Victory Bank, we have kept going full steam ahead! We’ve continued our solid commitment to our shareholders, clients, employees, and the communities we serve, driven to consistently provide extraordinary personal service to all.

Working through the Pandemic was challenging, and we are proud we have served as a beacon of help and hope to all of our neighbors. Suffering the untimely passing of Richard Graver, our Chief Lending Officer, was certainly an unexpected and tremendous loss. We are grateful for Rich’s contributions to the Bank over the years and named June 20th (Rich’s birthday) “Graver Greater Giving Day” as part of our Victory Bank Foundation introduction (Read more about The Victory Bank Foundation later in this newsletter).

We recently updated our Online Banking Website, which is more user-friendly, and, more importantly,

a more secure platform offering two-factor authentication, which is a vital step in protecting client information and security. With more to come, these provisions will help the Bank operate at its utmost efficiency and security. The Bank also places a great deal of importance on the continuing education of its employees. Many



Joseph W. Major, Chairman and Bank Leader

staff members attend various courses and programs to stay up-to-date and gain knowledge in their field, benefitting our clients and the bank.

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In addition to encouraging our team members to pursue educational goals, we are pleased to announce

“We are thankful for our clients who have entrusted us with their banking needs.”

we are reviving our Business Series Seminars. These free sessions are

one way we work to inform you of various business matters. From marketing to taxes, each seminar is designed to give you the best information on relevant topics from professionals in the field. Look for upcoming seminar announcements on our Facebook or LinkedIn pages.

As we approach the holiday season, we reflect on the year behind us and are thankful for our clients who have entrusted us with their banking needs. We know you have choices,

but you should also know we are working to be the right bank for you and strive every day to make that, and your dreams, a reality. We hope you and your business prosper in the coming months and the new year; we will be right here whenever you need us.

Sincerely yours,



Joseph W. Major
Chairman and Bank Leader

Profile

Strength in Face to Face Interaction

Lindsey Smith



“Victory Bank is a great fit for me.”

Starting a new position with a bank mid-pandemic certainly is a challenge, but banking is what Lindsey Smith, Personal Banker at the Limerick office, knows best.

“I’ve been in banking since 2010. I started as a part-time teller and worked my way to head teller, then was promoted to personal banker,” shares Lindsey.

Lindsey’s career took a short break in 2019 when she gave birth to her twin girls. As they approached their second birthday, Lindsey knew it was time to get back to banking. She met with the team at Victory Bank.

“Victory Bank is a great fit for me,” says Lindsey. “The small, family environment and focus on strong values make it an enjoyable place to work.”

Lindsey started with the Bank during the pandemic, handling all account opening and transactions at the drive-thru. Now that the branch is open, she always looks forward to customers coming in. “One of my strengths is my ability to interact with people. It’s nice to do that face to face.”

In her short time with Victory Bank, Lindsey has noticed the cohesiveness of the Bank with its customers and community. “It’s a nice feeling to be part of an organization that cares and is well-respected.”

Lindsey resides in Harleysville. She enjoys camping and is planning some weekend trips.

Stop by and say hi to Lindsey when you visit the Limerick location. She can’t wait to meet you!

Profile

Supporting Her Community With Personal Service

Christine Popilock



“Everyone’s needs are different, and you want to tailor what you’re doing for each person.”

Personal Banker Christine Popilock enjoys working at the service-oriented bank in the community where she has lived for 20 years. Greeting her customers with a smile and a warm reception is important to her as she develops positive client relationships at The Victory Bank.

“People work hard for their money, so I think when they’re dealing with their bank, it’s nice to be personal ... to know their names and know a little bit about them to make them feel comfortable,” says Christine. She earned a Bachelor of Science degree in elementary and early childhood education from Temple University. “Everyone’s needs are different, and you want to tailor what you’re doing for each person.”

Christine utilizes her consumer banking experience to help customers process transactions, open accounts, provide banking services and products and help with technical assistance such as setting up remote deposit capture for business accounts. Providing one-on-one support, whether on the phone or in-person, is one of the reasons why she thinks The Victory Bank stands out above the rest.

“If it was a larger bank, for example, customers might just get an automated system or be put on hold. We answer [the call] and quickly address an inquiry,” says Christine, who joined Victory in December 2020.

She feels that her co-workers and her supervisor, Betsy Knott, Branch, and Customer Care Center Manager, have supported her success.

“I think the senior leadership at Victory really respects their employees and treats them very well. Everyone seems to be a happy family, and they value our opinions no matter what positions we hold,” she says.

Christine enjoys baking, home improvement projects, traveling, and volunteering.

“I think it’s important to support those who support you,” says Christine, who has volunteered locally for the American Heart and American Lung Associations, Autism Awareness, and the ALS (amyotrophic lateral sclerosis) Association.

V2 Properties – Creating the Best Exp



Life is filled with many joy-filled and stressful moments ... and sometimes businesses are created out of the worst experiences.

Vince Viney, President and Founder of V2 Properties identifies the 'big three moments' as buying a new home, marrying, and having children.

"Out of the three, buying a new home seems to create the most misery," says Viney.

After his purchase of new construction in the 1990's he found himself bashing the builder with other new homeowners in the neighborhood. Problems abounded and once development was done – it was hard to get in touch with the builder. He heard similar complaints from people purchasing new homes from other developers.

Viney thought, "There's got to be a company that does this right." His goal became to be that company – the one who makes buying a new home the best experience.

With that thought, Viney sought a way to make it happen. In 2004, while still holding his executive corporate position in Operations and Technology, Viney built his own multi-family beach home in Ocean City, NJ. The following year, he built two more. Leveraging relationships in his corporate, collegiate, and coaching world, Vince sought out private investors.

"Our big move was when we started working with institutional money," shares Viney. "We used the private investor money to buy properties and the bank money to build. We grew over 300% while still building in Ocean City."

Developing Philadelphia

In 2009, Vince saw opportunity to build homes Philadelphia. In 2012 the company officially became V2 Properties and within three years Viney left corporate America for good.

Today, V2 Properties is the largest single family real estate developer in Philadelphia. With over \$130 million in real estate sales and over 100 new spec and rental homes currently under construction. Under the V2 Properties umbrella are eight different companies

Viney has one primary factor when identifying neighborhoods in which to build. Good public transportation - primarily access to rail. "People want to easily get to a train. If they can quickly jump on the El, subway, or regional rail – then they will buy.

V2 Properties tends to build in bulk. Says Viney, "There is a greater risk in building 20 houses at a time, but that provides a level of comfort to the new home owner. Neighbors



Experience for New Homeowners



Vince Viney

are new to the area too. The buyers can see the vision V2 Properties has for the neighborhood. The greater the concentration, the better the opportunity for sales.”

Recalling why he went into the business – Viney believes V2 Properties delivers a different experience for their customers. “A lot of builders deliver a product – and then they are gone. We are a service-oriented company. We have a one-year warranty that we stand behind. We build quality homes with best-in-class service after the home is delivered.”

Building Relationship

While commuting from his home in Royersford, Viney passed the Victory Bank building hundreds of times on his way to and from Philadelphia. One day, he stopped in to ask if they did spec loans. He and Alex Kroll immediately hit it off. He said Alex liked the idea of working with a local resident who he can trust and believe in.

“It’s been a great experience working with Victory Bank,” says Viney, “Actually the best banking experience we’ve had. Banks are not institutions. They are made up of people. Alex is a man of his word, diligent in his work and always follows through.”

What’s Next

V2 Properties’ Philadelphia portfolio is full of new homes and rentals. They are now expanding back to their roots – OC, Margate, Longport, and Ventnor. Viney sees aggressive growth in these areas.

He is cautiously watching the market – and believes the primary markets (cities and first home buyers) will slow down for a bit. “Areas like the shore are somewhat insulated from the difficulties of the economy. Most of the new homeowners are 2nd home buyers who are not afraid to



use adjustable-rate mortgages. They have more financial security to be able to buy into ARM’s. So, for now, we’ll focus there.”

Victory Bank is proud to support the vision of Vince Viney and V2 Properties. Good work in achieving the goal of being that company ‘that does this right’.



Community Commitment Beyond Banking

The goal of creating The Victory Bank Foundation was first discussed in the early days of the Bank, but was pushed onto the “back burner” in the hubbub of starting a new bank from scratch.

Nonetheless, Joseph Major, Bank CEO, President, and Bank Leader, was passionate about developing a synergy between the Bank, our employees, our clients, and our communities where we could work together to provide resources that will create positive change and support. Through many hurdles and plenty of paperwork, the Foundation was formed and introduced during the Bank’s Health & Wellness kickoff in June. We designated June 20th as “Graver Greater Giving Day” to pay tribute to the late Richard Graver, the Bank’s previous Chief Lending Officer who passed away last year. Rich always supported the idea of having a foundation to bring people together to help the community.

Watch for the public debut of the Foundation on our website in the coming months. There you will learn how you can participate and see what the Foundation is doing to fulfill our dream of helping those in need.

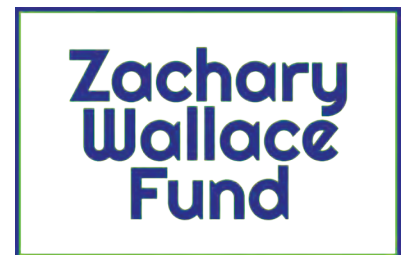
The Foundation’s mission:

Be a steward of humanitarian efforts and support the communities we serve.

The Foundation’s Statement of Purpose:

Our Foundation exists to serve humanitarian efforts within our communities. Our commitment is to serve our community and help uplift those most disadvantaged among us. We humbly do this with high regard and love for humankind. Through the efforts of our Foundation, we strive to make our community a better place for all.

The Foundation is proud to have donated to the following organizations thus far.



Profile

Making a Difference Across Multiple Industries

Rick Devine



“I like the feel of a bank where the relationships are personal.”

Working 30+ years in commercial lending provides an individual with perspective. Perspective on the type of client one enjoys working with or the type of bank where one wants to work.

For Rick Devine, his experience revealed he prefers local, community-oriented banks versus large, commercial organizations. And there is a difference!

“I like the feel of a bank where the relationships are personal,” shares Rick. “There is a lot less red tape and politics and more of actually getting things done.”

Banking is where Rick landed after graduating from St. Joseph’s University. He wanted to be involved in a people-oriented business where he could make a difference. His long-standing career as a commercial lender has allowed him to work with banks of all sizes, as well as a wide variety of clients across multiple industries.

Before coming on board with Victory Bank, Rick met with members of the Senior Management team. He quickly understood Victory Bank’s unique approach and understood that this was an environment where people appreciate one another – colleagues and clients.

“For me, it’s about the personalities and personal relationships. That is what attracted me to Victory Bank.”

Since starting as Commercial Relationship Manager in 2021,

Rick has spent most of his time connecting with clients and writing loans for new construction. As a generalist in commercial lending, Rick is very receptive to working with manufacturers or any businesses looking to grow and who need lines of credit.

He is excited to be working in Montgomery and surrounding counties for Victory Bank. Rick sees many growth opportunities for the bank and potential clients.

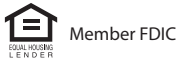
Rick and his wife reside in Lansdale with their dog, Bridget. When not focused on his family or clients, Rick, a golf enthusiast, can be found on the greens of Montgomery County and surrounding areas.



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Movers and Shakers!

We are proud to support career growth within the Bank. Employees have numerous opportunities to further their education and advance into different positions and departments. Here are a few of our recent promotions.

Amanda Agudio – Customer Care Representative to Commercial Relationship Assistant

Kyle Carr – Executive Commercial Administrative Assistant to Junior Credit Analyst

Allison Davis – Commercial Relationship Assistant to Junior Credit Analyst

Dana Perrott – Commercial Relationship Assistant to Loan Documentation Specialist

Matthew Hicks – Care Center Representative to Care Center Representative II and Personal Banker

Alexander Kroll – Market President, Central Region to Chief Lending Officer & Market President, Central Region

Christine Popilock – Retail Personal Banker to Retail Personal Banker II

Michael Senico – Commercial Relationship Manager to Senior Commercial Relationship Manager

Ronnie Soor – Retail Personal Banker to Retail Personal Banker II & Electronic Banking Specialist

Lindsey Smith – Retail Personal Banker to Retail Personal Banker II

These transitions in the Bank allow for an organic, cross-trained staff.