

***NEWS RELEASE***

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Media Contact:  
Glenn Marshall,  
President & CEO  
610-561-6013

***FIRST RESOURCE BANK APPROVED AS  
SMALL BUSINESS ADMINISTRATION LENDER***

**EXTON, PA** - First Resource Bank has been approved as a Small Business Administration (SBA) lender qualified to offer loans under the SBA 7(a) loan program. This means that small business owners who may not qualify for funds through conventional commercial loan products, will now have another loan resource designed specifically for their unique needs.

The SBA 7(a) loan program was developed to help small businesses secure funds for working capital, equipment, real estate acquisitions, anticipated start up costs and other items necessary for business success. For small businesses that do not qualify for a conventional loan due to a collateral shortfall, or for businesses that need a longer loan term, the SBA 7(a) loan program provides an alternative.

According to First Resource Bank CEO and President Glenn Marshall, "Small businesses are the heart of the Chester County towns and communities served by First Resource Bank. We already work with many small business owners through our Exton branch, and will soon be opening a West Chester branch. Both towns are hubs of small business entrepreneurship. By offering the SBA 7(a) loans, we are now better able to support business owners as they work to establish, expand and grow their enterprises."

First Resource Bank business banking experts can help business owners create a solid financial framework for achieving their business goals. Business plans, cash flow and profit forecasts, and other factors will be reviewed, and recommendations will be made for the best funding strategies. "From an individual purchasing a franchise, to a designer starting a boutique, a

contractor purchasing new equipment, or someone starting a manufacturing business, we understand the challenges that entrepreneurs face," notes Marshall. "Our focus is on supporting the unique needs of business owners with a variety of loan products, flexible banking options and highly personal services."

For First Resource Bank, approval as an SBA lender adds to the bank's credibility and strength as it pursues its own plan for growth and expansion. The bank is broadening its footprint in central Chester County in response to steady increases in customers in both the personal and business banking areas. The bank is currently renovating and expanding a former bank site in Exton with plans to relocate the First Resource Bank Exton branch to the new site in early 2014. First Resource Bank has also purchased a location for a new branch in West Chester, with an expected opening in September of 2014.

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#### **About First Resource Bank**

First Resource Bank is a locally owned and operated Pennsylvania state-chartered bank, serving the banking needs of businesses, professionals and individuals in Chester County, Pennsylvania. The Bank offers a full range of deposit and credit services with a high level of personalized service. First Resource Bank also offers a broad range of traditional financial services and products, competitively priced and delivered in a responsive manner to small businesses, professionals and residents in the local market. For additional information visit our website at [www.firstresourcebank.com](http://www.firstresourcebank.com). Member FDIC.

This press release may contain forward-looking statements as defined by the Private Securities Litigation Reform Act of 1995. Actual results and trends could differ materially from those set forth in such statements due to various factors. Such factors include the possibility that increased demand or prices for the bank's financial services and products may not occur, changing economic and competitive conditions, technological developments, and other risks and uncertainties.