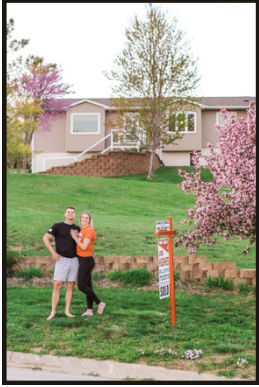




Malvernbank December 2023



THE BANK BULLETIN



Congratulations!

Congrats to the 22 Malvern Bank families who are ringing in the new year in their new homes!

In 2023, **22 families** chose Malvern Bank when purchasing a new home and another **50 families** chose Malvern Bank for other real estate-related financing.

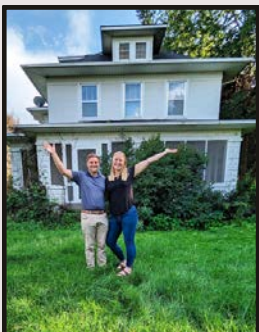
Thank you for choosing Malvern Bank for your all of your real estate finance needs!



Did you know that Malvern Bank now offers a wide variety of real estate financing options?

Whether you're purchasing, looking to refinance, in need of a second mortgage, or building your dream home, Malvern Bank has a solution for you.

If you're looking for real estate financing in 2024, give Malvern Bank a call and ask for Ben or Sam to get pre-approved today!



Ben Tams - NMLS ID #38886
Sam Blackburn - NMLS ID #1949208



May the joy of the holiday season be with you this Christmas, and always. As we all celebrate this season of peace, we send sincere thanks to dear friends for their faith and trust.

Merry Christmas and Happy Holidays!

EAST MILLS DEBIT CARDS

Show your school spirit with these **NEW East Mills Debit Cards!**

To order yours, visit: malvern.bank/debit-cards, give us a call, or stop by the bank!



**WE EXTENDED THE DEADLINE!
ORDER YOURS NOW AND THE \$10
PERSONALIZATION FEE IS WAIVED!**



MEET OUR NEWEST TEAM MEMBER



Charrose Wirth - Deposit Operations Specialist

Please join us in welcoming Charrose Wirth to the Malvern Bank Team! Charrose lives in Tabor with her husband Austen and children Winsley and Grayden. She enjoys spending time with her family, especially game nights and camping trips. Charrose wanted to work at Malvern Bank because she appreciates the ways that MB supports the community, and she wanted to work for a company with a clear passion for the work they do. So far, she has enjoyed meeting new people and getting to know our wonderful customers. Charrose started in the end of November as a Deposit Operations Specialist and she has already been a fantastic addition to the Malvern Bank Team. Please give her a warm Malvern welcome if you see her around town or at the bank!

THIS WILL BE THE FINAL NEWSLETTER SENT WITH YOUR BANK STATEMENTS

Starting January, 2024 you can have JTTW and THE BANK BULLETIN sent directly to your email by signing up on the home page at www.malvern.bank. You can also read all newsletters on the JTTW tab of our website.



JAY TO THE WORLD

Well, this is kind of a sad newsletter for me. As I've mentioned in previous JTTW's, this is the last time that I'll ever correspond with you in a direct mail format. Yes, as Katelin mentioned in big letters a couple paragraphs up, you'll can still have me sent directly to your email by signing up on the website, and you'll always be able to find me under the JTTW tab on the homepage of the bank's website. But still, when I started JTTW 15 or 20 years ago, it was for the sole purpose of getting people to open their mailed bank statements instead of throwing them in the trash. Did my plan work?? I have no clue, but if it made one customer open that envelope, then I consider the last couple decades of stupid jokes and made-up quotes to be totally worth it.

So as we get ready to usher in 2024, I decided to go back in time and pluck a joke from a previous JTTW, circa December, 2019....here you go: New York City, in an attempt to decrease a rat population that is estimated to be over 2 million, has begun using a device that traps the rats and then drowns them in alcohol. It's basically the rodent version of "Rush Week". **See you in 2024!!**