

October 10, 2006

EDITORS: The following information is for immediate release. If you have any questions, please contact Katherine Vanni, Community Relations Officer of First National Bank at 484-881-4104.

First National Bank hires Clay T. Henry as Executive Vice President Of Trust and Investment Services Division

WEST CHESTER _ First National Bank of Chester County has hired Clay T. Henry as Executive Vice President of the Trust and Investment Services Division.

Henry is responsible for the development, growth and performance of Trust and Investment services division, ensuring the optimum efficiency and effectiveness of the division as a premier financial services provider in First National's marketplace.

"Clay is an experienced financial manager with an excellent history of growing departments," said John A. Featherman III, Chairman and Chief Executive Officer of First National. "The Trust and Investment division of our bank is extremely important in delivering Big Picture Banking to our clients and we look forward to Clay's leadership in growing the division".

Henry will lead the division which provides Investment Management for High Net worth Individuals and Institutions, Fiduciary Services, Financial and Estate planning and Employee benefit plans for businesses and retail investment services.

Henry, who lives in Phoenixville, was Executive Vice President of Millennium Wealth Management and Private Banking, a division of Harleysville National Bank for the past eight years. His previous work experience includes Director of Investment Services, Marketing and Director of Strategic Planning and Acquisitions at PNC Asset Management Group in Philadelphia.

He was a nuclear submarine officer with the United States Navy from 1982 to 1987 and retired as a Commander from the U.S. Naval Reserves in 1998. He is a graduate of the U.S. Naval Academy and the Navy Nuclear Power School and has a Masters of Business Administration in finance from The Wharton School of the University of Pennsylvania.

Henry is active in a number of professional and community groups, including being a member of the Planned Giving Advisory Group for Ursinus College; a board

member of the United Way of North Penn Foundation; a member of the U.S. Naval Academy Alumni Association; a member of the World Affairs council of Greater Valley Forge and a member of Ducks Unlimited.

First National, a subsidiary of First Chester County Corporation, is the largest independent national bank headquartered in Chester County and provides quality financial services to individuals, businesses, governmental entities, nonprofit organizations, and community service groups. For more information, visit www.1nbank.com.