

October 24, 2007

EDITORS: The following information is for immediate release. If you have any questions, please contact Sheri Ashman, Executive Vice President of Marketing of First National Bank of Chester County, at 484 881-4097.

First National Bank of Chester County opens Downingtown branch and closes Coatesville branch

WEST CHESTER _ First National Bank of Chester County announces a new bank branch in Downingtown to better serve the bank's customers in central and western Chester County. As part of this opening, the bank's Coatesville branch at 258A East Lincoln Highway will be closed on January 25, 2008, and accounts transferred to the Downingtown branch.

"The Downingtown branch is centrally located and will be a full service branch," said John A. Featherman III, Chairman and Chief Executive of First National. "The Downingtown location will allow us to offer additional services, such as a drive-up teller window, a drive-up ATM machine, ample parking, extended service hours and a night depository drop."

The new Downingtown branch will be located at 99 Manor Avenue, the corner of Pennsylvania and Park avenues, and is scheduled to open on January 28, 2008. The availability of a prime location in Downingtown as well as the ability to expand our services and better serve our customers led to the decision to switch locations.

First National's customers using the Coatesville branch were notified by letter of the change. This mailing included a map and list of First National ATM locations that incorporated ATMs which will be added in an upcoming expansion effort for the Coatesville customers. The mailing also provided information on public transportation options to get to the new Downingtown branch, along with other viable First National banking options such as bank by mail or Net Teller.

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.