



News Release

For Immediate Release
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Adams County National Bank Joins PULSE with Exclusive PIN Debit Agreement, Plans Discover[®] Debit Issuance

HOUSTON and GETTYSBURG, Pa. – Adams County National Bank, an independent financial institution serving south-central Pennsylvania for 150 years, has entered into a long-term agreement with PULSE EFT Association for debit card transaction switching and settlement. The bank, which has 21 retail banking locations in Adams and surrounding counties, now utilizes PULSE exclusively for PIN debit purchases and plans to introduce a new payment option to selected customers through the issuance of Discover Debit cards.

The bank also utilizes PULSE for ATM transactions. Adams County National Bank operates an ATM network of 19 sites throughout its marketplace.

“The partnership with PULSE reflects our ongoing mission to provide quality financial products and services to our customers. It also further strengthens our commitment to fulfilling the desires of account holders in a dynamic financial services marketplace,” said Lynda L. Glass, executive vice president and chief operating officer of Adams County National Bank. “In addition to utilizing PULSE exclusively for PIN debit transactions, we plan to issue the Discover Debit consumer card to a targeted group of existing cardholders who currently have PIN-only cards, giving these customers a product that features greater functionality than their current cards.”

“We are proud to have been selected by Adams County National Bank to meet its growing electronic payment needs,” said Leah Henderson, PULSE executive vice president. “PULSE is focused on providing financial institutions a full range of payment products, and we look forward to working with Adams County National Bank to offer new services to both its consumer and business customers.”

About ACNB Corporation and Adams County National Bank

ACNB Corporation, headquartered in Gettysburg, PA, is the financial holding company for the wholly-owned subsidiaries of Adams County National Bank, Gettysburg, PA, and Russell Insurance Group, Inc., Westminster, MD. Originally founded in 1857, Adams County National Bank serves its marketplace via a network of eighteen retail banking offices located throughout Adams County, PA, and in Dillsburg and Hanover, York County, PA, as well as a Chambersburg Loan Office in Franklin County, PA. Farmers National Bank of Newville, a division of Adams County National Bank, serves customers at three retail banking offices in the Newville, Cumberland County, PA, area. Russell Insurance Group, Inc. offers a broad range of commercial and personal insurance lines with licenses in thirty-two states, including Pennsylvania and Maryland, and offices in Westminster, Carroll County, MD, and Timonium, Baltimore County, MD. On March 31, 2007, total assets of ACNB Corporation were \$962 million.

About PULSE EFT Association LP

PULSE is one of the nation's leading ATM/debit networks, currently serving more than 4,400 banks, credit unions and savings institutions across the country. PULSE is owned by Discover Financial Services (NYSE: DFS). The network links cardholders with nearly 260,000 ATMs, as well as POS terminals at retail locations nationwide. The company is also a valued resource for consumer research related to electronic payments and is committed to providing its participants with education on evolving products, services and trends in the payments industry. For more information, visit www.pulse-eft.com.

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