



July 15, 2025

Dear Shareholder:

I'm pleased to announce a dividend of \$0.48 per share, payable to all shareholders of record as of June 27, 2025. This represents a 14% increase over last year's dividend and marks our 16th consecutive year of dividend payments—a testament to our continued strength and unwavering commitment to delivering long-term value to you, our valued shareholders.

Embassy Bank was founded on the vision, dedication, and leadership of our original Board of Directors. Over the past 23 years, we've proudly served the Lehigh Valley, navigating both opportunities and challenges with resilience and purpose. Our mission remains as clear and consistent today as it was when we first opened our doors. United in purpose, our team—alongside our Board and Leadership—continues to demonstrate steadfast dedication to you, our stakeholders, and to the community we proudly call home.

Thanks to your continued support, we've received several prestigious accolades this past year. For the 10th consecutive year, *The Morning Call* named us Reader's Choice Best Bank. We were also recognized as Best Bank and Best Mortgage Company in *Lehigh Valley Style Magazine's Who's Who in Business*. Additionally, we earned a 5-star rating from Bauer Financial and were ranked 45th among the top 100 publicly traded community banks with assets under \$2 billion by *American Banker Magazine*, based on a three-year average return on equity.

As a shareholder in Embassy Bancorp, Inc., you hold more than a financial interest—you are part of a shared vision for what exceptional community banking can achieve for our local neighbors, our region, and our nation.

We are deeply grateful for your continued confidence in our direction and long-term vision. Thank you for your investment in Embassy Bank.

A handwritten signature in black ink, appearing to read "David M. Lobach, Jr.", is positioned above the typed name.

Best regards,
David M. Lobach, Jr.
Chairman, President and Chief Executive Officer

If you currently receive your dividend by check or direct deposit, we invite you to contact us to learn how you can reinvest future dividends through the Embassy Bancorp, Inc. Dividend Reinvestment program.