NEWS RELEASE

Embassy Bank voted the 2024 Morning Call Readers' Choice "Best Bank" and Grows Market Share in Lehigh & Northampton Counties Combined with Year over Year Deposit Growth

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BETHLEHEM, Pa., Oct. 21, 2024 (GLOBE NEWSWIRE) -- Embassy Bancorp, Inc. (OTCQX: EMYB) - Embassy Bank for the Lehigh Valley is thrilled and deeply honored to announce that the bank has been named this year's 2024 Morning Call Readers' Choice for "BEST BANK" in the Lehigh Valley. This recognition reinforces Embassy's commitment, first made nearly 23 years ago, to exceed customer expectations while setting the standard in community banking. The Bank offers innovative banking solutions, attentive personal service and expert professional guidance, enabling customers to achieve their full financial potential.

Since its inception in November 2001, the Bethlehem-based Bank has consistently achieved annual deposit growth in the two-county region of Pennsylvania.

The Federal Deposit Insurance Corporation's Summary of Deposits (SOD) indicates that Embassy has once again gained deposit market share, growing to 8.86% in Lehigh & Northampton Counties combined as of June 30, 2024. This is up from 8.53% of the two counties as of a year prior on June 30, 2023, and represents the 4th overall deposit market share spot in the SOD.

The Lehigh Valley boasts a thriving economy and was recently ranked first among mid-sized U.S. markets for development projects and a top 15% manufacturing market in the U.S. based on GDP, according to the Lehigh Valley Economic Development Corporation.

"Our area provides a tremendous level of opportunity for Embassy's entrepreneurial-minded bankers," said David M. Lobach, Chairman, CEO and President, Embassy Bank. "While we compete with our

nation's largest banks, the need for community bankers who understand our market cannot be understated. Our team lives and works in the neighborhoods of those we serve, and that goes a very long way in earning the confidence of our customers and ultimately, our continued organic growth."

The FDIC's SOD provides deposit totals for each of the more than 76,000 domestic offices operated by more than 4,500 FDIC-insured commercial and savings banks, savings associations, and U.S. branches of foreign banks. This report also indicated that Embassy remains the #1 Lehigh Valley-based bank in the combined counties for market share.

Embassy Bank for the Lehigh Valley operates 10 locations throughout Lehigh and Northampton counties of Pennsylvania, complemented by a full-service suite of 24/7 digital banking products. Embassy Bancorp, Inc. is the parent company of Embassy Bank for the Lehigh Valley. Embassy Bancorp, Inc. common stock is publicly traded, and prices are quoted on the OTCQX under the symbol EMYB.

To learn more about Embassy Bank's services, visit www.embassybank.com.

Safe Harbor for Forward-Looking Statements
This document may contain forward-looking statements as defined in the Private Securities Litigation Reform Act of 1995. Actual results and trends could differ materially from those set forth in such statements due to various risks, uncertainties and other factors. Such risks, uncertainties and other factors that could cause actual results and experience to differ from those projected include, but are not limited to, the following: ineffectiveness of the company's business strategy due to changes in current or future market conditions; the effects of competition, and of changes in laws and regulations, including industry consolidation and development of competing financial products and services; interest rate movements; changes in credit quality; difficulties in integrating distinct business operations, including information technology difficulties; volatilities in the securities markets; and deteriorating economic conditions, and other risks and uncertainties, including those detailed in Embassy Bancorp, Inc.'s filings with the Securities and Exchange Commission (SEC). The statements are valid only as of the date hereof and Embassy Bancorp, Inc. disclaims any obligation to update this information.

Contact: David M. Lobach, Jr. (610)882-8800