

JBT'S SUPPORT OF SMALL BUSINESS SPANS 150 YEARS



Ever since several small businessmen saw the need for an organized financial institution in Northern Lebanon County and established Jonestown Bank on May 20, 1873 with \$50,000 in capital, Jonestown Bank & Trust Co. (JBT) has been committed to small businesses.

Over the past 150 years, JBT has grown and now serves communities in Lebanon, Lancaster, and Berks Counties, and JBT remains an independent, community bank that understands small businesses are the lifeline of our region.

JBT delivers the expertise, technology solutions, stability, and responsive local decision-making solutions to help small businesses grow. Part of helping businesses grow means having the financing and access to needed funds. JBT offers flexible small business financing options, including commercial real estate financing, investment real estate financing, construction financing, commercial lines of credit, equipment and inventory financing, and more.



JOIN US FOR:

150TH ANNIVERSARY

jbt

Community
Fun Day!

May 20 10am to 6pm
Union Canal Tunnel Park
25th St. @ Union Canal Dr. • Lebanon

Some May 20 events have participant fees which are donated to the Union Canal Tunnel Park.

SCAVENGER HUNT
DUNK TANK
FOOD TRUCKS
PRIZES
FREE GAMES
+ LOTS MORE
FRIENDS & FAMILY WELCOME!



jbt.bank/150

Plus on both May 20th and 21st you can enjoy the 33rd Annual Union Canal Days also being presented at the Park. (Reminder: All JBT events are on May 20th only.)

Member
FDIC

And when times are challenging, JBT's commitment to small businesses remains strong. For example, JBT's participation in the Paycheck Protection Program (PPP) resulted in a total of 472 PPP loans totaling more than \$25,000,000. Those loans helped area businesses and their employees make it through the financial challenges of the pandemic; saving 4,000+ jobs and impacting the lives of an estimated 12,495 people in the region.



150th Celebration – May 20

As part of their 150th anniversary celebration, JBT is holding a Community Fun Day open to everyone on Saturday, May 20th at Union Canal Tunnel Park in Lebanon, PA as part of the 33rd Annual Union Canal Days. The day will feature free carnival games and prizes for children and adults, a bounce house, inflatable axe throwing, face painters, balloon artists, baby goal snuggling, a petting zoo, caricaturists, a scavenger hunt, and more, all of which are free.

There will also be vouchers available for free tickets during Lebanon Weekend (June 2-4) at Clipper Magazine Stadium as the Lancaster Barnstormers take the field as the Lebanon Ironmasters.

Union Canal Days, which runs Saturday, May 20 and Sunday, May 21 at Union Canal Tunnel Park, will include food trucks and craft vendors, and narrated canal tours will be available throughout the day.

Fraud Protection

One obstacle small business faces today is the ongoing issue of fraud. The demand for tools to help fight fraud are increasing and JBT is seeing more and more small businesses taking advantage of fraud protection solutions such as Payee Positive Pay and ACH Fraud Protection Services.

JBT's Payee Positive Pay enables businesses to compare the payee, serial number and dollar amount of checks against items posted to their account to ensure only those

checks that match exactly are paid. Each day, the business is notified of any discrepancies and can then advise JBT to either pay or return the check as appropriate.

ACH Fraud Protection Services allows businesses to review all ACH debits coming into their account and then direct the bank to either pay or return the ACH debit to the bank from which it originated. Businesses also have the ability to monitor for fraudulent activity daily through their JBT digital banking profile.

JBT is a local, community bank with branches in Lebanon, Lancaster & Berks Counties. Visit jbt.bank to learn more. For more information on JBT's 150th Anniversary Community Fun Day, please visit: jbt.bank/150

Helping Your Business Bank on a Smile.®

Since 1873, business owners have counted on JBT to help them build, improve, acquire, and streamline. Today, business owners count on JBT's complete range of solid Business Solutions:

- ▶ **JBT Digital Business Banking**
- ▶ **JBT Digital Business Finance Manager**
- ▶ **JBT Digital Business Fraud Protection Service**
- ▶ **Convenient Payment Processing**
- ▶ **JBT Remote Deposit, Autobooks and More!**

JBT's combination of personal service and real solutions are helping more local businesses *Bank on a Smile*® every day.



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