



Ephrata National Bank



Your ENB Financial Corp 401(k) Savings Plan (the “Plan”) Is Moving from Charles Schwab to Fidelity Investments® Effective December 1, 2022.

Important notice concerning your rights under the ENB Financial Corp 401(k) Savings Plan: This notice is to inform you that the ENB Financial Corp 401(k) Savings Plan will enter a blackout period during the transition from Charles Schwab to Fidelity. Review the key dates below and refer to the *Important notice regarding your ENB Financial Corp 401(k) Savings Plan transition to Fidelity* section for detailed information.



What Do I Need To Do?

BE AWARE OF KEY DATES	There will be a blackout period – a period of time when you will be unable to access your account. To help you plan ahead, see the <i>Key dates</i> section below.
REVIEW HOW YOUR MONEY WILL TRANSFER	For more details, see the <i>How will my money transfer?</i> section.
LEARN MORE	Get to know what services and Plan features will change or remain the same. See the <i>Other transition details</i> section for more information.



Key Dates*

A move like this takes time. We'll do the heavy lifting for you – transferring your account balance, your contribution rate, and investment elections. However, there will be a short blackout period when you will not be able to make changes to your account while it's being transferred to Fidelity. Review the dates below and refer to the *Important notice regarding your ENB Financial Corp 401(k) Savings Plan transition to Fidelity* section for detailed information about the blackout period.

MAKE YOUR INVESTMENT CHOICES	November 23 to December 1, 2022 at 4:00 p.m. ET <ul style="list-style-type: none"> ▶ As part of the transition, you have an opportunity to choose new investments at Fidelity. The investment choices you make will be effective for your current account balances, payroll contributions, and future investment elections and will be in effect at the time the transition to Fidelity is complete and the blackout period has ended. See the <i>How will my money transfer?</i> section.
BLACKOUT PERIOD BEGINS	November 23, 2022 by 4:00 p.m. ET This is the last day to: <ul style="list-style-type: none"> ▶ Change your contribution rate or enroll in the Plan. ▶ Request an exchange (transfer) between investment options. ▶ Change how your future contributions will be invested. ▶ Request a distribution. ▶ Check your account balance. ▶ Contact Retirement Direct to make any changes to your investments or request a distribution before the blackout period begins. <ul style="list-style-type: none"> ▶ rtd.retirement.schwabrt.com/participant/ ▶ 1-888-907-4636 ▶ Contact your Total Rewards Manager to make changes to your contribution rate.
ASSET TRANSFER	November 30, 2022 at 4:00 p.m. ET <ul style="list-style-type: none"> ▶ Your account balance is valued. December 1, 2022 <ul style="list-style-type: none"> ▶ Your account balance is scheduled to transfer to Fidelity. See the <i>How will my money transfer?</i> section on page 2.
BLACKOUT PERIOD ENDS	During the week of January 15, 2023 <ul style="list-style-type: none"> ▶ You will be notified and will have full access to your account at Fidelity. ▶ You may manage your account online through Fidelity NetBenefits® at www.netbenefits.com or by calling Fidelity at 800-835-5097.

*The timing of the plan changes and transition period, including any asset reallocations, described within this brochure depends on a variety of factors, which may include: the timing and accuracy of the transfer of data, receipt of instructions, and receipt of assets. Changes in any of these factors may result in changes to the timing of the delivery of services, the transition period, and/or the dates on which, and thus the prices at which, assets in your account are sold and/or reinvested.



How will my money transfer?

Before investing in any mutual fund, consider the investment objectives, risks, charges, and expenses. Contact Fidelity for a prospectus or, if available, a summary prospectus containing this information. Read it carefully.

The Plan gives you a choice of investment options that allow you the flexibility to build your own strategy to meet your financial needs.

As part of the transition, you have an opportunity to choose new investments at Fidelity. The investment choices you make during the investment election window (November 23 to December 1, 2022 at 4:00 p.m. ET) will be effective for your current account balances, payroll contributions, and future investment elections, and will be in effect at the time the transition to Fidelity is complete and the blackout period ends.

To make your investment choices, log on to Fidelity NetBenefits® at www.netbenefits.com. Select “Register as a new user” and follow the instructions to create a username and password. If you have an existing Fidelity account, you can use that same login information to access your ENB Financial Corp 401(k) Savings Plan account. Next to your ENB Financial Corp 401(k) Savings Plan account, select “Change Investments” from the Quick Links drop-down menu. Select “Change Investment Elections” under Future Investments and follow the instructions. If you need assistance you may call 800-835-5097.

Your current investment options will be liquidated on November 30, 2022 and your balance will be temporarily invested in the Fidelity® Government Money Market Fund[^] until the blackout period ends. When the blackout period ends, your balance will be invested according to the investment elections that you made at Fidelity.

If you do not make investment choices during this time, your current account balances and future investment elections will be directed to the Plan’s default investment option, the Fidelity Freedom® Fund Class K6 based on your date of birth. Review the Default investment option section of this guide to learn more.

It is important that you become familiar with the various investment options that will be available in the Plan. Information regarding each investment option’s risk, as well as its strategy and objective can be found in the enclosed *Investment Options Guide*. Please consider all investment information before choosing your investments.

For an explanation of your rights to direct investments, any Plan restrictions, and a description of the types of fees and expenses associated with your Plan account, refer to the *Participant Disclosure Notice*.

The Plan is intended to be a participant-directed plan as described in Section 404(c) of ERISA, which means that fiduciaries of the Plan are ordinarily relieved of liability for any losses that are the direct and necessary result of investment instructions given by a participant or beneficiary.

[^]You could lose money by investing in a money market fund. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Fidelity Investments and its affiliates, the fund’s sponsor, have no legal obligation to provide financial support to money market funds and you should not expect that the sponsor will provide financial support to the fund at any time.

Fidelity’s government and U.S. Treasury money market funds will not impose a fee upon the sale of your shares, nor temporarily suspend your ability to sell shares if the fund’s weekly liquid assets fall below 30% of its total assets because of market conditions or other factors.

Plan investment options

The following investment options will be available in the Plan, but no money will transfer directly into these options unless chosen during the investment election window described on the previous page. Once the blackout period has ended during the week of January 15, 2023, all services will be available, including the ability to make investment changes within your account.

INVESTMENT OPTION	TICKER	INVESTMENT OPTION	TICKER
Columbia Seligman Technology and Information Fund Institutional 3 Class	CCOYX	DFA Emerging Markets Portfolio Institutional Class	DFEMX
Eaton Vance Atlanta Capital SMID-Cap Fund Class I	EISMX	Eaton Vance Income Fund of Boston Class I	EIBIX
Fidelity Freedom® 2005 Fund Class K6	FITKX	Fidelity Freedom® 2010 Fund Class K6	FOTKX
Fidelity Freedom® 2015 Fund Class K6	FPTKX	Fidelity Freedom® 2020 Fund Class K6	FATKX
Fidelity Freedom® 2025 Fund Class K6	FDTKX	Fidelity Freedom® 2030 Fund Class K6	FGTKX
Fidelity Freedom® 2035 Fund Class K6	FWTKX	Fidelity Freedom® 2040 Fund Class K6	FHTKX
Fidelity Freedom® 2045 Fund Class K6	FJTKX	Fidelity Freedom® 2050 Fund Class K6	FZTKX
Fidelity Freedom® 2055 Fund Class K6	FCTKX	Fidelity Freedom® 2060 Fund Class K6	FVTKX
Fidelity Freedom® 2065 Fund Class K6	FFSZX	Fidelity Freedom® Income Fund Class K6	FYTKX
Fidelity® 500 Index Fund	FXAIX	Fidelity® Blue Chip Growth K6 Fund	FBCGX
Fidelity® Government Money Market Fund ^A	SPAXX	Fidelity® Inflation-Protected Bond Index Fund	FIPDX
Fidelity® International Index Fund	FSPSX	Fidelity® Low-Priced Stock K6 Fund	FLKSX
Fidelity® Mid Cap Index Fund	FSMDX	Fidelity® Select Financial Services Portfolio	FIDSX
Fidelity® Select Utilities Portfolio	FSUTX	Fidelity® Small Cap Index Fund	FSSNX
Fidelity® Total International Index Fund	FTIHX	Fidelity® U.S. Bond Index Fund	FXNAX
Janus Henderson Global Equity Income Fund Class N	HFQRX	Lord Abbett Bond Debenture Fund Class R6	LBNVX
Metropolitan West Intermediate Bond Fund Class Institutional	MWIIIX	MFS International Growth Fund Class R6	MGRDX
Neuberger Berman Genesis Fund Class R6	NRGSX	PIMCO RAE US Small Fund Institutional Class	PMJIX
Putnam Large Cap Value Fund Class R6	PEQSX	Vanguard Health Care Index Fund Admiral Shares	VHCIX



Fidelity BrokerageLink®

The Plan also offers Fidelity BrokerageLink®, which provides you with an opportunity to invest in a broad range of investment options beyond those offered directly through the Plan.

BrokerageLink includes investments beyond those in your plan's lineup. You should compare investments and share classes that are available in your plan's lineup with those available through BrokerageLink, and determine the available investment and share class that is appropriate for your situation. The plan fiduciary neither evaluates nor monitors the investments available through BrokerageLink. It is your responsibility to ensure that the investments you select are suitable for your situation, including your goals, time horizon, and risk tolerance.

Fidelity® Personalized Planning & Advice

Ephrata National Bank has teamed up with Fidelity to offer a managed account service. It's a new way to help you get, and stay, on course toward your retirement goals. With Fidelity® Personalized Planning & Advice, you get active retirement account management. This means that Fidelity's team of investment professionals invest, monitor, and rebalance your account as needed to adjust to changes in the market, or changes to your situation.

Fidelity Representatives are available to answer any questions you may have about this managed account service. Call 866-811-6041 for more information.

Fidelity® Personalized Planning & Advice at Work is a service of Fidelity Personal and Workplace Advisors LLC and Strategic Advisers LLC. Both are registered investment advisers and Fidelity Investments companies and may be referred to as "Fidelity," "we," or "our" within. For more information, refer to the Terms and Conditions of the Program. When used herein, Fidelity Personalized Planning & Advice refers exclusively to Fidelity Personalized Planning & Advice at Work. This service provides advisory services for a fee, which will be paid by your plan sponsor. This service provides advisory services for a fee, which will be paid from your account.

Default investment option

The Ephrata National Bank has determined that current account balances and future contributions to your account that you have not directed to a specific investment option in the Plan during the investment election window will be invested in the Fidelity Freedom® Fund Class K6 based on your date of birth.

If no investment election is made during the investment election window, your current balance and future contributions will be invested in the target date fund that has a target retirement date closest to the year you might retire and assumes a retirement age of 65. The target retirement date timeline and retirement age were provided by the Plan sponsor.

Target Date Funds are an asset mix of stocks, bonds and other investments that automatically becomes more conservative as the fund approaches its target retirement date and beyond. Principal invested is not guaranteed. Please use the guidelines in the table below to determine in which Fidelity Freedom® Fund Class K6 applicable account balances and future contributions will be invested.

DATE OF BIRTH	FUND NAME
1937 or before	Fidelity Freedom® Income Fund Class K6
1938 - 1942	Fidelity Freedom® 2005 Fund Class K6
1943 - 1947	Fidelity Freedom® 2010 Fund Class K6
1948 - 1952	Fidelity Freedom® 2015 Fund Class K6
1953 - 1957	Fidelity Freedom® 2020 Fund Class K6
1958 - 1962	Fidelity Freedom® 2025 Fund Class K6
1963 - 1967	Fidelity Freedom® 2030 Fund Class K6
1968 - 1972	Fidelity Freedom® 2035 Fund Class K6
1973 - 1977	Fidelity Freedom® 2040 Fund Class K6
1978 - 1982	Fidelity Freedom® 2045 Fund Class K6
1983 - 1987	Fidelity Freedom® 2050 Fund Class K6
1988 - 1992	Fidelity Freedom® 2055 Fund Class K6
1993 - 1997	Fidelity Freedom® 2060 Fund Class K6
1998 and after	Fidelity Freedom® 2065 Fund Class K6



Other transition details

MATCHING CONTRIBUTIONS	The Ephrata National Bank will match your contributions 50% on the first 5% of eligible compensation deferred to the Plan.
AUTOMATIC ENROLLMENT	If you aren't yet in the Plan, you will be automatically enrolled at 3%. In addition, you will be automatically invested in the Fidelity Freedom® Fund Class K6 based on your date of birth and the Annual Increase Program, which increases your contribution amount each year. ¹
PERCENTAGE CONTRIBUTION ELECTIONS	Contributions made in the Plan at Fidelity will be made as a percentage of your pay. If you currently contribute a specific dollar amount to the Plan, contact Charles Schwab and change your dollar contribution amount to a percentage before November 25, 2022 4:00 p.m. If you don't take action, your dollar contribution will be updated to a comparable percentage contribution rate.
BENEFICIARY DESIGNATIONS	Beneficiary information currently on file will not transfer to Fidelity. With Fidelity's Online Beneficiaries Service, you can designate your beneficiaries, receive instant online confirmation, and check your beneficiary information virtually any time. Once the transition is complete, log on to NetBenefits or call Fidelity to designate your beneficiary.
ACCOUNT STATEMENTS	Your final account statement from Retirement Direct will be sent in December. Your first quarterly statement from Fidelity will be available online in January, 2023. Compare Fidelity's statement with your final account statement from Charles Schwab and contact Fidelity with any questions. Account statements will not be automatically mailed to your home; they will be available on NetBenefits at www.netbenefits.com . To change your mail preferences and request that statements be mailed to your home address, call Fidelity at 800-835-5097 or log on to NetBenefits at www.netbenefits.com , select <i>Profile</i> , then <i>Preferences</i> .

¹You have the right to unenroll by calling the Plan at 800-835-5097.



Important notice regarding your ENB Financial Corp 401(k) Savings Plan transition to Fidelity

To ensure that all information is transferred accurately from your current Plan account at Charles Schwab to your new Plan account at Fidelity, there will be a period of time when you will be unable to direct or diversify investments in your individual accounts or obtain a distribution from the Plan.


This time, during which you will be unable to exercise your rights otherwise available under the Plan, is called a "blackout period." The blackout period will begin at 4:00 p.m. ET on November 23, 2022 and is expected to end the week of January 15, 2023. During this time, you can determine whether the blackout period has started or ended by contacting Fidelity Investments at www.netbenefits.com or by calling 800-835-5097 Monday through Friday.

Because you will be unable to direct or diversify your Plan balance during the blackout period, it is very important that you review and consider the appropriateness of your current investments. For your long-term retirement security, you should give careful consideration to the importance of a well-balanced and diversified investment portfolio, taking into account all your assets, income and investments.

You should be aware that there is a risk to holding substantial portions of your account in the securities of any one company, as individual securities tend to have wider price swings, up and down, in short periods of time, than investments in diversified funds. Stocks that have wide price swings might have a large loss during the blackout period, and you would not be able to direct the sale of such stocks from your account during the blackout period.

Whether or not you are planning retirement in the near future, we encourage you to carefully consider how this blackout period may affect your retirement planning and your overall financial plan.

If you have any questions concerning this notice, you should contact your Total Rewards Manager at jamson@epnb.com or 717-721-5302.



Investing involves risk, including risk of loss.

This document provides only a summary of the main features of the ENB Financial Corp 401(k) Savings Plan, and the Plan document will govern in the event of any discrepancies.

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