ENB Financial Corp 401(k) Savings Plan
Eligible Automatic Contribution Arrangement/Qualified Default Investment Alternative Notice
for the Plan Year Beginning Jan. 1, 2025

ENB Financial Corp 401(k) Savings Plan (the "Plan") provides for automatic enrollment for employees who are eligible to participate in the Plan. This Notice is intended to provide important information regarding some Plan rules, including the Plan's automatic enrollment feature, and employer contributions made to your Plan account by Ephrata National Bank (the "Company").

The following applies to ENB Financial Corp 401(k) Savings Plan employees eligible to participate in the Plan:

- **Automatic Enrollment:** Upon completion of 30 days from date of hire, newly hired or rehired ENB Employees, who have not made an affirmative election to make or not make their own contributions will be automatically enrolled at a 3% pre-tax contribution rate.
- **Automatic Increase:** Contribution amounts will automatically increase at 1% each year up to 5%.
- **Company Match:** Your contributions to the Plan will be matched at $.50/$1.00 of the first five percent – max match at 2.5%.
- **Contribution Amounts:** You may adjust your Plan contribution percentage in 1% increments.

The remainder of this Notice covers the items above in more detail, as well as the following provisions of the Plan, as they apply to eligible employees:

- Whether the Plan's automatic enrollment feature applies to you
- What amounts will be automatically taken from your pay and contributed to the Plan
- How you can change your contributions
- What other amounts the Company will contribute to your Plan account
- How your Plan account will be invested
- When your Plan account will be vested (that is, not lost when you leave your job), and when you can withdraw your account

If you have questions about this Notice or about the Plan, please contact the ENB Financial Corp 401(k) Savings Plan Service Center at Fideltiy, toll-free at **(800) 835-5097**. Representatives are available Monday through Friday from 8:30 a.m. to 8:00 p.m. ET (excluding all New York Stock Exchange holidays except Good Friday). To request a copy of the Summary Plan Description ("SPD"), please contact:

The Ephrata National Bank
PO Box 457
31 East Main Street
Ephrata, PA 17522
(717) 733-4181

1. Does the Plan's automatic enrollment feature apply to me?
The Plan's automatic enrollment feature will not apply to you if you have previously elected to contribute to the Plan, or to not contribute by electing 0%. However, you may still receive an annual automatic enrollment notice (similar to this Notice) prior to the beginning of each year, in accordance with Internal Revenue Service (IRS) rules.

If you are subject to automatic enrollment, you may make an affirmative election to contribute a different percentage of your eligible compensation. For Plan purposes, "eligible compensation" generally includes your wages reported on Form W2, plus certain pre-tax deferrals to employee benefit plans, less certain exclusions. Eligible compensation is limited to the first $345,000 in 2024, subject to any cost-of-living adjustments. For more information on eligible compensation, please refer to the Plan's SPD.

If you are newly hired or rehired and do not make an election, you will be automatically enrolled in the Plan at a 3% pre-tax contribution rate as soon as administratively practicable following the end of the 30-day period. This means that amounts will be taken from your pay and contributed to the Plan on a pre-tax basis. These automatic contributions will be 3% of your eligible compensation each pay period; however, you can choose a different amount by electing to contribute more, less, or even nothing. The date on which you are first automatically enrolled is referred to as your "Automatic Enrollment Date." Your contribution level will remain at 3% until you make an affirmative contribution election.

Keep in mind that all contributions are subject to IRS limits. Those participants who are classified as highly compensated may be subject to additional Plan limits.

You can change your contribution percentage, decline enrollment (elect not to contribute), or make changes at virtually any time by logging on to Fidelity NetBenefits® at www.401k.com or by calling the ENB Financial Corp 401(k) Savings Plan Service Center at Fidelity toll-free at **(800) 835-5097**. Representatives are available Monday through Friday from 8:30 a.m. to 8:00 p.m. ET (excluding all New York Stock Exchange holidays except Good Friday).

2. If I do nothing, how much will be taken from my pay and contributed to the Plan?
If the automatic enrollment feature applies to you, and you do not affirmatively elect to participate in the Plan or decline automatic enrollment by your Automatic Enrollment Date, 3% of your eligible compensation for each pay period will be withheld and contributed to your Plan account.

If you are automatically enrolled, your Employer may automatically increase your contributions annually until your contributions reach a maximum of 5% and you may receive notice prior to the change taking effect. If you are uncertain how this plan provision impacts you, please consult the Plan Administrator.

If you do not contact Fidelity in time to prevent automatic contributions, you will have a period of 90 days following your Automatic Enrollment Date to make an election to withdraw your automatic contributions (as adjusted for investment gain or loss through the date of distribution). If you elect to withdraw your automatic contributions, you will forfeit the corresponding Company matching contributions made to the Plan on your behalf, if any. The amount of the withdrawal will be subject to federal income tax and will not be eligible for rollover treatment. If you take out automatic contributions, the Company will treat you as having chosen to make no further contributions. However, you can always choose to continue or restart your contributions as described in Question 3 below.

3. How much can I contribute? Can I change the amount of my contributions?
You may choose to contribute between 0% and 100% of your eligible compensation (in 1% increments) on a pre-tax and/or Roth** basis, and between 0% and 100% of your eligible compensation (in 1% increments) on an after-tax basis**. For example, if you are eligible for Company matching contributions, you may want to get the full amount of the match by contributing at least 3% of your eligible compensation on a combined pre-tax and/or Roth basis. These contributions are subject to dollar limits that are set by law. In 2024, the limit on pre-tax and/or Roth employee deferrals is $345,000; however, you can contribute up to an additional $7,500 in "catch-up" contributions in the calendar year you turn 50 (also after age 63) and increased "catch-up" contributions the greater of $10,000 or 150% of the regular "catch-up" contributions in the calendar year you turn age 60 to 63. In 2024, the limit on after-tax employee deferrals is such that the sum of your employee deferrals (excluding catch-up contributions) and employer contributions cannot exceed $69,000. You are always 100% vested in contributions you make to the Plan at all times.

You can always change the amount you contribute to the Plan. You can do this at virtually any time by logging on to Fidelity NetBenefits at www.401k.com or by calling the ENB Financial Corp 401(k) Savings Plan Service Center at Fidelity toll- free at **(800) 835-5097**. Representatives are available Monday through Friday from 8:30 a.m. to 8:00 p.m. ET (excluding all New York Stock Exchange holidays except Good Friday).

4. In addition to the contributions taken out of my pay, what amounts will the Company contribute to my Plan account?
Once you have satisfied the eligibility requirements described above, the Company will make a matching contribution to the Plan on your behalf each payroll period in an amount equal to 2.5% up to the first 5% of your eligible compensation that you contribute to the Plan as a pre-tax and/or Roth contribution. These matching contributions will be made if you are automatically enrolled or if you choose your own contribution level.

After one year of service, the company will annually contribute into the Safe Harbor portion of your 401(k), an amount equal to 3% of your base earnings. You are 100% vested in the amounts contributed for you by the company.

After one year of service and completion of 1,000 hours, you may receive a discretionary contribution into the Profit-Sharing portion of 2% of your base earnings. You are vested in the amounts contributed for you by the company after 6 years of service.

Remember, you can always change the amount you contribute to the Plan by logging on to Fidelity NetBenefits at www.401k.com or by calling the ENB Financial Corp 401(k) Savings Plan Service Center at Fidelity toll-free at **(800) 835-5097**. Representatives are available Monday through Friday from 8:30 a.m. to 8:00 p.m. ET (excluding all New York Stock Exchange holidays except Good Friday).

5. How will my Plan account be invested?
The Plan lets you invest your account in a number of different investment funds. The funds available under the Plan are described in the "Investment Performance and Research" section of the Fidelity NetBenefits website at www.401k.com. Unless you elect a different investment option, your Plan account will be invested in the Plan's Qualified Default Investment fund, which is the age appropriate Fidelity Freedom Fund K6 share class Fund.

You have the right under the Plan to direct the investment of your existing balances and future contributions to any of the Plan's available investment options, including the right to transfer out of the default fund to another investment option without any special restrictions. Please refer to the Plan's SPD for additional information regarding the objective, strategy, and risks, as well as restrictions and fees or expenses that may apply to the default fund. The Company encourages you to review the investment options available to you on Fidelity NetBenefits at www.401k.com and make an investment election.

To obtain additional information about the Plan's default fund and the other Plan investment options, including the fees and expenses associated with each fund, please log on to Fidelity NetBenefits at www.401k.com or by calling the ENB Financial Corp 401(k) Savings Plan Service Center at Fidelity toll-free at **(800) 835-5097**. Representatives are available Monday through Friday from 8:30 a.m. to 8:00 p.m. ET (excluding all New York Stock Exchange holidays except Good Friday). You may also make changes to your investment elections for future contributions and/or transfer all or a portion of your existing balance into other investment options. We encourage you to review your investment mix and allocation percentages and update your investment elections as appropriate. Please note that the Plan's investment fiduciary has the discretion to change the Plan's default fund at any time.

6. When will my Plan account be vested and available to me?
You will always be fully vested in your pre-tax, after-tax, and Roth contributions, as well as any rollover contributions that you transfer to the Plan from another employer's tax qualified plan. You will become fully vested in the Company matching and Employer Safe Harbor contributions made on your behalf once you complete 1 year of service. You will be fully vested in the employer profit sharing contributions made on your behalf once you complete 6 years of service. As noted above, a year of service is equal to a period of 12 continuous months of service. To be fully vested in Plan contributions means that the contributions (as adjusted for investment gain or loss) always belong to you, and you will not lose them when you leave your job. For more information about the Plan's vesting provisions, you can review the Plan's SPD.

Generally, you may withdraw your vested account balance when you terminate employment, retire, are furloughed, or become disabled. In addition, you may elect to receive a lump sum in-service withdrawal of your vested account balance when you reach age 59½, and you may withdraw regular after-tax and/or rollover contribution amounts at any time. There is generally an extra 10% tax on taxable distributions you receive before age 59½. You can learn more about the extra 10% tax in IRS Topic 558 - Additional Tax on Early Distributions from Retirement Plans Other Than IRAs.

Any vested amount remaining in your account upon your death will be available to your designated beneficiary. You should review your beneficiary information periodically to ensure this information remains up to date.

You may withdraw all or a portion of your pre-tax or Roth contributions if you qualify for a hardship withdrawal. Hardship withdrawals must be made for a specified reason: for qualifying medical expenses, costs of purchasing your principal residence (or preventing eviction from or foreclosure on your principal residence, or repairing qualifying damages to your principal residence), qualifying post-secondary education expenses, qualifying burial or funeral expenses, or expenses due to a federally declared disaster (if you live or work in a qualifying disaster area).

You can learn more about the Plan's hardship withdrawal and loan rules in the section of the Plan's SPD that explains withdrawals, distributions, and loans.

To learn more about distributions, loans, and hardship withdrawals, or to initiate a request for any of these items, log on to Fidelity NetBenefits at www.401k.com or call the ENB Financial Corp 401(k) Savings Plan Service Center at Fidelity toll- free at **(800) 835-5097**. Representatives are available Monday through Friday from 8:30 a.m. to 8:00 p.m. ET (excluding all New York Stock Exchange holidays except Good Friday).