

ENB FINANCIAL CORP  
BUILDING AND EXPANSION COMMITTEE  
CHARTER

Authorization

The Board of Directors of ENB Financial Corp and its wholly-owned subsidiary, Ephrata National Bank (collectively, the “Corporation”), has authorized the formation of a Building and Expansion Committee (the “Committee”).

Purpose

The purpose of the Building and Expansion Committee is to provide oversight and guidance to the Corporation regarding matters dealing with the purchase, sale, lease, construction, renovation, and general improvements of real estate.

Committee Membership and Structure

The Committee shall consist of three (3) or more directors approved by the Board at the Board’s annual Reorganization Meeting and to serve until his or her successor is appointed. The Board shall approve one (1) member of the Committee to serve as its Chairperson. All members of the Committee shall be independent, meeting the standards of independence as defined by the Securities and Exchange Commission (SEC) and Nasdaq.

The Committee shall meet as needed at stated times without notice or on notice to all by order of the Chairman of the Board of Directors.

The Committee shall have the authority to delegate any of its responsibilities to sub-committees, officers and/or employees of the Corporation, or to engage the services of outside entities as the Committee may deem appropriate.

Minutes shall be kept of all meetings of the Committee that shall serve as a report to the Board of Directors.

Responsibilities and Duties

Responsibilities and Duties of the Building and Expansion Committee shall include:

- Providing guidance to Management and the Board of Directors regarding branching and growth strategy, including, building new branches, purchasing existing branches, and exploring merger/acquisition opportunities.
- Providing guidance to Management and the Board of Directors regarding the purchase, sale and/or leasing of real estate.
- Making recommendations to the Board of Directors regarding construction and/or renovation of branch offices and buildings, and general improvements to facilities, including costs and contracts.
- Performing other specific duties and responsibilities within the scope of the Committee’s primary function as the Board may determine.