

**ENB FINANCIAL CORP
TRUST OPERATIONS COMMITTEE CHARTER**

Authorization

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

Purpose

The purpose of the Trust Operations Committee is to oversee the operations of ENB’s Money Management Group and the administration of the Bank’s trust accounts.

Committee Membership

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. In order to achieve complete separation of duties, no director may serve concurrently on the Trust Operations Committee and the Corporation’s Audit Committee.

The Corporation’s Chairman, President, and Chief Executive Officer and the Bank’s Senior Trust Officer shall serve as Ex-Officio members of the Committee.

Committee Meetings

The Committee shall meet at least six (6) times each year (bimonthly) and at any other time or frequency as determined by the Chairperson of the Committee. The Committee shall have the authority to invite any employee of the ENB Money Management Group to Committee meetings for purposes of information reporting, discussion or for any other reason.

The Committee shall keep written minutes of its meetings, which shall be reported to the Board of Directors.

Committee Duties and Responsibilities

In order to fulfill its duties and responsibilities, the Committee shall:

1. Oversee the operations of ENB’s Money Management Group and the administration of the Bank’s trust accounts.
2. Review and approve all new and closed trust accounts since the last meeting of the Committee and review the status of the conversion or transition of assets.
3. Review ENB’s Money Management Group revenue and budget amounts and trends.
4. Review and approve new and amended policies relating to the ENB Money Management Group.
5. Review and assessment of all key risk issues related to the ENB Money Management Group and fiduciary activities.