



**Comptroller of the Currency
Administrator of National Banks**

Northeastern District
1114 Avenue of the Americas, Suite 3900
New York, NY 10036

Licensing Unit
Telephone No. (212) 790-4055
Facsimile No. (212) 790-4098

February 22, 1999

**CRA Decision #90
April 1999**

Patricia E. Hoch
Corporate Secretary
Community Banks, National Association
150 Market Street
Millersburg, Pennsylvania 17061

RE: Charter No.: 2252
Control No.: 1999 NE 05 0008

Dear Ms. Hoch:

This is to inform you that the Office of the Comptroller of the Currency (OCC) has granted approval to Community Banks, National Association, Millersburg, Pennsylvania, to establish a branch at the Corner of Sturbridge Road and Linglestown Road, Susquehanna Township, Dauphin County, Harrisburg, Pennsylvania 17110. We have relied on representations by the bank concerning its Community Reinvestment Act ("CRA") performance. The OCC issued a CRA Performance Evaluation of the bank, dated November 3, 1997, in which the bank's overall performance was rated Satisfactory. However, the OCC also indicated that the bank's investment performance test was rated Needs to Improve. In connection with this application, the bank represented that it will take appropriate action to improve its investment performance to a satisfactory level.

Please be advised that, if the branch is not opened within 18 months from this date, the approval will automatically terminate unless the OCC grants an extension. Also, the bank must advise the Northeastern District Office in advance of the branch opening date so that the OCC may issue the necessary authorization letter. Your letter should include the exact street address and the popular name by which the branch will be known.

If you have any questions, please contact Gail Alston, Applications Examiner, at (212) 790-4055.

Sincerely,

/s/

Michael G. Tiscia

Licensing Manager
Attachment