



# 2018

ANNUAL REPORT

## Our Franchise



**142**

YEARS OF BUSINESS  
SUCCESS



**841**

EMPLOYEES  
MAKING IT HAPPEN



**39**

FINANCIAL  
CENTERS



**7**

COMMERCIAL &  
CORPORATE OFFICES



**6**

WEALTH  
OFFICES



**4**

INSURANCE  
OFFICES

2018

## Integrated Successes



**\$3.3b**

ASSETS UNDER  
MANAGEMENT AND  
SUPERVISION



**\$1.0b**

LOANS SERVICED  
FOR OTHERS



**\$180m**

TOTAL INSURANCE  
WRITTEN PREMIUM



**\$142m**

EQUIPMENT FINANCE  
OUTSTANDINGS



**74%**

TOTAL REVENUE FROM  
CORE BANKING  
OPERATION

**26%**

TOTAL REVENUE FROM  
NON-BANKING  
OPERATIONS

## 2018 Financial Performance

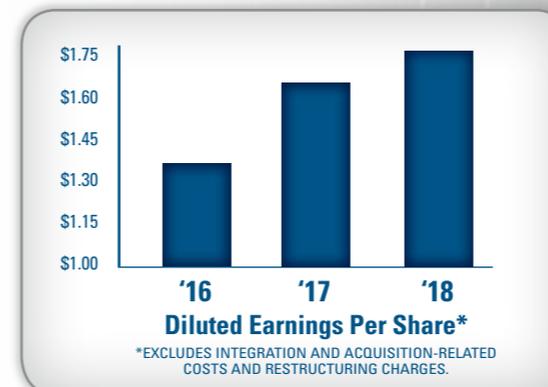
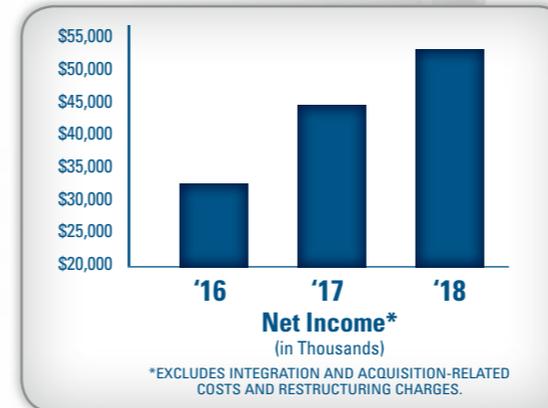
### At December 31, (Dollars in thousands)

	2018	2017	2016
Cash and interest-earning deposits	\$ 109,420	\$ 75,409	\$ 57,825
Investment securities	473,306	454,082	468,518
Net loans and leases	3,977,210	3,598,512	3,268,387
Other assets	424,411	426,859	435,798
<b>Total assets</b>	<b>\$ 4,984,347</b>	<b>\$ 4,554,862</b>	<b>\$ 4,230,528</b>
Deposits	\$ 3,885,933	\$ 3,554,919	\$ 3,257,567
Borrowings	429,672	355,590	417,780
Other liabilities	44,609	40,979	49,972
Total liabilities	4,360,214	3,951,488	3,725,319
Shareholders' equity	624,133	603,374	505,209
<b>Total liabilities and shareholders' equity</b>	<b>\$ 4,984,347</b>	<b>\$ 4,554,862</b>	<b>\$ 4,230,528</b>

### For the years ended December 31, (Dollars in thousands, except per share data)

	2018	2017	2016
Interest income	\$ 190,488	\$ 163,051	\$ 126,607
Interest expense	32,426	19,839	12,382
Net-interest income	158,062	143,176	114,225
Provision for loan and lease losses	20,310	9,892	4,821
Net-interest income after provision for loan and lease losses	137,752	133,284	109,404
Non-interest income	60,173	59,240	55,963
Non-interest expense	137,239	130,713	141,981
Net income before income taxes	60,686	61,811	23,386
Income taxes	10,143	17,717	3,881
<b>Net income</b>	<b>\$ 50,543</b>	<b>\$ 44,094</b>	<b>\$ 19,505</b>
Book value per share	\$ 21.32	\$ 20.57	\$ 19.00
Net income per share:			
Basic	1.72	1.64	0.85
Diluted	1.72	1.64	0.84
Diluted-core <sup>1</sup>	1.74	1.64	1.35
Dividends declared per share	0.80	0.80	0.80
Weighted average shares outstanding	29,370,217	26,861,863	23,097,638
Period end shares outstanding	29,270,852	29,334,859	26,589,353

<sup>1</sup>Excludes integration and acquisition-related costs and restructuring charges.



## 2018 Financial Highlights



**\$5.0b**  
TOTAL ASSETS

**9.29%**  
TANGIBLE COMMON EQUITY TO TANGIBLE ASSETS

**1.08%**  
RETURN ON AVERAGE ASSETS\*

**3.72%**  
NET INTEREST MARGIN

**11.77%**  
RETURN ON AVERAGE TANGIBLE COMMON EQUITY\*

\*Excludes restructuring charges.

# To our family of Shareholders, Customers and Employees

To our family of shareholders, customers and employees:

We are pleased to report a successful year for Univest Financial Corporation as we continued to invest in our employees, the business and the communities we serve. During the year, our disciplined business approach fueled organic growth and strong sales execution across all of our subsidiaries. We believe our success is a direct result of the loyal support of our customers, shareholders, employees and communities as well as a continued commitment to our core values of tradition, integrity, spirituality, community and excellence.

Our solid performance was a result of our unwavering focus on achieving strong organic growth as we seized opportunities to attract new relationships across all lines of business. This focus resulted in Univest growing loans 10.7% and deposits 9.3% in 2018. Additionally, we grew wealth management and insurance revenues 6.8% and 7.3%, respectively. We continued to invest in the business by advancing progress of our corporate strategic initiatives with objectives to improve company and employee efficiency and enhance customer experiences. Most notably, we completed the enterprise-wide roll-out of Salesforce maximizing sales referral efforts and improving the effectiveness of our client relationship strategy.

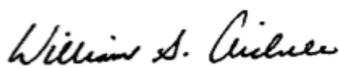
Throughout the year, we also focused on defining Univest's culture by introducing 18 fundamentals, known as "The Univest Way," which describe the daily principles and practices that make our values come to life. These fundamentals differentiate us, drive our continued success and help us attract and retain top talent. By incorporating The Univest Way into our daily business practices, we are cultivating a high-performing culture that drives performance, encourages our employees to work together to serve our customers and communities while remaining focused on carrying out our core values.

As we have grown over the years, so have the markets we serve as well as the solutions we provide our customers. With our subsidiaries doing business in multiple states, it was time to align our parent company name to reflect our expanded market and emphasize our focus on delivering comprehensive financial solutions. Effective January 1, 2019, Univest Corporation of Pennsylvania changed its name to Univest Financial Corporation. As we continue to evolve the business and position the franchise for growth, we also adopted Girard as the common brand for the Univest Wealth Division, also effective January 1, 2019. This common brand will allow us to market Girard as a full-service wealth division backed by the strength and stability of Univest.

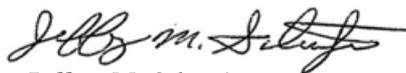
Throughout our history, we have been blessed with strong, servant leaders who have strategically guided us through both good and challenging times. In 2018, R. Lee Delp and William G. Morral retired from our Board of Directors after 24 and 25 years of service, respectively. Mark Schlosser also left the board after 13 years of service. We were blessed to have their leadership and loyalty as we worked together to increase Univest's scope of services and become a fully-integrated financial solutions provider. In addition, we had the privilege to welcome Robert C. Wonderling, President and CEO of the Greater Philadelphia Chamber of Commerce. Robert served as an Alternate Director in 2018 and is now a Director. We look forward to his continued contributions as he shares his expertise to move the business forward.

As you review the 2018 Annual Report, we trust you will be pleased with our accomplishments and plans for continued growth and stability. We are well-positioned to seize opportunities, strengthen our franchise and enhance shareholder value. On behalf of the entire Univest family, thank you for your support and investment.

Sincerely,



William S. Aichele  
Chairman



Jeffrey M. Schweitzer  
President and CEO



Jeffrey M. Schweitzer, William S. Aichele

## 2018 Highlights

Univest Financial Corporation achieved strong performance in 2018. Organic growth, deliberate execution of our strategic priorities and a collaborative approach to risk management and operational efficiency contributed to our performance. Our rich culture, strong leadership and a clear mission guides our team of more than 800 employees to maintain an unwavering commitment to our customers, communities, each other and our loyal shareholders. Together, we accomplished the following highlights.

### *Solid Banking, Insurance and Investment Growth*

- Over our 142-year history, the Bank has served as our largest business unit and continues to deliver strong results. Driven primarily by strong and seasoned commercial banking teams in each of our markets, our loan portfolio grew by \$386.5 million, or 10.7% in 2018.
- Deposits increased \$331.0 million, or 9.3% from December 31, 2017. This growth was driven by a focus on acquiring new deposit relationships and attracting new deposits from our existing relationships as well as increased commercial relationships and public fund deposits. Throughout the year, while monitoring the rising rate environment, we deployed CD rate promotions that caught the attention of the market.
- Our 2018 financial results included a net \$10.9 million (\$8.6 million after-tax) loan charge-off related to fraudulent activities by employees of a borrower. We believe this was an isolated incident and is not indicative of a broader increase in exposure to fraud-related losses in connection with our lending businesses.
- Univest's Cash Management team had a strong year with a significant increase in merchant card processing totaling more than \$98 million in transactional volume. In addition, there was a surge in commercial customers using fraud services which saw a 205% increase year over year.
- Our Lancaster team experienced significant growth across the market in 2018. In May, we opened a new financial center in Intercourse, Pa., which is the fifth retail office in Lancaster, further enhancing our presence in the market.
- We continued with our Financial Center optimization plan, which was initiated in 2013, ending the year with 39 retail locations in our network. We continue to adapt to the changing expectations of how our customers want to interact with us while leveraging the advancements in financial technology and maintaining experiences that are relevant in physical locations, online and on mobile devices. While we closed financial centers in Quakertown, Green Lane and Telford, we also completed a retrofit of our Line Lexington Financial Center to align with our modern model to provide faster processing and an improved customer experience.
- In addition to consolidating locations, we also found efficiency by creating a new leadership structure that assigns one manager to oversee two financial centers in close proximity to each other. This Dual-Manager role has been well received and is rolled out to one-third of our financial center network.
- Our Ocean City Financial Center continues to gain momentum with consumer and small business customers while increasing community partnerships. As a result, it was named Best Bank on the annual "Best of" list by the Atlantic City Press.
- We continued to gain visibility in the Lehigh Valley. Our commercial banking growth, strong insurance and employee benefits relationships as well as high-profile community partnerships fueled strong momentum and brand awareness. Our Bethlehem Financial Center celebrated its one-year anniversary in December of 2018 and, as we look ahead, we believe Univest will benefit from the ongoing disruption of the banking landscape in the Lehigh Valley.
- With a continued focus on attracting larger, more complex business clients, Univest Insurance added Risk Management and Loss Control services in 2018. Adding to our robust offerings helped drive stronger sales and improve client retention. Total written premium surpassed \$170 million and revenue growth increased 7.3% over 2017, including Human Resources Consulting which expanded its services and ended the year with a 50% increase in revenue.

- Univest Capital had a year of robust growth. Total originations were \$73 million, an increase of 32% compared to 2017. An unwavering focus resulted in a 56% increase in average transaction size. We saw tremendous growth in originations to the golf industry and municipal organizations.
- The housing market continued to create a very challenging mortgage lending environment. Despite these challenges, the Mortgage Banking division closed \$281 million in loans in 2018 led by Brian Grzebin, who was appointed President of the Division in the second quarter. His focus on quality, service, technology and operational effectiveness has positioned us for future growth in this division.
- Effective January 1, 2019, Univest adopted Girard as the common brand for our Wealth Division. This name was first introduced following Univest's acquisition of Girard Partners, Ltd. in 2014. Since then, we've been using the Girard name alongside the Univest name. The Girard brand has gained momentum both locally and across 19 other states. Our growth and increased brand recognition continues to fuel new opportunities. As Girard, our clients get the best of two worlds – the security and all the products and services of a traditional bank along with comprehensive planning, advice and wealth solutions from a full-service firm. We continue to offer trust solutions through Univest Bank and Trust Co. and charitable giving and philanthropic solutions through Univest Foundation, Inc.
- As we build the Girard brand, we will capitalize on the momentum we have created through a focused media relations campaign with our Chief Investment Officer and several financial advisors. Our 2018 efforts resulted in media coverage in top outlets including The Wall Street Journal, Yahoo! Finance, The Philadelphia Inquirer and USA Today.
- Our Municipal Pension business had its best year since inception with a total of \$53 million in assets added to the platform in 2018.
- The success of each of our lines of business was apparent this year. Increased collaboration as a result of our market penetration strategy coupled with natural growth in our integration efforts have fueled strong results for our customer referral program. In 2018, we achieved approximately \$88 million in closed new business referrals from one line of business to another.

### *Investing in Technology, Establishing Efficiencies and Improving the Customer Experience*

- Over the course of 2018, we hired a new Chief Technology Officer and continued investing in enterprise-wide technology and infrastructure to upgrade systems, enhance customer experiences and remain competitive.
- The implementation of Salesforce as the sales and customer relationship management tool for the entire company was completed in 2018 giving us a 360-degree view of every customer's relationship for the first time. As we move through 2019, we will focus on leveraging Salesforce to improve the productivity and effectiveness of our workforce.
- Progress was made to migrate lending workflows to nCino, a loan origination system that will serve as the common operating platform and process for originating and funding commercial loans. There is a dedicated team in place to oversee completing the implementation in 2019 as well as incorporating enhancements that will be made available during the year.
- We also made investments to improve customer experiences. These improvements included upgrading our mobile app and moving to the Jack Henry/First Data partnered debit card which provides enhanced fraud fighting tools, improves integration with our core banking system and enables us to offer virtual wallets such as GooglePay and ApplePay which was introduced in the fourth quarter. In addition, Univest customers benefitted from the implementation of the SWIFT code which simplifies the process for incoming foreign wires.
- Girard replaced its portfolio management system with Black Diamond, creating a state-of-the-art investing platform for our clients that is competitive with the best in our business. Girard also converted client relationship management data from its previous CRM system to the Salesforce Financial Services Cloud, designed specifically for the wealth management industry.
- In January, we launched Kadince, a software program that holistically tracks Univest's financial support of nonprofit organizations, community development loans, community development investments and employee volunteer service so we can gain efficiencies in reporting and complying with the Community Reinvestment Act.
- In addition to enhancing systems, we are equally focused on the security of these systems and protecting our customers' information. Email phishing continues to be the most common path to compromise. We continue to proactively work to educate employees to identify these instances to mitigate risk and protect our customers.

### *Solid Organic Banking Growth*



**\$386.5m**

LOAN GROWTH FOR THE YEAR  
ENDED DECEMBER 31, 2018

**10.7%**

LOAN GROWTH FOR THE YEAR  
ENDED DECEMBER 31, 2018

**\$331.0m**

DEPOSIT GROWTH FOR THE YEAR  
ENDED DECEMBER 31, 2018

**9.3%**

DEPOSIT GROWTH FOR THE YEAR  
ENDED DECEMBER 31, 2018

# 2018 Highlights

## Engaging Our Workforce & Building Our Financial Brand

- During the first quarter of 2018, we launched The Univest Way, the brand for our cultural fundamentals. We firmly believe that culture drives performance and that an engaged workforce who follows a common set of fundamental behaviors ensures that we carry out our core values and hold one another accountable while motivating us to be part of the collective whole and achieve high performing success. One of the 18 fundamentals in The Univest Way is to “Have a Growth Mindset” which challenges the Univest family to never settle for the status quo and encourages us to embrace the possibilities change can bring as we strive to constantly move forward. A second fundamental is, “Have Fun.” To promote employee engagement and reinforce this fundamental, we held a dress down day fundraiser to celebrate the Philadelphia Eagles’ Super Bowl win while raising money for a local nonprofit.
- Univest University, which offers courses crafted specifically to further develop the skills and knowledge of our employees to support our growth, continues to expand. We offered 148 instructor-led training events with almost 1,700 attendees and 8,800 hours of training in 2018.
- We launched the Women’s Leadership certificate program with an inaugural group of 14 graduates. Another group of 20 women will complete the course in 2019.
- As we continually work to evolve our digital strategy and experience for customers, we also remain committed to elevating our employee experience. In the second half of the year, we embarked on a project to upgrade The Nest, our employee Intranet, to a state-of-the-art platform which will serve as a centralized hub to conduct internal project discussions, post communications, centralize employee policies and resources, and increase overall employee engagement. We look forward to this new site going live in 2019.
- In 2018, we invested in brand advertising in our core and expanded markets. We leveraged the efficiency and targeting accuracy of digital advertising on social, mobile and online channels and extended our reach to cover our market area in addition to traditional media including radio, print and outdoor advertising. Throughout the year, our advertising focused on keeping the brand forefront while executing specific campaigns and promotions for our lines of business.
- In the Lancaster market, our “people you trust, a bank to believe in” campaign deepened the connection between our people, the Univest brand and the Lancaster community.
- Proactive media outreach resulted in earned coverage in local and online publications highlighting our financial literacy efforts, community involvement and positioning Univest employees as trusted financial experts.
- Throughout the year, a top priority was to develop relevant content and implement enhancements to the user experience online in an effort to strengthen our credibility, improve organic search result rankings and generate lead opportunities. In addition, we repositioned website content to be more robust and reflective of digital banking solutions and completed significant ground work for the launch of our new mobile banking app in early 2019.
- We continued to utilize Univest’s Facebook, Twitter and LinkedIn pages to engage with customers and community members and position Univest as a trusted financial resource. We created a Univest Instagram account to expand our reach and round out our social strategy. In addition to sharing content socially, we advertised on social channels where people are more likely to consume our targeted message on their mobile device.



**170m**  
BRAND IMPRESSIONS

## Building UNIVEST’S BRAND ONLINE

**2.4m**  
SOCIAL CONTENT  
IMPRESSIONS

**635k**  
BRAND  
ENGAGEMENTS

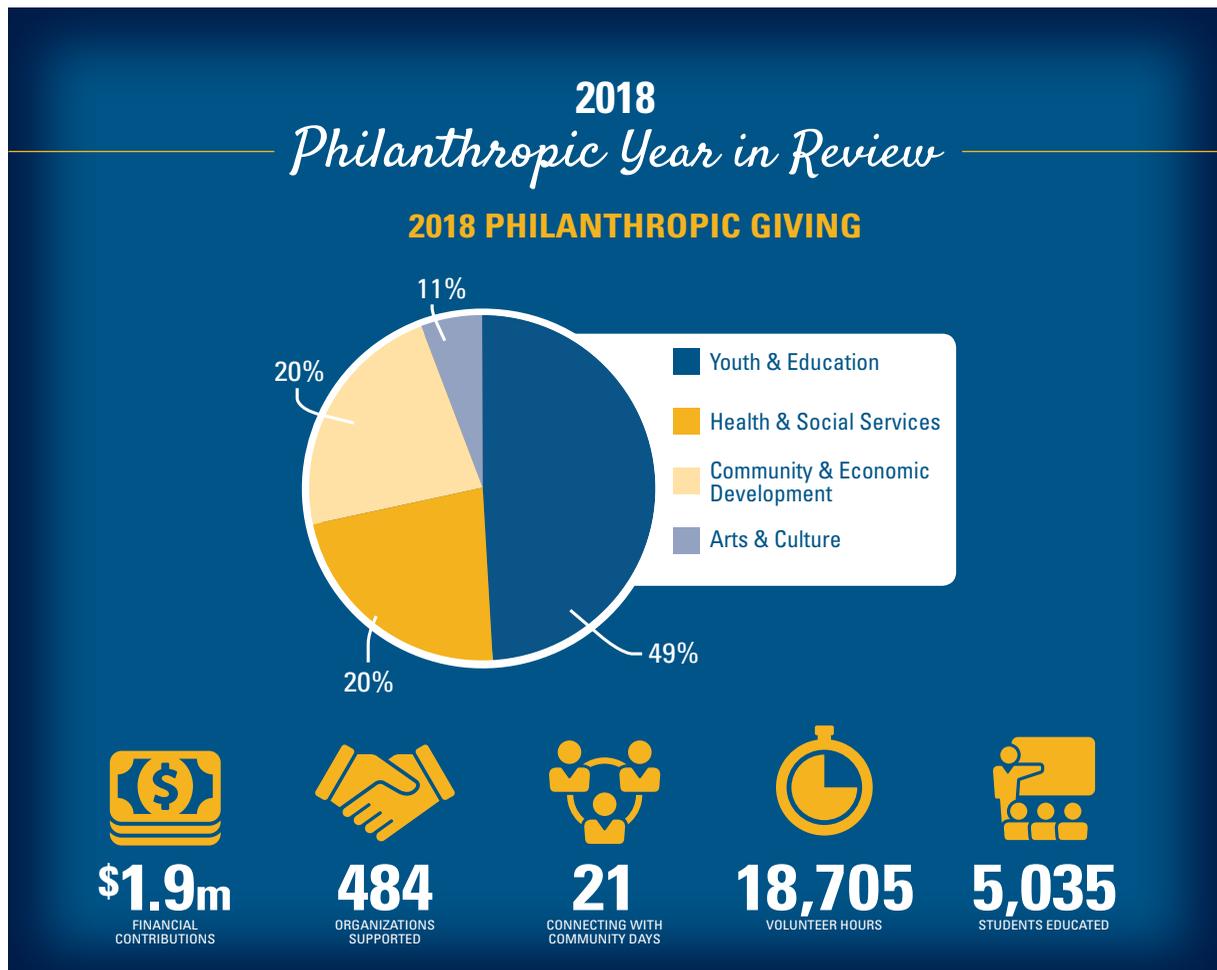
**78.5k**  
SOCIAL CONTENT  
ENGAGEMENTS



## Committed to our Community Core Value

Giving back to the communities we serve is at the heart of Univest's culture. We help the communities we serve through financial support, strong leadership and employee volunteerism. Here are some of the ways we carried out our community core value during the year.

- Univest's Connecting with Community initiative was once again at the core of our philanthropic program in 2018. Univest employees participated in half-day service projects to support charitable organizations that are making a difference in our local communities. Including the MLK Day of Service and United Way Day of Caring, our employees completed 21 service projects.
- Another way we support our communities beyond financial contributions is our financial literacy program. Dozens of Univest employees presented financial lessons to more than 5,000 students over the course of the year.
- 2018 marked the fourth consecutive year Univest served as the presenting sponsor of Spruce Street Harbor Park in Philadelphia. In addition, we increased our presence in the Lehigh Valley as the presenting sponsor of Christkindlmarkt in Bethlehem. We also continued our multi-year corporate partnership with the Saint Joseph's University Athletic Department.
- We again partnered with the Ronald McDonald House Charities (RMHC®) of the Philadelphia Region for its Show Your Stripes campaign. Through two weeks of fundraising sales at Univest financial centers, we raised nearly \$7,000 for this community partner.
- It was our inaugural year as the sponsor of the amphitheater at the Park at Fourth located in Quakertown, Bucks County. The venue, now known as the Univest Performance Center, draws regional crowds for its premier Sounds of Summer concert series.
- During the month of December, we held our seventh annual Caring for Community Giveaway. Individuals in the community submitted more than 7,600 entries, nominating more than 140 local nonprofit groups. Quakertown Community Outreach was selected as the winner of the \$5,000 donation.



## Univest Financial Corporation

*Listing as of January 1, 2019*

### Senior Leadership Team

**Jeffrey M. Schweitzer**

*President and Chief Executive Officer, Univest Financial Corporation and Chief Executive Officer, Univest Bank and Trust Co.*

**Michael S. Keim**

*President, Univest Bank and Trust Co. and Senior Executive Vice President, Univest Financial Corporation*

**Roger S. Deacon**

*Senior Executive Vice President and Chief Financial Officer, Univest Financial Corporation and Univest Bank and Trust Co.*

**Duane J. Brobst**

*Senior Executive Vice President and Chief Credit Officer, Univest Bank and Trust Co. and Senior Executive Vice President, Univest Financial Corporation*

**Megan Duryea Santana**

*Executive Vice President, General Counsel and Chief Risk Officer, Univest Financial Corporation and Univest Bank and Trust Co.*

**Ronald R. Flaherty**

*President, Univest Insurance, LLC*

**Kevin B. Norris**

*President, Girard, a Univest Wealth Division*

**Michael S. Fitzgerald**

*Market President, Delaware Valley, Univest Bank and Trust Co.*

**Philip C. Jackson**

*Market President, Lehigh Valley, Univest Bank and Trust Co.*

**Thomas J. Jordan IV**

*Market President, Lancaster, Univest Bank and Trust Co.*

**Brian Grzebin**

*President, Mortgage Banking, Univest Bank and Trust Co.*

**Dana E. Brown**

*Executive Vice President, Consumer Services, Univest Bank and Trust Co.*

**Eric W. Conner**

*Executive Vice President and Chief Information Officer, Univest Financial Corporation*

**M. Theresa Schwartzer**

*Executive Vice President and Director of Human Resources, Univest Financial Corporation*

**Annette D. Szygiel**

*Executive Vice President and Chief Experience Officer, Univest Financial Corporation*

---

### Board of Directors

*Listing as of January 1, 2019*

**William S. Aichele**

*Chairman of Univest Financial Corporation and of Univest Bank and Trust Co.; Retired President and Chief Executive Officer of Univest Corporation of Pennsylvania and Univest Bank and Trust Co.; Director, Federal Reserve Bank of Philadelphia*

**Roger H. Ballou**

*Former Director, President and CEO of CDI Corporation; Director of Alliance Data Systems and RCM Technologies, Inc.*

**Todd S. Benning**

*Founding Stockholder of Dunlap & Associates, PC (now Principal of DunlapSLK, PC as the result of a merger effective January 2, 2019)*

**Glenn E. Moyer**

*CEO, Live Oak Strategies, LLC; Director, FHLB of Pittsburgh*

**K. Leon Moyer**

*Retired President and Chief Executive Officer, Univest Bank and Trust Co.*

**Natalye Paquin, Esq.**

*President and CEO, Points of Light Foundation*

**Thomas M. Petro**

*Managing Partner of 1867 Capital Partners, LLC; Former President and CEO of Fox Chase Bancorp*

**Jeffrey M. Schweitzer**

*President and Chief Executive Officer, Univest Financial Corporation and Chief Executive Officer, Univest Bank and Trust Co.*

**Michael L. Turner**

*Partner, Marshall, Dennehey, Warner, Coleman & Goggin*

**Robert C. Wonderling**

*President and CEO, Greater Philadelphia Chamber of Commerce*

**Charles H. Zimmerman**

*Senior Leadership, Calvary Church of Souderton; Director, Clemens Family Corporation*

---

### Wholly-Owned Subsidiaries

**Univest Bank and Trust Co.**

**Univest Capital, Inc.**

**Univest Insurance, LLC**

**Girard Advisory Services, LLC**

**Girard Investment Services, LLC**

**Girard Pension Services, LLC**

**104 S. Oakland Ave., LLC**

**Girard Benefits Group, LLC**

**Davisville Associates, LLC**

## Focused on the Future

Univest remains well-positioned for growth as we continue to support our customers, our communities and each other while providing a fair return to our loyal shareholders. Pipelines are strong and the market is responding to Univest as a result of our strong sales efforts, the hard work and expertise of our support areas and our focus on deepening relationships with existing customers while simultaneously seizing new business opportunities in the thriving markets in which we serve.

As we look forward, we are focused on evolving our business to remain relevant and differentiate Univest in this competitive financial industry. We are proactively transitioning from a traditional financial institution experience to a digital experience to ensure Univest's capabilities and solutions are attractive to today's tech-savvy consumer. We are well-positioned to continue to make the investments necessary to allow Univest to compete in the digital space and grow our franchise while still maintaining the personal touch for which we are known.

Thank you for your continued trust and investment. As we look ahead, we remain confident in our ability to grow the business and maintain an unwavering commitment to serve the communities in which we operate. Continuing to earn your respect is our top priority as we work to build the business and provide for our employees, customers, shareholders and communities.

## The Univest Way

<b>Fundamental #1</b> Always Do the Right Thing	<b>Fundamental #2</b> Have a Growth Mindset	<b>Fundamental #3</b> Practice Servant Leadership	<b>Fundamental #4</b> Invest in Relationships	<b>Fundamental #5</b> Deliver Exceptional Service	<b>Fundamental #6</b> Comply With Regulations
<b>Fundamental #7</b> Don't Be an Energy Vampire	<b>Fundamental #8</b> Be Nice	<b>Fundamental #9</b> Honor Commitments	<b>Fundamental #10</b> Collaborate	<b>Fundamental #11</b> Attack the Problem, Not the Person	<b>Fundamental #12</b> Give Back
<b>Fundamental #13</b> Provide Solutions	<b>Fundamental #14</b> Assume Positive Intent	<b>Fundamental #15</b> Listen Generously	<b>Fundamental #16</b> Speak Straight	<b>Fundamental #17</b> Celebrate Success	<b>Fundamental #18</b> Have Fun

# Shareholder Information

## Shareholders' Meeting

The Annual Shareholders' Meeting will take place at 10:45 a.m., Tuesday, April 16, 2019 at the Indian Valley Country Club, 650 Bergey Road, Telford, PA 18969.

## Univest Stock Transfer Agent

For more information on Univest Financial Corporation common stock, please contact Broadridge Corporate Issuer Solutions or visit the investor relations section at [www.univest.net](http://www.univest.net).

### Regular Mail Communications:

Broadridge Corporate Issuer Solutions, Inc.  
PO Box 1342  
Brentwood, NY 11717

Phone Number: 866-321-8021

Email Address: [shareholder@broadridge.com](mailto:shareholder@broadridge.com)

Website: <https://investor.broadridge.com>

### Overnight Mail Communications:

Broadridge Corporate Issuer Solutions, Inc.  
ATTN: IWS  
1155 Long Island Avenue  
Edgewood, NY 11717

## Univest Shareholder Information Hotline

For more information on Univest Financial Corporation, please call 877.723.5571 or 215.721.2434.

## Common Stock Information

Traded on the NASDAQ National Market, Symbol: UVSP.



*“He gives strength to the weary and increases the power of the weak... but those who hope in the Lord will renew their strength. They will soar on wings like eagles; they will run and not grow weary, they will walk and not be faint.”*

*- Isaiah 40:29, 31*

