

For Immediate Release

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Pictured above (left - right) are Alex Opiela, III, Compliance Officer, YNB; Catherine Milone-Richards, President of JA-NJ; and Mary R. Brown, Senior Vice President, Compliance, YNB.

YARDVILLE NATIONAL BANK PROVIDES FUNDING TO JUNIOR ACHIEVEMENT TO BRING FINANCIAL LITERACY PROGRAMS TO LOCAL STUDENTS

Hamilton, NJ - On Tuesday, March 6, 2007, Mary R. Brown, Senior Vice President of Yardville National Bank in Hamilton, presented Junior Achievement of New Jersey (JA-NJ) with a check in the amount of \$6,500 to fund the implementation of Junior Achievement's (JA's) in-school and after-school financial literacy and economic education programs in Mercer County. Plans are currently underway for a volunteer project where Yardville National Bank employees will serve as role models by teaching the JA curriculum to local students this April, which is National Financial Literacy Month.

"We feel it is our responsibility as a community bank to give back to an organization that is doing such valuable work in our community," said Mary R. Brown "We recognize the need to provide our local students with the tools to succeed and are happy to support Junior Achievement of New Jersey in their mission," she added. Statistics underscore the fact that a high level of personal financial literacy and responsibility is not reality nationwide. According to the American Savings Education Council, "61% [of parents] feel it is the responsibility of both parents and the child's school" to teach their children about finances. However, when parents were asked about their efforts to instill financial knowledge, only 28% said they have taught their children the value of money, according to research by Public Agenda.

"While a simple understanding of checking and savings accounts may have sufficed for our parents, our children require a broader range of knowledge to make sound financial decisions. They need to know about budgeting and the implications of mismanaging credit. They must understand the true cost of financing and how to budget for future needs of education and retirement", states Catherine Milone-Richards, President of JA-NJ. Household debt increased at an 11.5% annual rate in the second quarter of 2003, the largest increase in 15 years, according to the Federal Reserve. Associated with this was a rise in non-business bankruptcies over the past 10 years, up 98% since 1994. At the same time, the personal savings rate has been cut in half, and in December 2003, the overall personal savings rate was the lowest since 1945.

These concerns have been echoed widely and are at the heart of the growing interest in recent years to develop and provide financial literacy programs. To this end, JA Worldwide has developed relevant and age-appropriate financial literacy programs for students from kindergarten through 12th grade that provide for the hands-on application of knowledge and correlate to the New Jersey Core Curriculum Content Standards.

About Yardville National Bank

YNB's thirty-three branches serve individuals and businesses in Mercer, Hunterdon, Somerset, Burlington, Middlesex and Ocean Counties in New Jersey, and Bucks County, Pennsylvania. Located in the dynamic business corridor between New York City and Philadelphia, YNB offers a broad range of lending, deposit and other financial products and services as well as the "always-open" convenience of ynb.com 24 hours a day, 7 days a week. At December 31, 2006, YNB had \$2.62 billion in assets.