NEWS RELEASE

Peoples Security Bank & Trust Welcomes Scott Campagna as Executive Vice President, Chief Information Officer

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MOOSIC, Pa.--(BUSINESS WIRE)-- Peoples Financial Services Corp. ("PFIS" or the "Company") (NASDAQ: PFIS), the bank holding company for Peoples Security Bank and Trust Company (the "Bank"), announced today that Scott Campagna has joined the organization as Executive Vice President, Chief Information Officer.

Scott Campagna has joined Peoples Security Bank & Trust as Executive Vice President, Chief Information Officer

Campagna succeeds Susan Hubble, who will serve as Senior Executive Advisor to support the leadership transition until her retirement in April 2027, after more than 27 years with the Bank. Hubble joined the Bank in November 1999 as Systems Administrator and later served in senior information technology officer roles before becoming Chief Information Officer in December 2019. The Bank extends its sincere thanks to Susan for her service and wishes her all the best in retirement.

As Chief Information Officer, Campagna will lead the Bank’s technology strategy to enable growth, strengthen competitive advantage, and enhance customer experience. Partnering with executive leadership, he will work to drive operational efficiency, leverage AI and data to improve decision-making, and ensure technology investments deliver measurable business value while strengthening security, resilience, and regulatory compliance.

Campagna brings more than 25 years of technology and business leadership experience. Most recently, he served as a strategic advisor and fractional CIO through Primenet Systems, helping organizations align technology strategy with business objectives, modernize operations, and leverage AI to drive growth and efficiency. Previously, Campagna served as Chief Information Officer and Head of Operations at PeoplesBank, a Codorus Valley Company

(York, PA) and subsequently as CIO of Orrstown Bank (Harrisburg, PA), leading enterprise transformation from 2016 to 2024. Earlier, he held senior technology leadership roles at Fulton Financial Corporation and Armstrong World Industries, with additional experience at Danaher and GSK.

Campagna earned a Master of Business Administration in international business from Temple University's Fox School of Business and a Bachelor of Science in business and engineering, with a concentration in computer science, from Drexel University. He is also Six Sigma Green Belt and Lean Practitioner certified.

"Scott brings a strong combination of banking experience, technology leadership and operational expertise to Peoples Security Bank & Trust," said Jerry Champi, President & CEO. "His ability to align technology and operations, advance innovation and strengthen governance will be important as we continue to enhance customer experience, improve efficiency and position the company for long-term growth."

"I'm excited to join Peoples Security Bank & Trust and work alongside a talented team committed to its customers and communities. I look forward to building on the Bank's strong foundation and utilizing technology to contribute to sustainable growth, exceptional service and lasting value," said Campagna.

About Peoples Financial Services Corp.

Peoples Financial Services Corp. is the bank holding company of Peoples Security Bank and Trust Company, an independent community bank serving its retail and commercial customers through 40 full-service community banking offices located within Allegheny, Bucks, Lackawanna, Lancaster, Lebanon, Lehigh, Luzerne, Monroe, Montgomery, Northampton, Susquehanna, Wayne and Wyoming Counties in Pennsylvania, Middlesex County in New Jersey and Broome County in New York. Each office, interdependent with the community, offers a comprehensive array of financial products and services to individuals, businesses, not-for-profit organizations, and government entities. Peoples' business philosophy includes offering direct access to senior management and other officers and providing friendly, informed and courteous service, and local and timely decision making. For more information visit **psbt.com**.

Safe Harbor Forward-Looking Statements:

This press release contains forward-looking statements within the meaning of Section 27A of the Securities Act of 1933, as amended, (the "Securities Act") and Section 21E of the Securities Exchange Act of 1934, as amended (the "Exchange Act"), which are subject to risks and uncertainties. These statements are based on assumptions and may describe future plans, strategies and expectations of Peoples Financial Services Corp. and its subsidiaries (the "Company") that are subject to significant risks and uncertainties and are subject to change based on various factors (some of which are beyond the Company's control). These forward-looking statements are generally

identified by use of the words “believe,” “expect,” “intend,” “anticipate,” “estimate,” “project” or similar expressions. All statements in this release, other than statements of historical facts, are forward-looking statements.

The Company’s ability to predict results or the actual effect of future plans or strategies is inherently uncertain. Important factors that could cause the Company’s actual results to differ materially from those in the forward-looking statements include, but are not limited to: changes in interest rates, including their effect on the Company’s investment values; impairment charges relating to the Company’s investment portfolio; credit risks in connection with the Company’s lending activities; the Company’s exposure to commercial and industrial, construction, commercial real estate, and equipment finance loans; the Company’s ability to maintain an adequate allowance for credit losses; access to liquidity; the strength of the Company’s customer deposit levels; unrealized losses; reliance on the Company’s subsidiaries; accounting procedures, policies and requirements; changes in the value of goodwill; the Company’s ability to attract and retain key personnel; the strength of the Company’s disclosure controls and procedures and internal controls over financial reporting; potential for errors, omissions or fraud; environmental liabilities; reliance on third-party vendors and service providers; the Company’s ability to compete effectively in the Company’s industry and within the Company’s market area, including with respect to competition from financial technology companies and non-bank entities; the development and use of artificial intelligence (“AI”) in business processes, services, and products, including emerging focus among regulators and other officials related to risks in connection with the development and use of AI; the Company’s ability to prevent, detect and respond to cybersecurity threats and incidents; a failure of information technology, whether due to a breach, cybersecurity incident, or ability to keep pace with growth and developments; the Company’s ability to comply with privacy and data protection requirements; changes in U.S. or regional economic conditions; the soundness of other financial institutions; changes in laws and regulations; geopolitical instability, including wars and other conflicts; fiscal and monetary policies of the federal government and its agencies; a failure to meet minimum capital requirements; the Company’s ability to realize the anticipated benefits of future acquisitions or a change in control; and the Company’s ability to pay dividends. Additional factors that may affect the Company’s results are discussed in the Company’s Annual Reports on Form 10-K and Quarterly Reports on Form 10-Q as filed with the Securities and Exchange Commission from time to time.

These risks and uncertainties should be considered in evaluating forward-looking statements and undue reliance should not be placed on such statements. Except as required by applicable law or regulation, the Company does not undertake, and specifically disclaims any obligation, to release publicly the result of any revisions that may be made to any forward-looking statements to reflect events or circumstances after the date of the statements or to reflect the occurrence of anticipated or unanticipated events.

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Source: Peoples Financial Services Corp.