

PENNSYLVANIA / *Best in Banking*

Investing in Innovation

Achieving substantial growth by branching out into new income streams, such as fintech banking and merchant acquiring, SSB Bank is positioned to better support the staff, customers, and communities it serves.

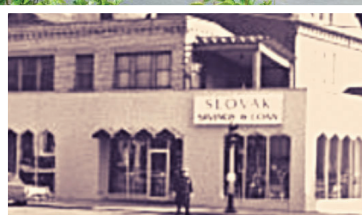
J. Daniel Moon, president and CEO of SSB Bank, has learned over his decades-long experience in the banking industry that he's a "fix-it guy." When he joined SSB, previously named Slovak Savings Bank, in 2009, he had already made a positive impact in two credit unions and many years at a super-regional bank in prior leadership roles.

First, Moon recognized SSB's scope was limited, mainly focused on certificates of deposit and one-to-four family mortgages. He worked on building up the bank's services, launching products like checking accounts and debit cards. Today, the institution offers comprehensive personal and commercial banking solutions with on-site experts and all the technological capabilities of big-name banks.

Over the years, Moon has helped grow SSB's asset size from \$70 million to approximately \$450 million. One factor in this substantial growth was transitioning the bank from private to public ownership in 2018. Moon and team made the transition with care, taking the necessary steps to avoid potential pitfalls like job losses.



J. Daniel Moon, president and CEO



INSET: Here yesterday. Here tomorrow. In 2022, SSB celebrated 100 years of service.

RIGHT: The production crew of *How to Rob a Bank* (2026) heavily took over the actual SSB to shoot the movie's core bank heist sequences.



To prevent hitting customers with extra charges, like minimum balance fees, Moon started seeking ways to diversify SSB's income. One way was by becoming an acquirer, which entails processing credit card transactions for merchants like Visa and MasterCard. After ample success as an acquirer, the bank was approached to enter the fintech banking space.

"We launched our fintech banking services in January 2025. To date, we've processed millions of transactions and onboarded about 15 fintechs," says Moon. "We're now bringing in hundreds of thousands of dollars a month. With all these different income sources, we're able to keep our staff, add more employees, and support our communities."

Symbiotic Success

In the future, SSB plans to increase its fintech capabilities, expand digital offerings and security measures, and continue to stay true to its roots of personalized, in-person banking. This approach—balancing traditional and modern approaches to financial services—is the best way to survive the industry landscape into the future, believes Moon.

In 2026, SSB added a Greenfield branch to extend its service areas and community reach; plans are in place to add several more branches. The bank is heavily invested in

philanthropic initiatives, partnering with organizations like The Pittsburgh Community Reinvestment Group and the Northside Leadership Conference to help underserved areas in the city. The Jeans Day Fund gives bank employees the option to divert a portion of their paychecks to local organizations chosen via a staff vote.

With stellar benefits, including fully paid healthcare, and performance-based incentives, SSB extends this support to employees as well. When asked what he finds most meaningful about his role, Moon shares that he loves the opportunity to invest in his team, and he doesn't plan on letting them down.

"Because of the high-performing stock we've built, I get calls from shareholders who want us to just sell the bank and leave. For me, that's out of the question," says Moon. "We're here for the long term so we can support the livelihood of both our team and the people we serve."



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