



US Mint Discontinues Penny Production

The Federal Government ceased minting pennies in June 2025. This was a cost-saving measure (fun fact: a penny cost almost 4 cents to make). Please know, this will not impact your bank balance in any way.

What it does mean for our customers:

- Harmony Bank is no longer able to freely order pennies in bulk.
- The supply in circulation will start to diminish over time.
- Harmony is committed to providing our business clients with their routine coin orders.
- For this reason, Harmony Bank will no longer be able to sell rolls of pennies to customers.

Harmony Bank is committed to transparency with all of our clients and customers throughout this process. As the Federal Government provides more details, we will update our communications.

You can always find the latest information at www.harmony.bank or you can call us at 1-800-HARMONY (1-800-427-6669).

Dated: October 16, 2025