



**EXPLANATION OF SIGNIFICANT DIFFERENCES
FULTON FINANCIAL REALTY COMPANY
EAST PETERSBURG, PENNSYLVANIA
EPA ID#: PAD082434747**

I. INTRODUCTION

This draft Explanation of Significant Differences (ESD) describes the United States Environmental Protection Agency's (EPA's) proposed modifications to its September 25, 1997 final remedy (Final Remedy) selected pursuant to EPA's Corrective Action Program under the Solid Waste Disposal Act, commonly referred to as the Resource Conservation and Recovery Act (RCRA), as amended, 42 U.S.C. Sections 6901 to 6992k, for the Fulton Financial Realty Company (Fulton) facility located at 1695 State Street, East Petersburg, PA 17520 (Facility). The Final Remedy for the Facility includes: (1) bioremediation (i.e., biodegradation), (2) a pump-and-treat operation with a granulated-activated carbon (GAC) filter installed on the existing sump system located in the boiler room to prevent flooding in the office building's basement, and (3) annual groundwater monitoring for volatile organic compounds (VOCs).

With this draft ESD, EPA proposes to modify the Final Remedy by reducing the required frequency and scope of groundwater monitoring and requiring activity and use limitations as described in Section III.

EPA has determined that the Final Remedy, as modified by this draft ESD, would remain protective of human health and the environment. This draft ESD and the documents supporting its issuance are part of the Administrative Record for the Facility, which is located at the EPA Region III, RCRA Records Center, 1650 Arch Street, Philadelphia, Pennsylvania.

II. SUMMARY OF SITE HISTORY, CONTAMINATION AND THE SELECTED REMEDY

The Facility is located at 1695 State Street in East Petersburg, Lancaster County, Pennsylvania, and is approximately 18 acres in size. From the early 1950s to 1977, the Hamilton Watch Company operated a photochemical etching and fuse assembly business at the Facility. From 1977 to 1984, Lancaster Metal Science Corporation operated a photochemical etching business. In 1979, Lancaster Industrial Development Authority acquired the Facility and entered into an Installment Sale Agreement with Fulton Financial Corporation. Fulton Financial Realty Company (Fulton), a wholly owned subsidiary of Fulton Financial Corporation, presently owns and operates the Facility, which it uses for administrative offices.

The primary contaminants in groundwater at the Facility are VOCs. The main VOCs of concern are Trichloroethylene (TCE), Vinyl Chloride, cis-1,2-Dichloroethylene, and trans-1,2-Dichloroethene. Groundwater monitoring from 1988 to 2019 confirmed that the groundwater plume size and VOC concentrations have reduced significantly and continue to reduce through natural attenuation. The source of contamination that contributed to groundwater contamination has been removed, and there is currently no known onsite source that poses a continuous impact to groundwater.

The Final Remedy requires annual groundwater monitoring and natural attenuation via biodegradation as the primary component of the groundwater remedy. As a secondary component, a GAC filter was installed to the existing sump system located in the boiler room that is used to prevent flooding in the Facility office building's basement. The collected groundwater in the sump system is pumped and treated through the GAC filter prior to discharge into the storm sewer.

Since the initial investigation in 1988, VOC concentrations in groundwater have reduced significantly and continue to decrease through natural attenuation. Over the last twenty years, the groundwater plume has remained stationary and within the Facility property boundaries. There are no offsite groundwater wells located within a half mile radius of the Facility. A local ordinance prevents the installation of groundwater wells for potable use; however, well installation for non-potable use may be permitted under this ordinance.

In 2018, Fulton conducted a risk assessment to evaluate the exposure risks for indoor air vapor intrusion associated with the onsite groundwater contamination. Several sub-slab soil gas samples were collected throughout the Facility. Based on the levels detected in the sub-slab there are no unacceptable risks associated with groundwater vapor intrusion to the office building occupants at the Facility.

After two decades of groundwater monitoring, Fulton requested to reduce the annual groundwater sampling to sampling every five years plus three months. In addition, Fulton requested to reduce the groundwater sampling locations to M-4, M-10, and the sump. VOC concentrations in monitoring wells M-5, M-6, and M-9 have been consistently below the EPA Maximum Contaminant Levels (MCLs) for drinking water, which supports that these wells do not require further monitoring at this time. Statistical trend analysis of historical groundwater data indicates that the VOC concentrations in groundwater and the plume size will continue to decrease through natural attenuation and will not migrate beyond the Facility property boundaries.

III. DESCRIPTION OF SIGNIFICANT DIFFERENCES AND THE BASIS FOR CURRENT CHANGES TO THE SELECTED CORRECTIVE MEASURE

For the reasons described in Section II, above, EPA has determined, and with this ESD proposes that, the groundwater monitoring frequency and scope can be reduced to sampling every five years plus three months at M-4, M-10, and the sump, provided that Fulton continues to operate the pump-and-treat system with a GAC filter until EPA provides written approval that the cleanup standards in the Final Decision have been attained.

In addition, EPA proposes that the existing groundwater monitoring wells remain in place and an annual groundwater well survey be required to determine if any new wells are installed within a half-mile radius of the Facility that may impact the groundwater contaminant plume. If the annual groundwater well survey indicates a potential influence that may cause the plume to migrate off-Facility, groundwater monitoring will be re-initiated at monitoring wells M-5, M-6, M-9 to assess the characteristics of the groundwater contamination and implement the necessary corrective measures to ensure that the groundwater plume remains within the Facility property boundaries.

These modifications to the frequency and scope of the groundwater monitoring, as described above, are subject to the following activity and use limitations to be implemented through an environmental covenant, order, or permit:

1. The Facility shall not be used for residential purposes unless it is demonstrated to EPA that such use will not pose a threat to human health or the environment, and EPA provides prior written approval for such use. Residential use includes, but is not limited to, any improvement, structure, or dwelling used for living accommodations including single-family residences, apartments or condominiums, hospitals or other medical facilities, schools, childcare centers, senior centers for the elderly, or live-in nursing homes.
2. Groundwater at the Facility shall not be used for any purpose except for EPA-approved monitoring unless EPA provides prior written approval for such use.
3. Treatment of the groundwater by activated carbon in the sump system prior to discharge shall continue, existing monitoring wells shall remain operational, and monitoring at wells M4, M-10, and the sump shall continue every five years plus three months until EPA has provided written approval that cleanup standards in the Final Decision have been attained.
4. The then-current Facility owner shall conduct an annual well survey in coordination with appropriate representatives of East Petersburg Borough and East Hempfield Township to determine if any new wells are installed within a half-mile radius of the Facility that may impact the groundwater contaminant plume. If the annual groundwater well survey indicates that a well within a half-mile radius may cause the plume to migrate offsite, EPA shall evaluate the groundwater data and, if appropriate, propose a groundwater remedy modification, including re-initiation of groundwater monitoring at wells M-5, M-6, and M-9, to protect human health and the environment.

IV. SUPPORT AGENCY REVIEW

EPA has consulted Pennsylvania Department of Environmental Protection (PADEP) regarding the proposed modifications to the Final Remedy for the Facility as described above. PADEP concurs with the modifications.

V. AFFIRMATION OF DECLARATION

EPA has determined that the Final Remedy, as modified by this ESD, would remain protective of human health and the environment.

VI. PUBLIC PARTICIPATION

EPA is requesting comments from the public on this draft ESD. The document is available for public review at the location listed in Section VII below and at <https://www.epa.gov/pa/epa-public-notice-pennsylvania>. The public comment period will last thirty (30) calendar days from the date EPA places an announcement in the *LNP* newspaper in Lancaster, PA, to notify the public of the ESD. Comments on, or questions regarding, the ESD may be submitted to:

Mr. Khai Dao (3LD20)
U.S. EPA, Region III
1650 Arch Street
Philadelphia, PA 19103
Telephone: (215) 814-5467
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EPA will respond to all comments received. Based on the comments received or other relevant information, if EPA makes minor changes to the modifications proposed in this draft ESD, the proposed modifications to the Final Remedy will become effective upon those changes being made. If, based on comments received or other relevant information, EPA makes significant changes to the proposed modifications, EPA may seek additional public comments. All comments received during the thirty (30)-day comment period will become part of the Administrative Record for the Facility, as will EPA responses to the significant comments.

VII. ADMINISTRATIVE RECORD

The Administrative Record supporting the issuance of this draft ESD is available for public review on Monday through Friday, from 9:00 a.m. to 5:00 p.m., by contacting the EPA Project Manager, Mr. Dao, at:

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Date

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