

**STATEMENT OF CONDITION**  
**December 31, 2016**

**ASSETS**

First Mortgage and all other Loans..\$99,739,477  
Other Investment Securities .....22,473,853  
Federal Home Loan Bank Stock.....594,300  
Cash On Hand, In FHLB  
and other Banks ..... 11,184,796  
Office Building and Equipment,  
less depreciation ..... 1,345,686  
Deferred Charges and other Assets ....5,525,832  
**TOTAL ASSETS ..... 140,863,944**

**LIABILITIES**

Deposit Accounts ..... 119,803,724  
Advance Payments by Borrowers  
for Taxes and Insurance.....224,068  
Advances from FHLB and Other  
Borrowings .....2,451,570  
Other Liabilities.....447,448  
Retained Earnings..... 18,085,839  
Unrealized Gain on Securities  
Available for Sale – Net..... (148,705)  
**TOTAL LIABILITIES  
AND EQUITY ..... 140,863,944**

I, Terry L. Foster, Executive Vice President/CEO,  
do hereby declare that this statement was  
prepared in accordance with accounting principles,  
generally accepted in the United States of  
America, and is true to the best of my knowledge  
and belief. This Statement has not been reviewed,  
or confirmed for accuracy or relevance, by the  
Federal Deposit Insurance Company (FDIC).

Terry L. Foster  
Executive Vice President/CEO

**DEPOSIT SERVICES**

Checking Accounts  
Money Market Deposit Accounts  
Certificates of Deposit  
Savings Accounts  
Christmas Clubs  
Vacation Clubs  
School Savings Accounts  
Young Saver Accounts  
Smart Saver Accounts  
Individual Retirement Accounts  
Direct Deposit  
Overdraft Protection  
Visa Check Card

**BUSINESS SERVICES**

Business Checking Accounts  
Business Savings  
Business Certificates of Deposit  
Business Overdraft Protection  
Attorney IOLTA Accounts  
Commercial Loans  
SBA Guaranteed Commercial Loans  
Commercial Lines of Credit  
Automatic Payment Deduction  
Night Depository  
Merchant Services  
Business Visa Check Card  
Payroll Origination Direct Deposit

**PERSONAL CONSUMER SERVICES**

First Mortgage Loans  
USDA Rural Housing Guaranteed  
Mortgage Loans  
Home Construction Loans  
Home Equity/Improvement Loans  
Personal Lines of Credit  
Personal Loans on Savings Accounts  
All-Purpose Loans  
Auto Loans  
Higher Education Loans thru IHELP  
Automatic Payment Deduction

**EXTENDED SERVICES**

Full-Service ATM's  
Walk-Up and Drive-Thru Window Facilities  
Night Depository  
Safe Deposit Boxes  
Money Orders  
Certified Checks  
Cashier's Checks  
Wire Transfers  
Free Internet Banking  
Free Online Bill Payment  
Free Mobile Banking



## TRUSTEES

Walter L. Ciecierski..... Lewistown, PA  
Kenneth P. Fisher..... Lewistown, PA  
William J. Heath .....Mount Union, PA  
Harold E. Johnson, Jr. ....Belleville, PA  
Jack H. Knepp .....McClure, PA  
David E. Semler ..... Reedsville, PA

## OFFICERS

Harold E. Johnson, Jr. .... Chairman of the Board  
David E. Semler. .... Vice-Chairman of the Board  
Kenneth P. Fisher..... President  
Terry L. Foster..... Executive Vice President/CEO  
Thomas E. French..... Vice President/COO/Secretary  
Sandra K. Lauver ..... Vice President/Treasurer

## STAFF

Nicole M. Augustine	Sandra K. Lauver
Shana R. Bowersox	Joann C. Loht
Jennifer A. Brumbaugh	Penny L. Love
Barbara E. Clark	Joan M. McKinney
Teresa L. Daubert	Betty M. McNitt
Karen S. Deans	Randall W. Miller
Danielle N. Doebler	John C. Olnick
Richard E. Dorsch	Krystal Y. Pannebaker
Margie K. Drake	Jennifer L. Pennepacker
Kendra B.L. Filler	Lea R. Rager
Rachel A. Follett	Kathy J. Rarich
Sharon L. Foster	Dana J. Renninger
Terry L. Foster	Lesa K. Renninger
Thomas E. French	Randa J. Riefer
Ashley A. Fultz	Diane L. Seitz
Jodi L. Hess	Beth A. Snyder
Kelly J. Hicks	Caitlyn N. Specht
Emily A. Hopple	Judy K. Tunall
Bonnie L. Kepner	Alyssa J. Walter
Robert J. Kibler	Taylor E. Yoder
Andrew L. LeGuen	Michelle D. Yorks
Haley N. LeMay	Jessica M. Zimmerman

## Hours

### Lewistown Office 717.248.5445

Lobby/Drive-Thru Window Hours  
Mon – Thur\*.....9:00 a.m. – 4:30 p.m.  
Friday\* .....9:00 a.m. – 7:00 p.m.  
Sat. (walk up window) ..... 9:00 a.m. – 12:00 noon

\*Drive-In Window opens at 8:30 a.m.

### Belleville Office 717.935.2173

Lobby/Drive-Thru Window Hours  
Mon – Thur. ....8:30 a.m. – 4:00 p.m.  
Friday .....8:30 a.m. – 7:00 p.m.  
Saturday .....8:30 a.m. – 12:00 noon

### Mount Union Office 814.542.4395

Lobby/Drive-Thru Window Hours  
Mon – Thur. ....9:00 a.m. – 4:30 p.m.  
Friday .....9:00 a.m. – 7:00 p.m.  
Saturday .....9:00 a.m. – 12:00 noon

### McClure Office 570.658.3500

Lobby Hours/Drive-Thru Window Hours\*  
Mon, Tue, Thur. ....9:00 a.m. – 4:00 p.m.  
Wed. ....9:00 a.m. – 12:00 noon  
Friday .....9:00 a.m. – 7:00 p.m.  
Saturday .....9:00 a.m. – 12:00 noon

\*Drive-Thru Window opens at 8:30 a.m.

### Allensville Office 717.483.0115

Lobby Hours  
Mon - Friday. ....8:30 a.m. – 4:30 p.m.  
Saturday .....8:30 a.m. – 11:30 a.m.

### Loan Center 717.248.3000

Hours  
Mon – Thur. ....9:00 a.m. – 5:00 p.m.  
Friday .....9:00 a.m. – 6:00 p.m.  
Saturday .....by Appointment



[www.mcs-bank.com](http://www.mcs-bank.com)

## STATEMENT OF CONDITION December 31, 2016

**Main Office**  
19 North Brown Street  
Lewistown PA 17044  
717.248.5445

### Community Offices

**Belleville Office**  
4009 E. Main Street  
Belleville PA 17004  
717.935.2173

**Mount Union Office**  
23-27 E. Shirley Street  
Mount Union PA 17066  
814.542.4395

**McClure Office**  
1 E. Specht Street  
McClure PA 17841  
570.658.3500

**Allensville Office**  
Inside Allensville Planing Mill  
108 East Main Street  
Allensville PA 17002  
717.483.0115

**Loan Center**  
101 E Market Street  
Lewistown PA 17044  
717.248.3000