

**STATEMENT OF CONDITION**  
**December 31, 2015**

**ASSETS**

First Mortgage and all other Loans \$101,951,842  
Other Investment Securities ..... 19,912,482  
Federal Home Loan Bank Stock.....642,400  
Cash On Hand, In FHLB  
and other Banks ..... 12,148,941  
Office Building and Equipment,  
less depreciation ..... 1,446,171  
Deferred Charges and other Assets .... 5,649,542  
**TOTAL ASSETS ..... 141,751,378**

**LIABILITIES**

Deposit Accounts ..... 120,653,119  
Advance Payments by Borrowers  
for Taxes and Insurance.....229,458  
Advances from FHLB and Other  
Borrowings .....2,657,062  
Other Liabilities.....417,151  
Retained Earnings..... 17,665,473  
Unrealized Gain on Securities  
Available for Sale – Net..... 129,115  
**TOTAL LIABILITIES  
AND EQUITY ..... 141,751,378**

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  
Richard E. Salvatore..... Lewistown, PA  
David E. Semler ..... Reedsville, PA

## OFFICERS

Richard E. Salvatore..... Chairman of the Board  
Harold E. Johnson, Jr. .... 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	Marilyn L. McCarl
Teresa L. Daubert	Joan M. McKinney
Karen S. Deans	Betty M. McNitt
Danielle N. Doebler	Randall W. Miller
Richard E. Dorsch	John C. Olnick
Margie K. Drake	Krystal Y. Pannebaker
Kendra B.L. Filler	Lea R. Rager
Kenneth P. Fisher	Kathy J. Rarich
Rachel A. Follett	Dana J. Renninger
Sharon L. Foster	Lesa K. Renninger
Terry L. Foster	Randa J. Riefer
Thomas E. French	Diane L. Seitz
Ashley A. Fultz	Beth A. Snyder
Jodi L. Hess	Caitlyn N. Specht
Kelly J. Hicks	Judy K. Tunall
Emily A. Hopple	Alyssa J. Walter
Bonnie L. Kepner	Taylor E. Yoder
Robert J. Kibler	Jessica M. Zimmerman
Andrew L. LeGuen	

## 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, Wed, Friday. .... 8:30 a.m. – 4:30 p.m.  
Saturday ..... 8:30 a.m. – 11:30 a.m.  
Closed Tuesday and Thursday

### 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, 2015

### 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