

STATEMENT OF CONDITION
December 31, 2013

ASSETS

First Mortgage and all other Loans..\$89,659,108
Other Investment Securities22,693,771
Federal Home Loan Bank Stock.....918,000
Cash On Hand, In FHLB
and other Banks6,321,536
Office Building and Equipment,
less depreciation 1,536,247
Deferred Charges and other Assets6,204,574
TOTAL ASSETS 127,333,236

LIABILITIES

Deposit Accounts 106,863,353
Advance Payments by Borrowers
for Taxes and Insurance..... 186,951
Advances from FHLB and Other
Borrowings3,637,879
Other Liabilities.....404,284
Retained Earnings..... 16,420,816
Unrealized Loss on Securities
Available for Sale – Net..... (180,047)
**TOTAL LIABILITIES
AND EQUITY 127,333,236**

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



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	Bonnie L. Kepner
Shana R. Bowersox	Andrew L. LeGuen
Jennifer A. Brumbaugh	Sandra K. Lauver
Barbara E. Clark	Joann C. Loht
Teresa L. Daubert	Marilyn L. McCarl
Karen S. Deans	Joan M. McKinney
Danielle N. Doebler	Betty M. McNitt
Richard E. Dorsch	Randall W. Miller
Margie K. Drake	John C. Olnick
Kendra B.L. Filler	Krystal Y. Pannebaker
Kenneth P. Fisher	Kathy J. Rarich
Sharon L. Foster	Dana J. Renninger
Terry L. Foster	Lesa K. Renninger
Thomas E. French	Randa J. Riefer
Ashley A. Fultz	Beth A. Snyder
Jodi L. Hess	Judy K. Tunall
Kelly J. Hicks	Alyssa J. Walter
Emily A. Hopple	Wade R. Walters
Brooke A. Kanagy	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. – 4:30 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

STATEMENT OF CONDITION December 31, 2013

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