

STATEMENT OF CONDITION
December 31, 2012

ASSETS

First Mortgage and all other Loans..\$84,288,993
 Other Investment Securities26,878,229
 Federal Home Loan Bank Stock..... 700,100
 Cash On Hand, In FHLB
 and other Banks9,503,832
 Office Building and Equipment,
 less depreciation 1,494,318
 Deferred Charges and other Assets6,072,708
TOTAL ASSETS 128,938,180

LIABILITIES

Deposit Accounts 110,555,166
 Advance Payments by Borrowers
 for Taxes and Insurance..... 142,578
 Advances from FHLB and Other
 Borrowings 1,924,770
 Other Liabilities..... 448,184
 Retained Earnings..... 15,591,754
 Unrealized Gain on Securities
 Available for Sale – Net.....275,728
**TOTAL LIABILITIES
 AND EQUITY 128,938,180**

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
Kenneth P. Fisher..... President
Terry L. Foster..... Executive Vice President/CEO
Thomas E. French..... Vice President/COO/Secretary
Sandra K. Lauver Vice President/Treasurer
Lori K. Taylor Assistant Secretary

STAFF

Nicole M. Augustine	Susan C. Heimbach
Amanda J. Baker	Jodi L. Hess
Shana R. Bowersox	Kelly J. Hicks
Jennifer A. Brumbaugh	Emily A. Hopple
Barbara E. Clark	Bonnie L. Kepner
Christine E. Clevenger	Sandra K. Lauver
Diane M. Crossgrove	Joann C. Loht
Teresa L. Daubert	Joan M. McKinney
Karen S. Deans	Randall W. Miller
Danielle N. Doebler	Krystal Y. Pannebaker
Richard E. Dorsch	Kathy J. Rarich
Margie K. Drake	Dana J. Renninger
Kendra B.L. Filler	Lesa K. Renninger
Kenneth P. Fisher	Randa J. Riefer
Sharon L. Foster	Beth A. Snyder
Terry L. Foster	Lori K. Taylor
Thomas E. French	Judy K. Tunall
Ashley A. Fultz	Alyssa J. Walter
Tina L. Greenly	Wade R. Walters

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.

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, 2012

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

Loan Center

101 E Market Street
Lewistown PA 17044
717.248.3000