

STATEMENT OF CONDITION
December 31, 2010

ASSETS

First Mortgage and all other loans ...\$88,579,285
 Other Investment Securities 13,886,061
 Federal Home Loan Bank Stock..... 758,300
 Cash On Hand, In FHLB
 and other Banks 10,619,166
 Office Building and Equipment,
 less depreciation 1,553,439
 Deferred Charges and other Assets 7,104,996
TOTAL ASSETS 122,501,247

LIABILITIES

Deposit Accounts 106,930,063
 Advance Payments by Borrowers
 for Taxes and Insurance..... 167,286
 Advances from FHLB and Other
 Borrowings 1,237,303
 Other Liabilities..... 414,353
 Retained Earnings..... 13,736,751
 Unrealized Gain on Securities
 Available for Sale – Net..... 15,491
**TOTAL LIABILITIES
 AND EQUITY 122,501,247**

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 Club
 Vacation Club
 School Savings 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
 Commercial Lines of Credit
 Automatic Payment Deduction
 Night Depository
 Merchant Services
 Business Visa Check Card

PERSONAL CONSUMER SERVICES

First 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
 Internet Banking
 Online Bill Payment
 U.S. Government Savings Bonds

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
Robert G. Shoff Reedsville, PA

OFFICERS

Robert G. Shoff Chairman of the Board
Richard E. Salvatore..... 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
Lori K. Taylor Assistant Secretary
Steven L. Prendergast..... AVP/Asst. Treasurer

STAFF

Nicole M. Augustine	Sandra K. Lauver
Raylene B. Baird	Joann C. Loht
Shana R. Bowersox	Timothy E. Mateer
Barbara E. Clark	Brittney L. Miller
Christine E. Clevenger	Randall W. Miller
Karen S. Deans	Steven L. Prendergast
Danielle N. Doebler	Kathy J. Rarich
Margie K. Drake	Dana J. Renninger
Kendra B.L. Filler	Lesia K. Renninger
Kenneth P. Fisher	Randa J. Riefer
Terry L. Foster	Andrea R. Ritchey
Thomas E. French	Lisa M. Seeley
Ashley A. Fultz	Beth A. Snyder
Tina L. Greenley	Tammy V. Sunderland
Teresa L. Grose	Lori K. Taylor
J. Carl Haldeman	Judy K. Tunall
Kelly J. Hicks	Wade R. Walters
Bonnie L. Kepner	Pamela K. Weaver

Hours

Lewistown Office 717.248.5445

Lobby/Drive-In Window Hours

Mon – Thur* 9:00 a.m. – 4:00 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-In 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-In 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*

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-In 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



STATEMENT OF CONDITION December 31, 2010

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 Operations

101 E Market Street
Lewistown PA 17044
717.248.3000