

STATEMENT OF CONDITION

DECEMBER 31, 2009

ASSETS

2009

First Mortgage and all other Loans	\$91,008,785
Other Investment Securities	10,026,740
Federal Home Loan Bank Stock	798,300
Cash On Hand, In FHLB and other Banks.....	10,424,011
Office Building and Equipment, less depreciation.....	1,576,740
Deferred Charges and other Assets.....	<u>6,575,575</u>
 TOTAL ASSETS	 120,410,151

LIABILITIES

Deposit Accounts	\$105,762,797
Advance Payments by Borrowers for Taxes and Insurance	174,123
Advances from FHLB and Other Borrowings	962,521
Other Liabilities.....	566,781
Retained Earnings.....	12,882,662
Unrealized Gain on Securities Available for Sale - Net.....	<u>61,267</u>
 TOTAL LIABILITIES & EQUITY	 120,410,151

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

SERVICES

Certificates of Deposit	Star ATM's	Merchant Services
Regular Savings Accounts	Money Pass Surcharge-Free ATM	Walk-Up & Drive-In Window
Christmas Club Accounts	Network	Facilities
Vacation Club Accounts	First Mortgage Loans	Direct Deposit
School Savings Accounts	Home Construction Loans	Money Orders
Checking Accounts	Home Improvement Loans	Preauthorized Drafts
Overdraft Protection	Home Equity Loans	Night Depository
Money Market Deposit	Auto Loans	STAR/VISA Debit Card
Accounts	PHEAA Student Loans	Safe Deposit Boxes
Individual Retirement Accounts	All Purpose Loans	Certified and Cashier's Checks
U.S. Government Savings	Personal Loans on Savings Accounts	Wire Transfers
Bonds	Lines of Credit	Internet Banking/Electronic Bill
	Commercial Loans	Payment
	Automatic Deduction of Payment	



EQUAL HOUSING
LENDER

Member
FDIC

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
Lori K. Taylor, Assistant Vice President/Assistant Secretary
Steven L. Prendergast, Assistant Treasurer
Sandra K. Lauver, Vice President/Treasurer

STAFF

Nicole M. Augustine
Raylene B. Baird
Shana R. Bowersox
Denise L. Canankamp
Barbara E. Clark
Christine E. Clevenger
Karen S. Deans
Danielle N. Doebler
Margie K. Drake

Kendra B. L. Filler
Kenneth P. Fisher
Terry L. Foster
Thomas E. French
Tina L. Greenly
Teresa L. Grose
J. Carl Haldeman
Kelly J. Hicks
Bonnie L. Kepner

Sandra K. Lauver
Joann C. Loht
Randall W. Miller
John C. Olnick
Jenna L. Powell
Steven L. Prendergast
Kathy J. Rarich
Dana J. Renninger
Lesia K. Renninger

Randa J. Riefer
Andrea R. Ritchey
Lisa M. Seeley
Beth A. Snyder
Tammy V. Sunderland
Lori K. Taylor
Judy K. Tunall
Wade R. Walters
Pamela K. Weaver

Lewistown Office • 717-248-5445 OFFICE HOURS

Mon., Tues., Wed., Thurs. 9:00 a.m. to 4:00 p.m.
Friday 9:00 a.m. to 7:00 p.m.
Saturday (Walk-Up Window Only) 9:00 a.m. to noon

DRIVE-IN WINDOW HOURS

Mon., Tues., Wed., Thurs. 8:30 a.m. to 4:30 p.m.
Friday 8:30 a.m. to 7:00 p.m.
Saturday 9:00 a.m. to 12:00 noon

Loan Center Office • 717-248-3000

Mon., Tues., Wed., Thurs. 9:00 a.m. to 5:00 p.m.
Friday 9:00 a.m. to 6:00 p.m.
Saturday by appointment only

BANKING HOURS

*Mon., *Tues., *Thurs. 9:00 a.m. to 4:00 p.m.
*Wednesday 9:00 a.m. to 12:00 noon
*Friday 9:00 a.m. to 7:00 p.m.
*Saturday 9:00 a.m. to 12:00 noon

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

McClure Office • 570-658-3500 OFFICE HOURS

Mount Union Office • 814-542-4395 OFFICE/DRIVE-IN WINDOW HOURS

Mon., Tues., Wed., Thurs. 9:00 a.m. to 4:30 p.m.
Friday 9:00 a.m. to 7:00 p.m.
Saturday 9:00 a.m. to 12:00 noon

Belleville Office • 717-935-2173 OFFICE/DRIVE-IN WINDOW HOURS

Mon., Tues., Wed., Thurs. 8:30 a.m. to 4:00 p.m.
Friday 8:30 a.m. to 7:00 p.m.
Saturday 8:30 a.m. to 12:00 noon

MCS BANK

MAIN OFFICE ♦ 19 NORTH BROWN STREET ♦ LEWISTOWN, PENNSYLVANIA 17044
COMMUNITY OFFICES ♦ BELLEVILLE, PA, MOUNT UNION, PA AND McCLURE, PA
LOAN CENTER ♦ LEWISTOWN, PA

www.mcs-bank.com

STATEMENT OF CONDITION
DECEMBER 31, 2009