

# MCS BANK

Since 1923

# Solutions

## Interact



## Relay for Life Team at MCS Bank

The 2013 Relay for Life event was held on June 8 & 9 at Kish Park. This year's theme was "Relayers are Super Heroes." MCS Bank had a total team participation of 30 employees and family members, and our site was decorated with life-sized Superman and Superwoman cardboard figures. Our Team enjoyed a group picnic and breakfast as well as all the scheduled events. The Team donated a "Super Heroes Movie Night" basket for the auction. Bank employees worked all year to raise money, and \$4,540 was presented to the American Cancer Society to help in the fight against cancer, which was just SUPER!!!

## Start Preparing for the 2013 Tax Year Now



With the 2012 tax year recently put to rest, now is an ideal time to begin preparing for April 15, 2014. It's never too early to get ready for next year's taxes. By implementing a few strategies today, you can make the 2013 tax year less of a hassle- and maybe even save yourself some money.

### Reduce Your Taxable Income

Review your 401(k) or 403(b) retirement plans to ensure you are making the most of the contribution limits to your tax-deferred retirement accounts. This will reduce your

taxable income, and you won't pay taxes on what you are saving for the future.

A traditional IRA is another way to reduce your taxable income and save for the future. With a traditional IRA, you get a tax deduction for the amount of savings you contribute to the account.

### Plan a Charitable Contribution

Do you have an old car that you want to get rid of? Many local organizations will take that car off your hands and give you a valuable tax deduction for it. It's a great way to support a worthy cause and lose that old clunker!

### Prepare for Affordable Care Act Changes

Beginning in January 2014, every American will be required to have some form of health insurance. For taxpayers that don't already have health insurance, they may qualify for help from the government.

### Stay Organized

A concerted organizational effort will certainly make things easier the night before your tax return deadline

While the new tax year poses many challenges, preparation can help ease your burden. Time flies and before you know it, April 15, 2014, will be upon us. Start thinking about the 2013 tax year today - while the pressure is off - and you may be able to save yourself a headache and a few dollars!

did  
YOU  
know

Summer might be coming to an end, but now is the time to begin saving for next year! MCS Bank offers a vacation club that can be opened

with as little as \$1! Set up a direct deposit and watch your vacation savings grow all winter long!



Have you checked your  
**FORTUNE** lately?

Buy a new home or  
refinance a mortgage from  
another lender - and get up to  
**\$500 off closing costs!\***



**MCS BANK**.com



\* Offer applies to first mortgage applications received for select mortgage products. Offer excludes secondary-market mortgage loans and home equity loans. Special Savings: \$500 off closing costs on loans \$75,000 and over; \$250 off closing costs on loans under \$75,000; \$100 off closing costs on refinance of an existing MCS Bank mortgage, with \$10,000 new money. This offer cannot be combined with other offers. Credit will be applied at loan closing. Underwriting approval is required. Offer accurate as of publication date and may be withdrawn at any time.



## Federal Reserve Announces Redesigned \$100 Note Day of Issue

The Federal Reserve Board announced that the redesigned \$100 note will begin circulating on October 8, 2013. This note, which incorporates new security features such as a 3-D security ribbon, will be easier for the public to authenticate but more difficult for counterfeiters to replicate.



## Individual Retirement Accounts

Did you know you can begin saving for retirement with as little as \$1?

### Savings

Open an IRA Savings account for as little as \$1 and begin saving for retirement. To help you save, set up recurring deposits through payroll deduction or by setting up an automatic transfer from another account.

### Certificate of Deposit

An IRA CD can be opened for \$1,000 or more. Choose a fixed term and earn a higher interest rate.



Ask about options at any office of MCS Bank.

## Connect



### School Savings Award

Daisha Frett, a 3rd grader at Shirley Twp Elementary School, is pictured with Margie Drake, MCS Bank, and Dawn Holesa, Principal.. Daisha was the School Savings Award recipient and the grand prize winner of a \$100 Del Grosso gift card. Her name was drawn from names of students who had 25 or more deposits during the 2012-2013 school year.

## Community



### United Way Day of Caring

MCS Bank supports our local UNITED WAY with participation in the Mifflin-Juniata United Way Day of Caring. Employees participating at the McCoy House included Nicole Augustine, Betty McNitt, Andrew LeGuen and Kelly Hicks.

Watch our website and branch offices for information on how to receive an email version of our quarterly newsletter.