

STATEMENT OF CONDITION
December 31, 2024

ASSETS

First Mortgage and All Other Loans ..\$168,201,356
Securities Available for Sale..... 12,115,047
Regulatory Stock 3,485,000
Cash on Hand, in FHLB
and Other Banks 8,067,546
Office Building and Equipment,
Less Depreciation..... 6,549,088
Deferred Charges and Other Assets ..8,184,459
TOTAL ASSETS \$207,320,396

LIABILITIES

Deposit Accounts \$180,352,718
Advance Payments by Borrowers
for Taxes and Insurance..... 410,037
Advances from FHLB and Other
Borrowings 1,638,549
Other Liabilities..... 1,538,436
Retained Earnings 24,348,585
Unrealized Gain (Loss) on Securities
Available for Sale – Net.....(967,929)
**TOTAL LIABILITIES
AND EQUITY \$207,320,396**

I, Terry L. Foster, 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
President/CEO



DEPOSIT SERVICES

Checking Accounts
Money Market Deposit Accounts
Certificates of Deposit
Savings Accounts
Christmas / Vacation Clubs
Young Saver / Smart Saver Accounts
Individual Retirement Accounts
Direct Deposit
Overdraft Protection
Visa Check Card

BUSINESS SERVICES

Business Checking Accounts
Business Savings
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
Business / Fleet Credit Card

OTHER SERVICES

Property and Casualty Insurance*
Investment Advisory and Life Insurance*

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 and
Consolidation Thru IHELP
Automatic Payment Deduction
Credit Card

EXTENDED SERVICES

Full-Service ATMs
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 Mobile Banking
Free Online Bill Payment
Person-to-Person Payments
ID Theft Protection

MCS Bank is a mutual, independent community bank. As a mutual, our depositors are the owners of the bank - we do not have shareholders. We are a trusted, full-service financial institution serving individuals, organizations and businesses.

*MCS Bank provides property and casualty insurance products through its subsidiary, MCS Insurance Agency, LLC. It also markets investment and insurance products and services under MCS Financial Advisors, through a joint-marketing agreement with Cetera Investment Services, LLC.

TRUSTEES

Walter L. Ciecierski (Trustee Emeritus).....Lewistown, PA
Kenneth P. Fisher (Trustee Emeritus) Lewistown, PA
William J. Heath.....Mount Union, PA
Ruth A. Eddy Lewistown, PA
David E. Semler.....Reedsville, PA
Lucas A. Parkes.....Reedsville, PA
Matthew P. Conrad.....Centre Hall, PA
Terry L. Foster.....State College, PA

OFFICERS

William J. Heath.....Chairman of the Board
Dave E. Semler.....Vice - Chairman of the Board
Terry L. Foster.....President/CEO
Thomas E. French.....SVP/CRO
Peter K. Ort.....SVP/COO
Barbara E. Clark.....VP/Retail Operations Officer
Kelly J. Hicks.....VP/Retail Lending
Andrew L. LeGuen.....VP/Senior Lender
C. Eric Sherman.....VP/Business Development
David Pecht.....VP/Senior Loan Officer
Randa J. Riefer.....VP/Marketing and Education Officer
Mark Zerbe.....VP/Senior Lender Mortgages
Shana R. Bowersox.....AVP/Retail Lender
Rebecca K. Gaff.....AVP/Retail Lender
Duane K. McMullen.....AVP/Commercial Loan Underwriting
Beth A. Snyder.....AVP/Network Administrator

MCS BANK

Dawn Adams	Kyle Myers
Kathy Aumiller	Misty Nihart
Meagan Baumgardner	Mark Ostrowski
Michaela Beers	Sally Powell
Emily Billett	Brian Pully
Logan Burns	Lea Rager
Kristi Cameron	Linda Reed
Megan Dietz	Lesa Renninger
Michelle Erb	Grayce Riefer
Laurel Fagan	Kristin Rittenhouse
Michila Fisher	Craig Rupert
Sharon Foster	Samantha Seby
Ashley Fultz	Diane Seitz
Mackenna Fultz	Airyannah Shilling
Ashlyn Graham	Diana Snook
Mary Havice	Caitlyn Specht
Stacey Henry	Mandy Stuck
Jodi Hess	Hannah Varner
Renee Hoover	Meghan Walker
Bonnie Kepner	Karrie Weaver
Bree Lanciano	Alyssa Williams
Haley LeMay	Alicia Yoder
Farrah Lukens	Sally Yoder
Joan McKinney	Taylor Yoder
Lillian Miller	Michelle Yorks

Milroy Office

717.248.3000

Lobby Hours

Mon – Thur..... 9:00 a.m. – 4:00 p.m.
Friday*..... 9:00 a.m. – 6:00 p.m.
Sat. (walk up window)..... 9:00 a.m. – Noon
Drive-Thru Window hours
Mon – Thur..... 8:30 a.m. – 4:30 p.m.
Friday*..... 8:30 a.m. – 6:00 p.m.
Sat. 9:00 a.m. – Noon

Burnham Office

717.363.4026

Lobby Hours

Mon – Thur..... 9:00 a.m. – 4:00 p.m.
Friday*..... 9:00 a.m. – 6:00 p.m.
Sat. (walk up window)..... 9:00 a.m. – Noon
Drive-Thru Window hours
Mon – Thur..... 8:30 a.m. – 4:30 p.m.
Friday*..... 8:30 a.m. – 6:00 p.m.
Sat. 9:00 a.m. – Noon

Lewistown Office

717.248.5445

Lobby Hours

Mon – Thur..... 9:00 a.m. – 4:00 p.m.
Friday*..... 9:00 a.m. – 6:00 p.m.
Sat. (walk up window)..... 9:00 a.m. – Noon
Drive-Thru Window hours
Mon – Thur..... 8:30 a.m. – 4:30 p.m.
Friday*..... 8:30 a.m. – 6:00 p.m.
Sat. 9:00 a.m. – Noon

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. – 6:00 p.m.
Saturday..... 8:30 a.m. – 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. – 6:00 p.m.
Saturday..... 9:00 a.m. – Noon

McClure Office

570.658.3500

Lobby Hours/Drive-Thru Window Hours*

Mon - Thur. 9:00 a.m. – 4:00 p.m.
Friday 9:00 a.m. – 6:00 p.m.
Saturday..... 9:00 a.m. – Noon
***Drive-Thru Window opens at 8:30 a.m.**

Allensville Office

717.483.0115

Lobby Hours

Mon – Thursday..... 8:00 a.m. – 4:00 p.m.
Friday..... 8:00a.m. – 5:00 p.m.
Saturday..... 8:30 a.m. – 11:30 p.m.



www.mcs.bank

STATEMENT OF CONDITION December 31, 2024

Main Office

100 Commerce Drive
Milroy, PA 17063
717.248.3000

Community Offices

Lewistown Office

19 North Brown Street
Lewistown, PA 17044
717.248.5445

Belleville Office

4009 East Main Street
Belleville, PA 17004
717.935.2173

Mount Union Office

23-27 East Shirley Street
Mount Union, PA 17066
814.542.4395

McClure Office

1 East Specht Street
McClure, PA 17841
570.658.3500

Allensville Office

Inside Allensville Planning Mill
Allensville, PA 17002
717.483.0115

Burnham Office

200 N Logan Blvd
Burnham, PA 17009
717.363.4026