

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 ..	<u>8,184,459</u>
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	Peter Ort
Michaela Beers	Mark Ostrowski
Emily Billett	David Pecht
Shana Bowersox	Sally Powell
Logan Burns	Brian Pully
Kristi Cameron	Lea Rager
Barbara Clark	Linda Reed
Megan Dietz	Lesa Renninger
Michelle Erb	Grayce Riefer
Laurel Fagan	Randa Riefer
Thomas French	Kristin Rittenhouse
Michila Fisher	Craig Rupert
Sharon Foster	Samantha Seby
Terry Foster	Diane Seitz
Ashley Fultz	Hudson Sellers
Mackenna Fultz	Airyannah Shilling
Rebecca Gaff	C. Eric Sherman
Ashlyn Graham	Diana Snook
Mary Havice	Beth Snyder
Stacey Henry	Caitlyn Specht
Jodi Hess	Mandy Stuck
Kelly Hicks	Hannah Varner
Renee Hoover	Meghan Walker
Bonnie Kepner	Karrie Weaver
Bree Lanciano	Alyssa Williams
Andrew LeGuen	Alicia Yoder
Haley LeMay	Sally Yoder
Farrah Lukens	Taylor Yoder
Joani McKinney	Michelle Yorks
Duane McMullen Jr.	Mark Zerbe
Lillian Miller	

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