

STATEMENT OF CONDITION
December 31, 2025

ASSETS

First Mortgage and All Other Loans ..	\$178,401,492
Securities Available for Sale.....	10,594,884
Certificates of Deposit	2,613,000
Regulatory Stock	868,100
Cash on Hand, in FHLB and Other Banks	6,370,494
Office Building and Equipment, Less Depreciation.....	6,194,058
Deferred Charges and Other Assets ..	<u>8,461,334</u>
TOTAL ASSETS	\$ 213,503,362

LIABILITIES

Deposit Accounts	\$ 179,856,457
Advance Payments by Borrowers for Taxes and Insurance.....	404,140
Advances from FHLB and Other Borrowings	6,202,332
Other Liabilities.....	1,543,912
Retained Earnings.....	26,033,390
Unrealized Gain (Loss) on Securities Available for Sale – Net.....	(536,869)
TOTAL LIABILITIES AND EQUITY	\$213,503,362

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.

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 Mortgage
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	Misty Nihart
Kathy Aumiller	Peter Ort
Meagan Baumgardner	Michaela Ostrowski
Emily Billett	David Pecht
Ivana Bollinger	Mina Phillips
Shana Bowersox	Gaby Powell
Logan Burns	Sally Powell
Kristi Cameron	Brian Pully
Ashley Carolus	Lea Rager
Barbara Clark	Ava Rapp
Megan Dietz	Linda Reed
Michelle Erb	Lesla Renninger
Laurel Fagan	Katey Riden
Michila Fisher	Grayce Riefer
Millie Foster	Randa Riefer
Sharon Foster	Kristin Rittenhouse
Terry Foster	Craig Rupert
Courtney Frank	Laurel Saner
Thomas French	Samantha Seby
Ashley Fultz	Diane Seitz
Mackenna Fultz	Hudson Sellers
Rebecca Gaff	Hailee Sheetz
Ashlyn Graham	C Eric Sherman
Mary Havice	Airyannah Shilling
Stacey Henry	Diana Snook
Austin Hess	Beth Snyder
Jodi Hess	Caitlyn Specht
Kelly Hicks	Mandy Stuck
Renee Hoover	Joanna Tubbs
Rachel Kelsey	Brianne Varner
Bonnie Kepner	Hannah Varner
Bree Lanciano	Meghan Walker
Andrew LeGuen	Taylor Watson
Haley LeMay	Karrie Weaver
Adriana Loner	Dani Will
Farrah Lukens	Alyssa Williams
Joani McKinney	Alicia Yoder
Duane McMullen	Sally Yoder
Jr.Lillian Miller	Michelle Yorks
Kyle Myers	Mark Zerbe

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

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, 2025

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