

STATEMENT OF CONDITION
December 31, 2023

ASSETS

First Mortgage and All Other Loans ..	\$155,665,314
Securities Available for Sale.....	17,009,779
Regulatory Stock	777,500
Cash on Hand, in FHLB and Other Banks	5,053,048
Office Building and Equipment, Less Depreciation.....	6,716,569
Deferred Charges and Other Assets ..	<u>8,080,556</u>
TOTAL ASSETS	\$193,302,766

LIABILITIES

Deposit Accounts	\$167,503,182
Advance Payments by Borrowers for Taxes and Insurance.....	390,991
Advances from FHLB and Other Borrowings	2,136,573
Other Liabilities.....	1,447,456
Retained Earnings.....	22,900,307
Unrealized Gain (Loss) on Securities Available for Sale – Net.....	(1,075,743)
TOTAL LIABILITIES AND EQUITY	\$193,302,766

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
 Nicole Augustine.....SVP/CFO
 Thomas E. French.....SVP/CRO
 Peter K. Ort.....SVP/COO
 Kelly J. Hicks.....AVP/Retail Lending
 Andrew L. LeGuen.....VP/Senior Lender
 David Pecht.....VP/Senior Loan Officer
 C. Eric Sherman.....VP/Business Development
 Mark Zerbe.....VP/Senior Loan Officer
 Shana R. Bowersox.....AVP/Retail Lender
 Barbara E. Clark.....AVP/Deposit & Branch Operations
 Rebecca K. Gaff.....AVP/Retail Lender
 Duane K. McMullen...AVP/Commercial Loan Underwriting
 Randa J. Riefer.....AVP/Marketing
 Beth A. Snyder.....AVP/Network Administrator
 Judy K. Tunall.....AVP/HR/Compliance Officer

MCS BANK

Dawn Adams	Haley LeMay
Kathy Aumiller	Farrah Lukens
Meagan Baumgardner	Joani McKinney
Michaela Beers	Duane McMullen Jr.
Emily Billett	Lillian Miller
Shana Bowersox	Kyle Myers
Barbara Clark	Misty Nihart
Tanner Carter	Ashlyn Ort
Dawn Desjardins	Peter Ort
Megan Dietz	Mark Ostrowski
Kristi Dippery	David Pecht
Michelle Erb	Sally Powell
Laurel Fagan	Brian Pully
Samantha Fink	Lea Rager
Shaelynn Fisher	Linda Reed
Sharon Foster	Lesa Renninger
Terry Foster	Randa Riefer
Thomas French	Diane Seitz
Ashley Fultz	C. Eric Sherman
Rebecca Gaff	Diana Snook
Lindsey Hamilton	Caitlyn Specht
Mary Havice	Hannah Varner
Stacey Henry	Meghan Walker
Jodi Hess	Karrie Weaver
Kelly Hicks	Alyssa Williams
Renee Hoover	Alicia Yoder
Bonnie Kepner	Sally Yoder
Robert Kibler	Taylor Yoder
Richelle King	Michelle Yorks
Andrew LeGuen	Mark Zerbe

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, 2023

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