



• WINTER

• 2018

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MCS BANK



The Bank for Your Life.

Solutions Newsletter

NEW SITE. NEW DOMAIN.

SAME GREAT SERVICE.

NEW PRODUCTS • LIVE CHAT • MORE FEATURES

Welcome to the new www.mcs.bank



MCS Bank is pleased to invite you to visit our newly released and refurbished website to be found at MCS.Bank. Not only is it a fresh new look, to go along with our new logo, but we have added information and links than we believe will be beneficial to our customers and partners here at MCS Bank. We hope, through this endeavor to bring you a better user experience, more intuitive navigation, and a simplified

way to discover the products and services that we offer. Our new site features helpful applications such as online banking, loan calculators, and easily accessible and readily available information on all our locations and loan officers. We want to thank our clients for their patience during this time of transition and we hope that with this new site we may more conveniently become, the bank for your life.



With our updated Mobile app, it's easier than ever to bank 24/7. It's all the convenience of stopping in, right from your phone! Check balances, transfer funds, and manage cards! We even offer Touch ID for Apple and Android users, it's so simple!

More information at www.mcs.bank, available from the App Store.



Time to tackle *home improvements!*

Home Equity Line of Credit Visa Card for those purchases while on the run or online.

Unlock the equity in your home with a Home Equity Line of Credit

SPECIAL INTRODUCTORY RATE 12 MONTHS AT

1.990% APR*

AFTER WHICH APR WILL BE A VARIABLE RATE BASED
ON WALL STREET JOURNAL PRIME RATE PLUS .125%

5.375% VARIABLE
APR*



*Annual Percentage Rate (APR) is accurate as of 12/1/2018. Rate subject to change or withdrawal at any time. HELOC consists of a 10 year interest only draw period followed by a 10 year repayment period of interest and principal. Loan-to-Value equal to or less than 80%, \$10,000 new money, owner occupied, single family residential properties and complies with MCS Bank underwriting standards. Property insurance required. After the promotional period ends, the loan will revert to a variable rate equal to the current Wall Street Journal Prime Rate plus .125% (currently 5.375% APR) Maximum interest rate is 18%. Consult your tax advisor regarding deductibility of interest and charges. Program subject to a \$25 annual fee. Other rates and terms available.



1. Go green: In many ways it pays to go Green. By shopping more carefully, reducing waste, donating unused items and switching to energy efficient light bulbs are all ways you can give back and get back! By reducing wasted or unused grocery items you can potentially save hundreds, save leftovers or buy day-old produce! Simple and small but effective ways to save you cash!

2. Review your utilities providers: Compare what you are paying for to what you are really using and then see what other companies are offering. If you've never looked into switching it may be time to. Not everyone

needs every service, so you may be paying for something you don't use! By cutting out one or more small packages you could end up saving more than you'd think.

3. Start a College Fund: This can help you save for your child's college career and also gain you some beneficial tax breaks.

4. Cash Diets: Often, we spend more than we realize when we continuously use a credit card. Try going on a "Cash Diet." By allotting yourself a specific monetary amount for the week and keeping track of what you spend, not only can you save a lot of money, but you'll be made aware of potential bad spending habits.

5. Pay yourself first: Using money for short term personal indulgence can often lead to a misuse of money. By being more intentional with your spending you can end up having more money in the long run. One couple discovered that they spent \$30,000 – a year eating out. Make food purchases a special occasion by limiting morning coffee and restaurant expenses to two days a week instead of seven. By putting the money saved into a retirement or 401(K) account, you can save for later years with little hassle now.

6. Generate Multiple income: If you're a dual income household, try spending one income and saving the other. Or if you have a hobby that you can turn into a money opportunity, save the proceeds. Make it a rule to never touch one or the other, save it all.



Call Malcolm for a **FINANCIAL CHECKUP**

No Obligation • Free Analysis

717-363-4015



MALCOLM PARKS
FINANCIAL SERVICES, LLC.



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Personal Investments:

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Unit Investment and Real Estate Investment Trusts
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Personal Protection:

Life Insurance including Mortgage Protection and Last Expense Coverage
Disability Income
Long Term Care Protection

Business Planning:

Simple IRA, SEP, and 401(k) Planning
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NOT FDIC-INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT GUARANTEED BY THE BANK • MAY GO DOWN IN VALUE



MCS INSURANCE
Agency, LLC

We are excited to introduce Mark Ostrowski, who previously served as President of The Stewardship Group, and has now transitioned to a new role as President of MCS Insurance Agency, LLC, (formerly Mutual First Insurance), a subsidiary of MCS Bank.

Mark is available to assist you with all your insurance needs. Please consider our agency for Renters, Homeowners & Automobile Insurance. In addition, we can also provide a wide range of coverage for our customers who need Business or Farm Insurance. We are enthusiastic about offering insurance products to our customers and look forward to serving you in a more complete fashion. Contact us today to learn more!



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MCS Insurance Agency, LLC is an subsidiary of MCS Bank, Insurance products by the Agency are:
NOT A DEPOSIT • NOT FDIC-INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT GUARANTEED BY THE BANK



MCS BANK

The Bank for Your Life.

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www.mcs.bank

Community Offices:

Loan Center

101 East Market Street
Lewistown PA 17044

Allensville

108 East Main Street
Allensville PA 17002

Belleville

4009 East Main Street
Belleville PA 17004

McClure

1 East Specht Street
McClure PA 17841

Mount Union

23-27 East Shirley Street
Mount Union PA 17066



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Business Lines of Credit

- Repayment customized based on your business's unique needs
- Revolving credit – as principal is repaid, more becomes available for use
- Only pay interest on the part that's used
- Funds are easily accessible via Visa Check Card, Business Check Book, or simply calling any branch office.
- Local decision-making and processing