



• WINTER

| • 2017/2018

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Solutions Newsletter

The Bank for Your Life.



MCS Bank is pleased and excited to introduce our new logo to you! Not only is it a fresh, new look for us, it's a tribute to the beautiful natural resources that we are so blessed to have in our region...the Blue Juniata River and its tributaries along with the picturesque ridges and valleys of the Appalachian Mountains.

Over the next several months, you will see ongoing changes as we transition all of our communications and points of contact to our new logo.

In addition to our new logo, we recently completed a formal name change from Mifflin County Savings Bank to MCS Bank. Although we have long operated under the MCS Bank trade name, and you

may have always known us by this name, we remained Mifflin County Savings Bank in legal form. We completed the formal name change so that our legal name better represents the fact that we serve customers and communities beyond Mifflin County.

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

-Terry Foster



With our Visa Platinum credit card you receive hometown convenience, worldwide acceptance, great benefits and much more.

Apply online www.mcs-bank.com



HOME EQUITY PAYMENT EXAMPLES

Home Equity Term Loans

\$10,000 for 15 years is

\$77.73 per month

Interest Rate 4.740% APR 5.096%

\$25,000 for 15 years is

\$194.33 per month

Interest Rate 4.740% APR 4.879%

**Call the Loan Center
at 717-248-3000
for a Home Equity
Line of Credit quote!**

Consolidate and SAVE!

Home Equity Loans Home Equity Lines of Credit

Rates and annual percentage rate require auto draft of payment from MCS Bank checking account. Loan Programs require underwriting approval. Rates are current as of 12/29/2017. Bank NMLS# 402147. Equal Housing Lender. Member FDIC.

What's Kasasa®?

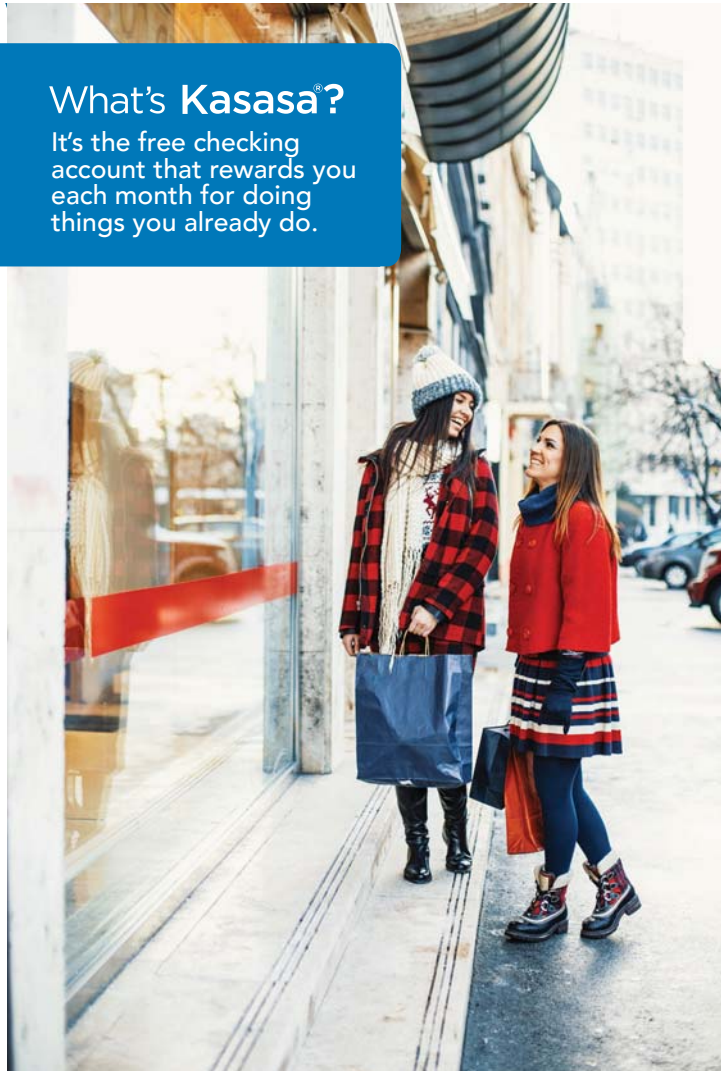
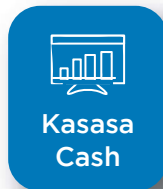
It's the free checking account that rewards you each month for doing things you already do.

What Kasasa really is:

On an everyday level, Kasasa is free checking that rewards you each month for doing simple things you might already do. "Simple" as in banking basics that actually save you time. Like choosing e-statements over traditional paper statements, or swiping your debit card at checkout instead of writing a check. People often ask, how do I get rewarded? Well, that depends on your Kasasa account. You could get paid really high rates (way above the national average), cash back on debit card purchases, or even refunds on your iTunes® & Amazon® purchases. How you get rewarded is completely up to you. But every Kasasa checking account lets you earn refunds on ATM fees, nationwide – and that's on top of the reward you choose.

-Randa Riefer

*The details and disclosures for the Kasasa accounts that we offer are available on our website www.mcs-bank.com and at any of our branch offices.





Now is a great time for a FINANCIAL CHECKUP

MP MALCOLM PARKS
FINANCIAL SERVICES, LLC.
717-363-4015

Interest rate increases are neither all good nor all bad. Their impact all depends on your financial situation and goals. However, with rates on the rise, you may need to think creatively about how and where to invest and modify your approach accordingly.

The Federal Reserve's interest rate affects the price of money, so when the Fed Funds Rate increases, a ripple effect occurs, impacting many saving and loan products.

Rising interest rates affect both stocks and bonds. If a company has to pay more to borrow money, its growth and profits may take a hit, which can potentially lower the price of the company stock. If companies start to experience a declining stock price, the markets that they trade in will also eventually go down. Bond values are normally also

affected and can be rate sensitive. When interest rates rise, bond prices fall and when rates fall, bond prices rise. Keep in mind that different types of bond mutual funds can be affected by interest rates in many ways.

Investors need to make careful choices if you are in or near retirement. You need to think about how and where to invest in the rising interest rate environment of today. Normally, older investors will rely on bonds to produce their income because these are more conservative than stocks would be. But if their portfolio is linked to a declining bond fund, their savings may suffer. Finding the right balance between risk and return can be tricky. As rates continue to climb, consider products with diversified options to help you achieve your desired goals.

- Malcolm Parks

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Mutual
first
Insurance Agency

Mutual First Insurance Agency is pleased to offer complete insurance programs designed around your needs. Our goal is to

provide you with competitively priced protection that will put you back together in the event you suffer loss from a covered peril. We can help you protect your home, vehicles, personal property, business, and farm. Additionally, liability coverage protects you should you become responsible for causing bodily injury or property damage to another person. After analyzing your needs, we will present a responsible protection plan designed around your requirements and budget, selecting the insurance company or companies that are best suited for your situation.

Mutual First is an affiliate of MCS Bank, a keystone of our community since 1923.

Mutuality embraces the idea of interdependence.

This is the framework upon which Mutual First is built, a partnership of mutual respect and understanding. This is our goal as we work together to ensure you have the right insurance program, providing the proper protection for your unique situation. We look forward to working with you!



Mutual First Insurance Agency, LLC is an affiliate 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



Business Checking with No Annual Fee Ever

Based on your size, from 1 employee to 1,000, we can customize a plan of our banking services to simplify your money management and improve your bottom line.

- **Business Checking**
- **Business Checking with Interest**
- **Business Statement Savings**
- **Business Certificate of Deposits**
- **Business Visa Debit Card**
- **Business Visa Credit Card**
- **Bill Pay**
- **Online Banking**
- **Night Depository**
- **Merchant Services**

- Teresa Daubert