



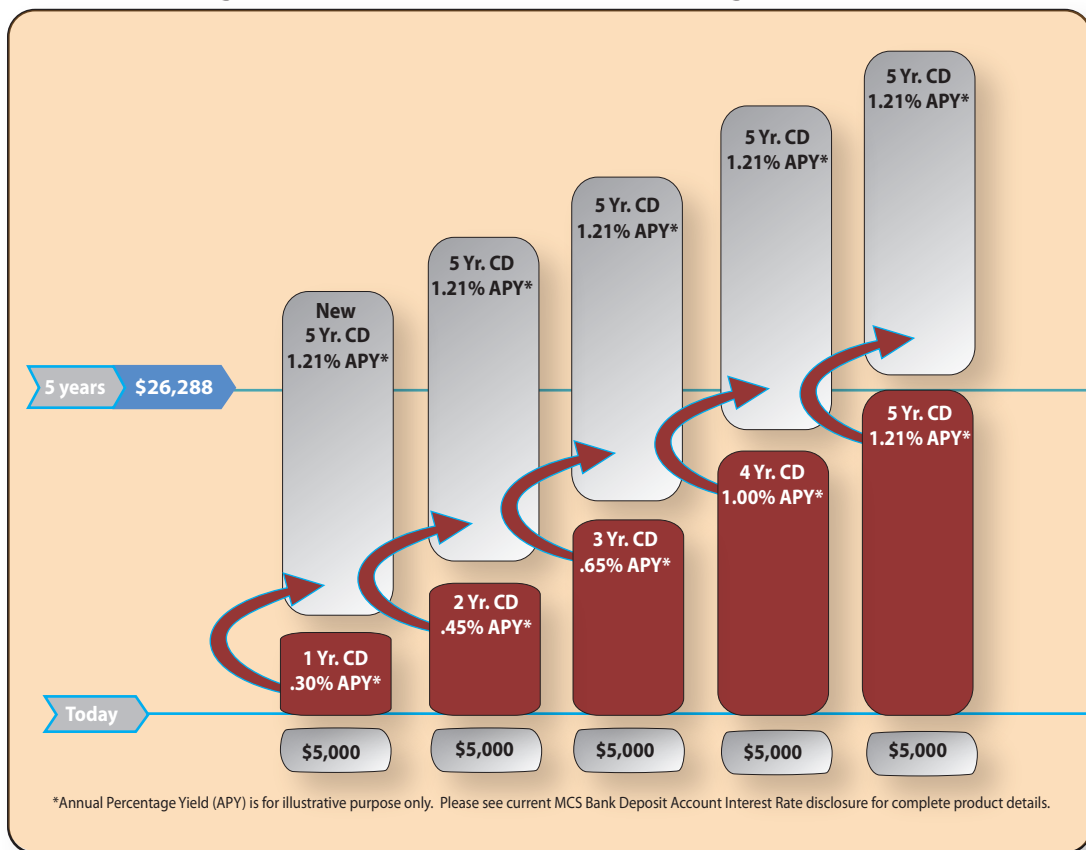
Solutions

A CD Ladder to help you take advantage of the best short-term/long-term CD Benefits.

Shorter-term CDs have lower rates, but provide more frequent access to your money. Longer-term CDs generally pay higher rates, but provide less frequent access. By using a CD Ladder strategy, you can realize the benefit of higher long-term earnings by investing a portion of your total investment into longer-term CDs, yet maintain more frequent access to your money.

A simple example of a 5-year CD ladder using a \$25,000 deposit, divided equally and initially invested with ascending terms of 1, 2, 3, 4 and 5 years.

As each CD matures, you can choose to take your money or keep your ladder going by reinvesting into a new 5-year term. By choosing to reinvest the principal and compounded interest at each maturity date, your cumulative balance would grow to \$26,288 after five years or \$911 more than if you were to invest 100% of your principal in a 1-year CD that compounds and renews annually for five consecutive years.



Contact any MCS Bank office to take advantage of this great savings opportunity.

Bring all your great ideas to life with a

Zero fee
Home Equity Loan

AND
Rates as low as

2.49%
Annual Percentage Rate



Keep current on what is happening at
MCS BANK



*All fees are waived if the applicant meets the following qualifications: 80% maximum loan to value; \$10,000 new money; payment autodrafted from an MCS Bank checking account; owner-occupied, single-family residence, and complies with MCS Bank's home equity credit underwriting standards. Offer may be withdrawn at any time.



Short on cash this Holiday?

If you have a MCS Bank Debit/Credit Card you may have **UChoose** points available to use for shopping!



The holiday season is right around the corner.

Redeem points for millions of items! Use your points to choose from a wide variety of products, travel experiences and activities, event tickets and much more! Contact any MCS Bank office to learn more!

Allensville Office Celebrates One Year Anniversary

November 13, 2014, marked our one year anniversary of serving the Allensville community. An anniversary celebration is planned in conjunction with Allensville Planning Mill's Family Night scheduled for December 5 from 5:30 – 7:30. Stop by for giveaways, cupcakes, popcorn and ice cream.



90th Anniversary Campaign Highlight

As our 90th Anniversary year winds down, we recently reviewed the various community service projects by each of our Branch offices. Pictured below is the Lewistown office staff with articles purchased to help a family recently displaced by a fire. This family consisted of eleven individuals, including nine foster or adopted children. Helping this family was an incredible way to end our anniversary celebration.



Seasons Greetings from everyone at MCS Bank

MCS Bank Mobile*

A fast and secure way to check your account balance anywhere you are.



You can also find ATM's, pay bills, transfer funds and more. It is easy and available at no charge! Download the app for your iPhone or Android on our website.

*Messaging and Data Rates May Apply.