

MCS BANK

86 YEARS STRONG

SOLUTIONS

Spring 2010

Customer Bill of Rights

The folks at MCS Bank, your bank, know how very important that our customers are to the success and longevity of this institution, which as of 2010 is in its 86th year of service to the communities in Mifflin, Huntingdon, Snyder and Juniata Counties.

To demonstrate this importance and set the standard by which we provide service to you, we recently launched a new initiative, which we have titled the "Customer Bill of Rights". The bill of rights states that our customers have the right to:

- Be greeted with a smile from every employee of MCS Bank they encounter.
- Expect prompt, courteous service

at all times.

- Expect the undivided attention of the employee who is waiting on them.
- Expect their transaction(s) to be processed timely and accurately.
- Expect prompt answers to their questions and concerns.
- Expect an apology for any inconvenience, even if it isn't the Bank's fault.
- Expect to be thanked for doing business with MCS Bank.

We at MCS Bank truly believe that the way in which we set our self apart from our competitors is by providing exceptional and consistent customer service every single day. As you visit our offices, look for our staff mem-

bers wearing a "Bee" pin that looks like this:



These pins are part of our bill of rights initiative that remind us to "Bee Excellent".

We look forward to your feedback as to how we are doing in meeting the goals of this initiative. If you have any suggestions about ways in which we can serve you better, please share your ideas with our branch office staff or me. I can be reached at (717) 248-5445, or by email at tfoster@mcs-bank.com.

Thank you for your loyal patronage.

Terry Foster, CEO

MCS Bank Online Bill Pay

Are you still paying your bills by writing checks? If so, you are paying 44 cents per stamp to mail each payment; 15 payments per month costs you \$6.60 in monthly postage, or \$79.20 annually.

With MCS Bank's Online Bill Pay, you will never pay postage again. Additionally, many payments can be delivered the next business day after you schedule a payment, thus helping you to avoid late payments and associated fees!

View a demo at mcs-bank.com. Sign up today, it's quick and easy, and best of all, it's free!

Have you been thinking about buying a new home or refinancing your existing mortgage?

Here are three great reasons to make MCS Bank your one and only stop on the road to your perfect mortgage....

Fixed 5.13% APR
30-Year Term Mortgage
No Application Fee*

Annual Percentage Rate (APR) is accurate as of publication date and is subject to change without notice. Stated APR requires Automatic Payment withdrawal from your MCS Bank checking account, a 30-year term, and a \$75,000 mortgage. On a \$75,000 mortgage loan, monthly payments would be \$466.37. *\$250 application fee waived if customer has direct deposit to a MCS Bank Checking Account. Offer subject to credit underwriting guidelines.

Call or visit us at one of our four locations to create the roadmap to your perfect mortgage loan!

Belleville 717.806.2173	McClure 670.858.3600
Lewistown 717.248.5445	ML Union 814.542.4395

MCS BANK
86 YEARS STRONG

We're Here. We're Lending.

Mortgage | Home Equity | Lines of Credit | Vehicle | Personal Loans