

STATEMENT OF CONDITION
December 31, 2020

ASSETS

| | |
|--|----------------------|
| First Mortgage and All Other Loans .. | \$127,911,710 |
| Securities Available for Sale..... | 16,386,180 |
| Regulatory Stock | 831,400 |
| Cash on Hand, in FHLB and Other Banks | 10,124,897 |
| Office Building and Equipment, Less Depreciation..... | 3,384,137 |
| Deferred Charges and Other Assets .. | <u>4,571,176</u> |
| TOTAL ASSETS | \$163,209,500 |

LIABILITIES

| | |
|--|----------------------|
| Deposit Accounts | \$138,219,693 |
| Advance Payments by Borrowers for Taxes and Insurance..... | 309,021 |
| Advances from FHLB and Other Borrowings | 3,591,087 |
| Other Liabilities..... | 694,268 |
| Retained Earnings..... | 20,275,953 |
| Unrealized Gain on Securities Available for Sale – Net..... | <u>119,478</u> |
| TOTAL LIABILITIES AND EQUITY | \$163,209,500 |

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
 Harold E. Johnson, Jr. Belleville, PA
 Ruth A. EddyLewistown, PA
 Matthew P. Conrad.....Lewistown, PA
 David E. SemlerReedsville, PA
 Lucas A. ParkesReedsville, PA

OFFICERS

Harold E. Johnson, Jr. Chairman of the Board
 Dave E. Semler. Vice - Chairman of the Board
 Terry L. Foster..... President/CEO
 Thomas E. French..... Vice President/CRO
 Thomas J. Kinsey..... Vice President/COO
 Nicole M. Augustine.....Vice President/CFO
 Kelly J. Hicks.....Vice President/Retail Lending
 C. Eric Sherman.....Vice President/
 Business Development
 Judy K. Tunall.....Assistant Vice President
 Andrew L. LeGuen.....Assistant Vice President/
 Commercial Lending

STAFF

| | |
|---------------------|----------------------|
| Shana R. Bowersox | Joan M. McKinney |
| Morgan N. Betlyon | Betty M. McNitt |
| Barbara E. Clark | Tara J. Morrison |
| Karen S. Deans | John C. Olnick |
| Danielle N. Doebler | Lea R. Rager |
| Kendra B.L. Filler | Kathy J. Rarich |
| Sharon L. Foster | Lesa K. Renninger |
| Ashley A. Fultz | Randa J. Riefer |
| Rebecca K. Gaff | Samantha J. Searer |
| Krystal Y. Goss | Diane L. Seitz |
| Amber S. Hassinger | Alyssa A. Sipe |
| Stacey L. Henry | Beth A. Snyder |
| Jodi L. Hess | Caitlyn N. Specht |
| Emily A. Hopple | Alyssa K. Williams |
| Bonnie L. Kepner | Alicia D. Yoder |
| Robert J. Kibler | Taylor E. Yoder |
| Haley N. LeMay | Michelle D. Yorks |
| Penny L. Love | Jessica M. Zimmerman |
| Karrie A. Weaver | Kaile N. Smith |
| Kyle M. Myers | |

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. 9:00 a.m. – 12:00 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. – 12:00 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. – 12:00 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. – 12:00 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. – 12:00 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. – 12:00 noon

McClure Office
570.658.3500

Lobby Hours/Drive-Thru Window Hours*
 Mon, Tue, Thur. 9:00 a.m. – 4:00 p.m.
 Wed. 9:00 a.m. – 4:00 p.m.
 Friday 9:00 a.m. – 6:00 p.m.
 Saturday 9:00 a.m. – 12:00 noon

*Drive-Thru Window opens at 8:30 a.m.

Allensville Office
717.483.0115

Lobby Hours
 Mon – Friday. 8:00 a.m. – 4:30 p.m.
 Saturday 8:00 a.m. – 11:30 p.m.



www.mcs.bank

**STATEMENT OF CONDITION
December 31, 2020**

Milroy 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

