

STATEMENT OF CONDITION
December 31, 2021

ASSETS

First Mortgage and All Other Loans ..	\$128,615,461
Securities Available for Sale.....	28,018,115
Regulatory Stock	881,700
Cash on Hand, in FHLB and Other Banks	9,553,412
Office Building and Equipment, Less Depreciation.....	5,938,011
Deferred Charges and Other Assets ..	<u>7,344,464</u>
TOTAL ASSETS	\$180,351,163

LIABILITIES

Deposit Accounts	\$155,422,240
Advance Payments by Borrowers for Taxes and Insurance.....	310,913
Advances from FHLB and Other Borrowings	2,768,415
Other Liabilities.....	900,526
Retained Earnings.....	21,048,813
Unrealized Gain (Loss) on Securities Available for Sale – Net.....	(99,744)
TOTAL LIABILITIES AND EQUITY	\$180,351,163

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
Harold E. Johnson, Jr (Trustee Emeritus).....Belleville, PA
William J. Heath.....Mount Union, PA
Ruth A. Eddy Lewistown, PA
David E. Semler.....Reedsville, PA
Lucas A. Parkes.....Reedsville, PA
Matthew P. Conrad.....Centre Hall, 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..... VP/CRO
Thomas J. Kinsey..... VP/COO
Nicole M. Augustine..... VP/CFO
Kelly J. Hicks.....VP/Retail Lending
C. Eric Sherman.....VP/Business Development
David Pecht.....VP/Senior Loan Officer
Mark Zerbe.....VP/Senior Lender Mortgages
Judy K. Tunall.....AVP/Human Resources
Andrew L. LeGuen AVP/Commercial Lending

MCS BANK

Emily A. Billett	Joan M. McKinney
Shana R. Bowersox	Duane McMullen
Barbara E. Clark	Mark Ostrowski
Karen S. Deans	Lea R. Rager
Kristi Dippery	Kathy J. Rarich
Michelle Erb	Lesia K. Renninger
Kendra B.L. Houpp	Randa J. Riefer
Shaelyn Fisher	Anthony Schifano
Sharon L. Foster	Diane L. Seitz
Ashley A. Fultz	Kaile Smith
Rebecca K. Gaff	Beth A. Snyder
Stacey L. Henry	Caitlyn N. Specht
Jodi L. Hess	Karrie Weaver
Bonnie L. Kepner	Sherry Wert
Robert J. Kibler	Alyssa K. Williams
Haley N. LeMay	Alicia D. Yoder
Penny L. Love	Taylor E. Yoder
Farrah Lukens	Michelle D. Yorks

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. (walk up window) 9:00 a.m. – 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. – 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. – 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. – 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. – 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. – Noon

McClure Office

570.658.3500

Lobby Hours/Drive-Thru Window Hours*

Mon - Thur. 9:00 a.m. – 4:00 p.m.
Friday 9:00 a.m. – 6:00 p.m.
Saturday 9:00 a.m. – Noon

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

Allensville Office

717.483.0115

Lobby Hours

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



www.mcs.bank

STATEMENT OF CONDITION December 31, 2021

Main 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